

PROFIL PERUSAHAAN

COMPANY PROFILE

2023



TRANSFORMASI JAMKRINDO

JAMKRINDO
TRANSFORMATION



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.



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.

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.



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INFORMASI UMUM DAN IDENTITAS PERUSAHAAN

GENERAL INFORMATION AND COMPANY IDENTITY



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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

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Central Jakarta 10610,
Indonesia



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MEDIA SOSIAL SOCIAL MEDIA



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Jamkrindo



@pt_jamkrindo



PT Jamkrindo

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, 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



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.

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 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.

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 <i>surety bond</i> yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi of goods and/or services of surety bonds for Micro, Small and Medium Enterprises, as well as Cooperatives	√	Terdapat pada produk <i>Surety Bond</i> , <i>Surety Bond Co-Guarantee</i> , 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 <i>Co-Guarantee</i> 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 <i>letter of credit</i> 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 (<i>Custom bond</i>) 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 <i>Customs Bond</i> 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 <i>Customs Bond</i> Available in Customs Bond

No	Kegiatan Activities	Telah/Belum Dijalankan Has/Has not Been Carried Out	Keterangan Description
15.	Penjaminan pembiayaan kepada usaha rintisan (<i>start up business</i>) 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 <i>Surety Bond</i> , Penjaminan Bersama KUR, Penjaminan Pembiayaan <i>Invoice</i> 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

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

PRODUCTS AND SERVICES OPERATED BY THE COMPANY

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 <i>bankable</i> 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 <i>plafond</i> kredit atau pembiayaan disesuaikan ketentuan kredit mikro yang berlaku di Penerima Jaminan yang proses penjaminan dilakukan secara otomatis Bersyarat (<i>Conditional Automatic Cover/CAC</i>) 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 <i>Bowheer</i> (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 <i>Bowheer</i> (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 lainnya, 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 <i>case by case</i>) 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 (<i>unconditional</i>) dan Penjamin akan membayar ganti rugi kepada Penerima Jaminan atas tuntutan pencairan Bank Garansi (BG) yang diajukan <i>Obligee</i> 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.
<i>Surety Bond</i>	Suatu perjanjian 3 pihak antara Penjamin atas dasar keyakinan kepada Terjamin secara bersama-sama berjanji kepada <i>Obligee</i> bahwa apabila Terjamin oleh sebab suatu hal menjadi lalai atau gagal melaksanakan pekerjaan sesuai dengan yang diperjanjikan dengan <i>Obligee</i>, maka Penjamin akan bertanggung jawab terhadap <i>Obligee</i> 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.
<i>Payment Bond</i>	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.
<i>Customs Bond</i>	Jaminan atas fasilitas kepabeanan, fasilitas penangguhan/pembebasan bea masuk barang & import dan pemungutan bea masuk barang lainnya kepada <i>Obligee</i> (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/<i>Obligee</i> (Perusahaan Penyedia Jasa Pengangkutan) atas kewajiban Terjamin/<i>Principal</i> (Agen Kargo) dalam melakukan pembayaran ongkos angkut barang kepada Penerima Jaminan/<i>Obligee</i>. 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 <i>invoice</i> 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 <i>pre Financing</i>, KMK <i>Post Financing</i> 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 (<i>Collateral Management Agreement/CMA</i>). 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 <i>lender</i> melalui penyelenggara (<i>peer to peer lending</i>) kepada <i>borrower</i>. Guarantee for information technology-based money lending and borrowing services distributed by lenders through organizers (<i>peer to peer lending</i>) to borrowers.
Penjaminan KPR KPR guarantee	Penjaminan terhadap penyalur Kredit Pemilikan Rumah yang diberikan oleh Penerima Jaminan Lembaga Keuangan Lainnya (<i>Non Bank</i>) 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) <i>coverage</i> 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).



KOMPETENSI INTI

CORE COMPETENCIES

Untuk mencapai tujuan perusahaan, tidak hanya dibutuhkan strategi yang baik tetapi juga diperlukan metode untuk mengoptimalkan kemampuan perusahaan agar memiliki lebih dari kompetitornya. Hal ini lah yang disebut dengan kompetensi inti. Dengan mengoptimalkan *core competency*, Perusahaan mampu menghubungkan nilai-nilai dari inti bisnis dengan kompetensi utama bisnisnya. Sehingga perusahaan akan memiliki keunggulan kompetitif dan siap untuk menghadapi tantangan bisnis di masa depan.

To achieve the Company's goals, not only a good strategy is needed but also a method to optimize the Company's ability to have more than its competitors. This is what is called core competency. By optimizing core competencies, the Company is able to link the values from its core business with its main business competencies, so that the Company can have a competitive advantage and is ready to face business challenges in the future.

Kriteria Identifikasi Identification Criteria	<i>Accessibility</i>	Perluasan pasar melalui kolaborasi BUMN dan peningkatan efisiensi melalui kolaborasi Holding Expansion of the market through SOE collaboration and increasing efficiency through Holding collaboration
	Unik/Langka Unique/Rare	Satu-satunya BUMN yang bergerak dibidang penjaminan khususnya untuk UMKM The only SOE engaged in the field of guarantees, especially for MSMEs
	<i>Value Creation</i>	Mengoptimalkan reputasi dan citra terpercaya sebagai anggota Holding BUMN Perasuransian dan Penjaminan untuk membentuk <i>brand preference</i> di mata pelanggan Optimizing the trusted reputation and image as a member of the SOES' Insurance and Guarantee Holding to form a brand preference in the eyes of customers
Risiko Risks	1. Target bisnis tidak tercapai; 2. Kualitas layanan yang dinilai kurang baik oleh pelanggan/mitra seperti layanan penjaminan dan klaim yang melebihi SLA; 3. Pelaksanaan kegiatan operasional yang tidak efisien; 4. Implementasi IT kurang sesuai dengan persyaratan <i>best practice</i> IT yang berlaku.	
	1. Business targets are not achieved 2. Quality of service that is considered poor by customers/partners, such as guarantee services and claims that exceed the SLA; 3. Implementation of inefficient operational activities; 4. IT implementation is not in accordance with the applicable IT best practice requirements.	
Kendala Problems	1. Dampak Pandemi COVID-19 terhadap keberlangsungan usaha debitur UMKM Terjamin; 2. Keterbatasan ekspansi produk-produk yang <i>profitable</i> sebagai dampak dari pandemi COVID-19; 3. Persaingan usaha yang semakin ketat.	
	1. The impact of the COVID-19 Pandemic on the business continuity of Guaranteed MSME debtors; 2. Limited expansion of profitable products as a result of the COVID-19 pandemic; 3. Business competition is getting tougher.	



Sesuai dengan kriteria identifikasi di atas dan hasil pengembangan model bisnis Perusahaan, maka kompetensi inti Perusahaan adalah sebagai berikut:

1. Perusahaan Penjaminan terbesar di Indonesia;
2. Kapasitas penjaminan untuk UMKM sangat besar;
3. Jamkrindo lebih memahami UMKM;
4. Memiliki keahlian dan reputasi yang baik di bidang penjaminan kredit UMKMK, kecepatan pembayaran klaim jaminan kredit, dan Melayani produk sesuai kebutuhan mitra (*customized product*);
5. Memiliki modal yang besar dan dukungan yang besar dari pemerintah;
6. Sistem informasi yang terintegrasi secara internal dan eksternal dengan mitra bisnis;
7. Memperkuat model bisnis dengan bergabung dalam Asuransi dan Penjaminan *Holding*.

In accordance with the identification criteria above, and the results of the Company's business model development, the Company's core competencies are as follows:

1. The biggest guarantee company in Indonesia;
2. The guarantee capacity for MSMEs is very large;
3. Jamkrindo understands MSME better;
4. Has good expertise and reputation in the field of MSMEC credit guarantees, speed of payment of credit guarantee claims, and Serving products according to partner needs (*customized product*);
5. Has large capital and great support from the government;
6. Information systems that are internally and externally integrated with business partners;
7. Strengthen the business model by joining the Insurance and Guarantee Holding.



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 kepuasan 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 mengerjakan 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

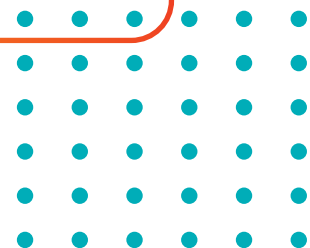
Dedicated and prioritizing the interests of the Nation and the State

Adaptif (Adaptive)

Continue to innovate and be enthusiastic about moving or facing change

Kolaboratif (Collaborative)

Building synergistic cooperation



MAKNA LOGO

MEANING OF THE LOGO

IKON GRAFIS The Graphic Icon



Ik on grafis pada logo membentuk konfigurasi huruf "J" yang tegas dan bersudut, yang melambangkan ketegasan Perusahaan, orientasi yang fokus pada tujuan, serta konsistensi pada visi. Huruf "J" tersebut membentuk sebuah kunci berwarna putih, yang bermakna dasar dari moto Perusahaan, yaitu "Kunci Usaha Mikro, Kecil, Menengah dan Koperasi (UMKM) menuju sukses". Huruf "J" pada logo terbentuk dari 3 (tiga) garis tegas berwarna putih, yang melambangkan kesatuan dari inti pelayanan Perusahaan, yaitu Jaminan terhadap UMKM.

The graphic icon on the logo forms a sharp and angular configuration of the letter "J", which symbolizes the Company's firmness, goal-focused orientation, and vision consistency. The letter "J" forms a white key, which has the basic meaning of the Company's motto, namely "Key of Micro, Small, Medium Enterprises and Cooperatives (UMKM) to success". The letter "J" in the logo is formed from 3 (three) white solid lines, which symbolize the unity of the core of the Company's services, namely Guarantee for UMKM.



A member of **IFG**

Warna Biru
Blue Color

Warna Putih
White Color

Warna Biru melambangkan konsentrasi, ketenangan, bekerja sama, dapat menerima segala masukan, peka, cerdas, dan bersatu. Hal ini sejalan dengan bidang usaha Perusahaan, yaitu pelayanan dan kemitraan. Putih merupakan lambang kesucian, kebersihan, dan ketepatan dari Perusahaan untuk mewujudkan visinya. Komposisi kedua warna tersebut memberikan nuansa ketenangan dan kematangan jasa pelayanan yang terbentuk karena keteguhan memegang budaya Perusahaan.

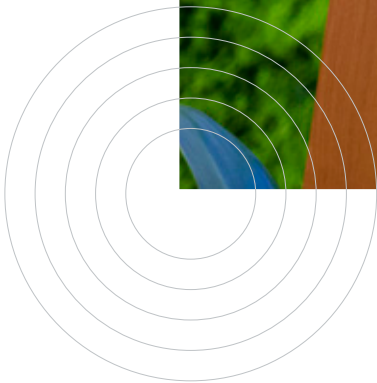
Blue color symbolizes concentration, calm, cooperation, can accept any input, sensitive, intelligent, and united. This is in line with the Company's line of business, namely services and partnerships. White is a symbol of the purity, cleanliness and accuracy of the Company in realizing its vision. The composition of the two colors gives a sense of serenity and service maturity which is formed due to the firmness of holding the Company's culture.

AKROMIN
PERUSAHAAN
The Company's
Acronym

Jamkrindo

Akronim Perusahaan yaitu "JAMKRINDO" merupakan singkatan dari Jaminan Kredit Indonesia. Akronim ini terucap sangat familiar, dengan tujuan membangun "Brand Awareness" dan identitas melalui pengucapannya, yang secara psikologis akan terekam dalam otak manusia dan memungkinkan adanya pengucapan berulang-ulang. Pemilihan huruf yang tegas, jelas, kokoh, namun sederhana dan dinamis didasari pada visi Perusahaan, yang melambangkan kepemimpinan dengan ketangguhan dan ketegasan. Jenis **bold** atau cetak tebal bertujuan untuk memperkuat makna simbolisasi nama Perusahaan dan konotasi yang relevan terhadap **core** bisnis Perusahaan.

The Company's acronym "JAMKRINDO" stands for Indonesian Credit Guarantee. This acronym sounds very familiar, with the aim of building "Brand Awareness" and identity through its pronunciation, which will be psychologically recorded in the human brain and allows for repeated pronunciation. The choice of letters that are firm, clear, sturdy, yet simple and dynamic is based on the Company's vision, which symbolizes leadership with toughness and decisiveness. The bold font aims to strengthen the symbolic meaning of the Company's name and connotations that are relevant to the Company's core business.



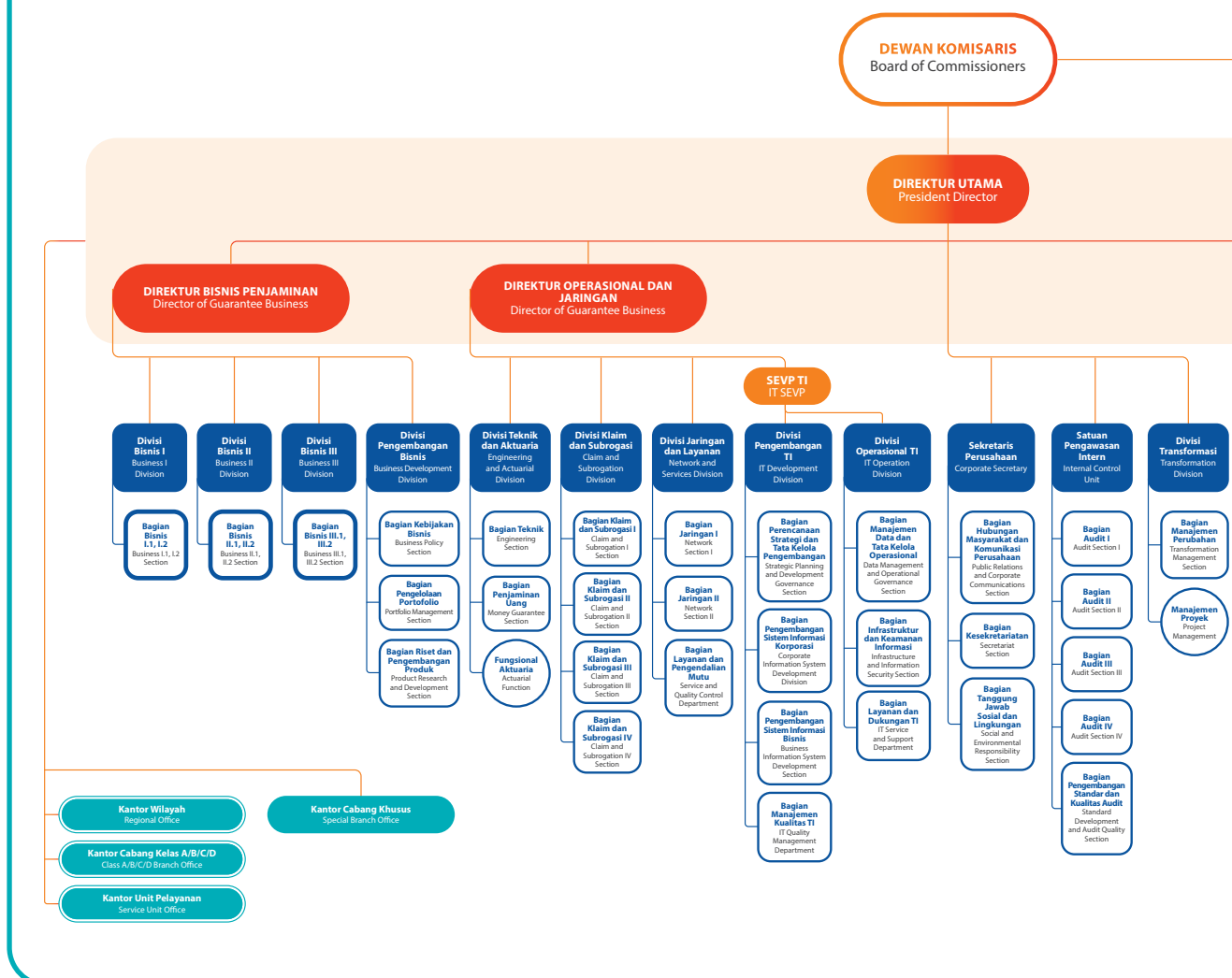
STRUKTUR ORGANISASI

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.

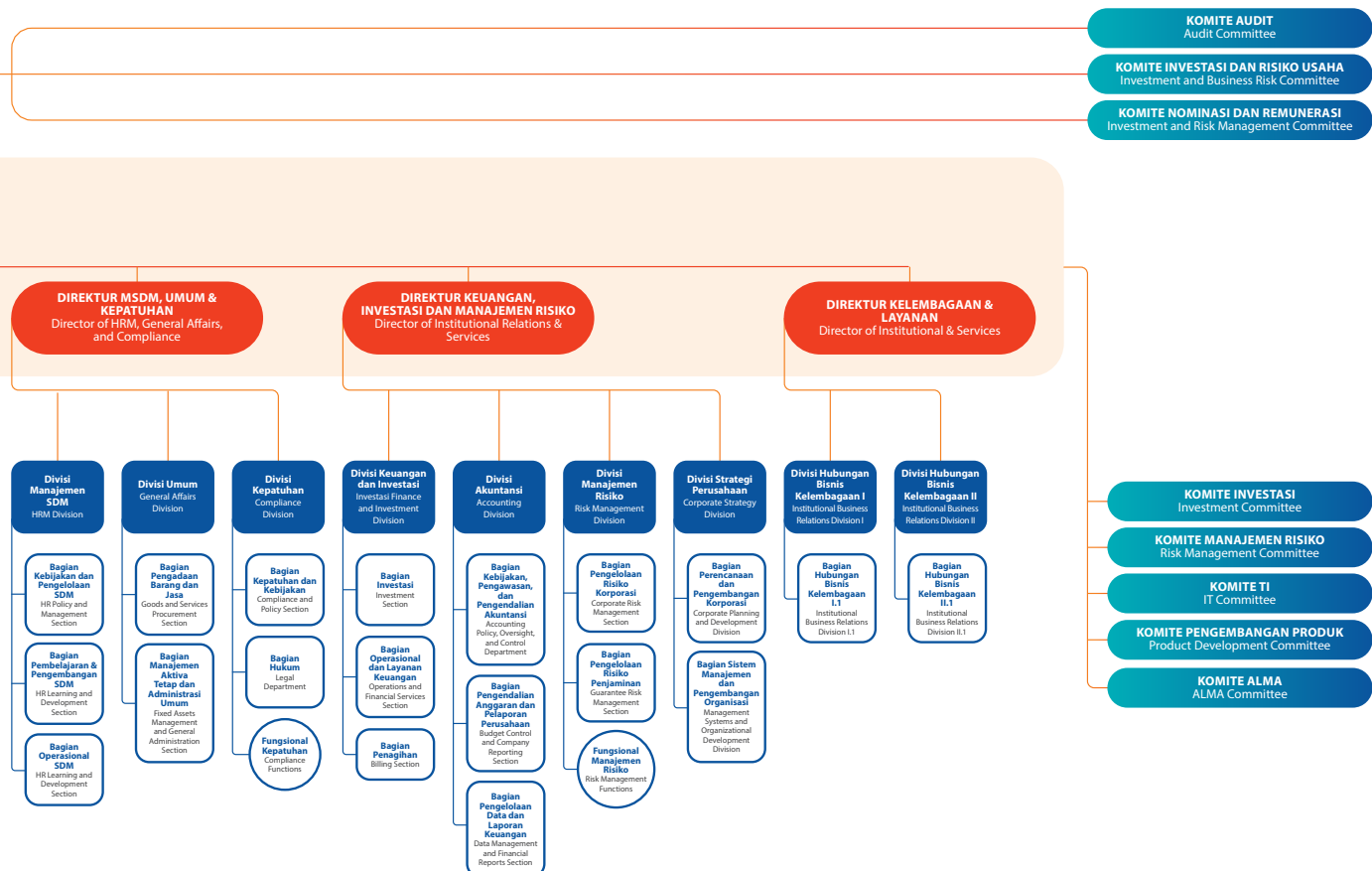
Struktur Organisasi per 31 Desember 2022
Organizational Structure as of December 31, 2022





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:



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 Komisiner 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 Komisiner 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 Komisiner 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), <i>General Manager Marketing</i> 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 Komisiner 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



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 Komisiner 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 Komisiner 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 Wahyu 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	Pengangkatan 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		
Nama Names	Jabatan Positions	
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) <i>Master of Science</i> Universitas Gadjah Mada (2012) (S1) <i>Teknologi Pertanian</i> 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 Komisiner 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 <i>Fixed Assets Management & Procurement</i> 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 <i>Corporate Secretary</i> 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, <i>Good User</i>, 10 Februari 2001/Toeic - Banking Risk Management, Level 5, August 10, 2021/BNSP - English, <i>Good User</i>, 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) <i>Banking</i> 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 Keputusan dari OJK Passed Fit and Proper Test from OJK	: Surat Keputusan Dewan Komisiner 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.

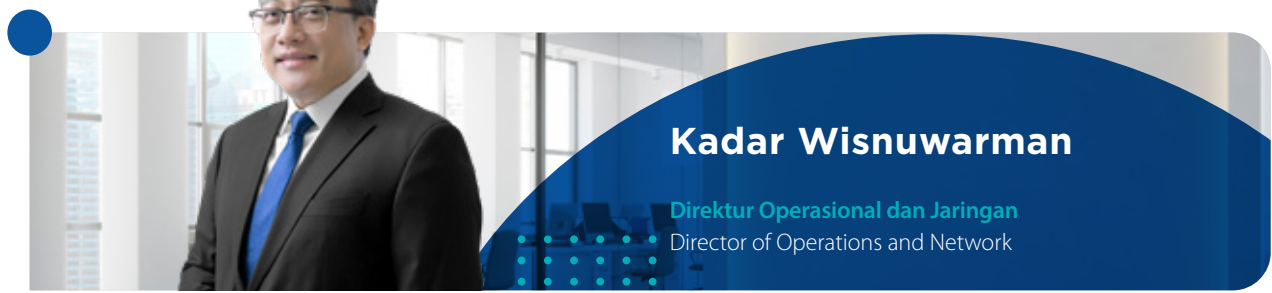
Hubungan Afiliasi Affiliation

: 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 Komisiner 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	: • <i>Leadership Training For Managers</i> • <i>Professional Directors Program</i> • <i>Manajemen Risiko Perbankan Banking Risk Management</i>



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) <i>Master of Business Administration – Banking and Finance</i> 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 Komisiner 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), <i>General Manager Risk Management & Investment</i> PT Bakrie Steel Industries (2012 – 2013), <i>Vice President, Area Lending Head</i> Bank Pundi Indonesia (2011 – 2012), <i>Division Head for The Credit Program Division</i> (2000 – 2011), <i>Account Manager</i> PT Bank Panin (1994 – 1996), <i>Account Officer</i> 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 • <i>Branch Office Management Program</i> Angkatan Ke-2, Bank Pundi, 2012 • Sertifikasi Manajemen Risiko Tingkat I (Satu), Badan Sertifikasi Manajemen Risiko – Global Association of Risk Professionals (GARP), 2011 • <i>Training of Trainers – Sistem Informasi Manajemen Pemasaran Pengendalian Intern Peraturan dan Pengawasan Ekstern</i>, 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 <i>Human Resource Management</i> 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/BPU/10/2022 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/BPU/10/2022 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 Komisiner 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 <i>Project</i> BPJS University BPJS Kesehatan (2014 – 2015), Dewan Komisaris Prima Multi Terminal Subsidiary Pelindo 1 PT Waskita Karya, PT Pembangunan Perumahan (2014-2015), Direktur Keuangan Pusat Studi Sumber Daya Manusia (PSSDM) UNJ (2013 – 2015), <i>General Manager</i> PT AXA Assistance Indonesia (AXA Group) (2001 – 2014), <i>Inhouse Medical Services/24 Alarm Center</i> Dr. Tedjo & Associates (1998 – 2000), <i>Inhouse Medical Services/24 Alarm Center</i> 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 Subsidiary 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 : <i>Certified in Enterprise Risk Governance</i>, ERMA, 2021 - LSP MKS : <i>Qualified Risk Governance Professional</i>, LSP MKS, 2021 - Harvard Business School : <i>Strategy Execution</i>, Harvard Business School, 2021 - Wharton : <i>AI for Business</i>, 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 : <i>Certified in Enterprise Risk Governance</i>, ERMA, 2021 - LSP MKS : <i>Qualified Risk Governance Professional</i>, LSP MKS, 2021 - Harvard Business School : <i>Strategy Execution</i>, Harvard Business School, 2021 - Wharton : <i>AI for Business</i>, 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/BPU/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/BPU/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 Komisiner 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	: Berkari 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	: • <i>Wealth Management – 3, Wealth Management, 2019</i> • <i>Manajemen Risiko Perbankan – 3, LSP Perbankan, 2019</i> • <i>Manajemen Risiko Perbankan – 2, LSP Perbankan, 2019</i> • <i>Manajemen Risiko Perbankan – 1, LSP Perbankan, 2018</i> • <i>Wealth Management – 3, Wealth Management, 2019</i> • <i>Banking Risk Management – 3, Banking LSP, 2019</i> • <i>Banking Risk Management – 2, LSP Banking, 2019</i> • <i>Banking Risk Management – 1, LSP Banking, 2018</i>

PROFIL PEJABAT EKSEKUTIF

EXECUTIVE OFFICERS PROFILE



Sigit Tjahjo Prabowo

Senior Executive Vice President

Menjabat Sejak Served Since	: 1 November 2021 November 1, 2021
Tempat/Tanggal Lahir Place and Date of Birth	: Surakarta, 6 Juli 1970 Surakarta, July 6, 1970
Usia Age	: 52 tahun 52 Years Old
Domisili Domicile	: Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Manajemen, Universitas Gadjah Mada Master of Management, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Senior Executive Vice President TI (01 April 2022-31 Desember 2022) • Prohire-Senior Executive Vice President (01 November 2021-31 Maret 2022) • Senior Executive Vice President TI (April 1, 2022 - Desember 31, 2022) • Prohire-Senior Executive Vice President (November 1, 2021 - March 31, 2022)



Abdul Bari

Sekretaris Perusahaan
Corporate Secretary

Menjabat Sejak Served Since	: 1 Agustus 2016 sampai 26 Oktober 2022 August 1, 2016 to October 26, 2022
Tempat/Tanggal Lahir Place and Date of Birth	: Subang, 29 September 1975 Subang, September 29, 1975
Usia Age	: 47 tahun 47 Years Old
Domisili Domicile	: Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	: S3 Manajemen SDM, Universitas Negeri Jakarta Doctor of HR Management, Jakarta State University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Sekretaris Perusahaan (1 Agustus 2016-26 Oktober 2022) • Pranata Utama Direktorat Operasional dan Jaringan (22 April 2016-31 Juli 2016) • Pejabat Pranata Utama Direktorat Utama (10 Desember 2015-21 April 2016) • Pranata Madya Sekretaris Utama (21 Agustus 2015-9 Desember 2015) • Corporate Secretary (August 1, 2016 - October 26, 2022) • Primary Official of Directorate of Operations and Network (April 22, 2016 - July 31, 2016) • Primary Official of President Directorate (December 10, 2015 - April 21, 2016) • President Secretary Intermediate Official (August 21, 2015 - December 9, 2015)

Andry Septianto

Kepala Satuan Pengawas Intern

Head of Internal Audit Unit



Menjabat Sejak Served Since	: 1 Desember 2020 December 1, 2020
Tempat/Tanggal Lahir Place and Date of Birth	: Sawit Seberang, 22 September 1978 Sawit Seberang, September 22, 1978
Usia Age	: 44 tahun 44 Years Old
Domisili Domicile	: Medan, Sumatera Utara, Indonesia Medan, North Sumatera, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Manajemen, Universitas Gadjah Mada Master of Management, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Satuan Pengawasan Intern (1 Desember 2020 - sekarang) - Wakil Kepala Satuan Pengawasan Intern (5 Oktober 2020-30 November 2020) - Pemimpin Cabang Bandung (31 Agustus 2018-4 Oktober 2020) - Kepala Kantor Cabang Kupang (3 Februari 2017-30 Agustus 2018) - Head of Internal Audit Unit (December 1, 2020 - present) - Deputy Head of Internal Audit Unit (October 5, 2020 - November 30, 2020) - Bandung Branch Manager (August 31, 2018 - October 4, 2020) - Head of Kupang Branch Office (February 3, 2017 - August 30, 2018)

Alia Nur Fitri

Kepala Divisi Perencanaan Strategis

Head of Strategic Planning Division



Menjabat Sejak Served Since	: 19 September 2017 September 19, 2017
Tempat/Tanggal Lahir Place and Date of Birth	: Malang, 29 November 1971 Malang, November 29, 1971
Usia Age	: 51 tahun 51 Years Old
Domisili Domicile	: Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Manajemen, Universitas Gadjah Mada Master of Management, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Perencanaan Strategis (31 Agustus 2018-31 Desember 2022) - Kepala Divisi Perencanaan dan Pengembangan (19 September 2017-30 Agustus 2018) - Kepala Divisi Manajemen Risiko (3 Februari 2017-18 September 2017) - Plh. Kepala Divisi Manajemen Risiko (30 Agustus 2016-2 Februari 2017) - Head of Strategic Planning Division (August 31, 2018 - December 31, 2022) - Head of Planning and Development Division (September 19, 2017 - August 30, 2018) - Head of Risk Management Division (February 3, 2017 - September 18, 2017) - Acting Head of Risk Management Division (August 30, 2016 - February 2, 2017)



Wakhyu Hidayattulloh

Kepala Divisi Bisnis 1
Head of Business Division 1



Menjabat Sejak Served Since	: 22 Maret 2021 March 22, 2021
Tempat/Tanggal Lahir Place and Date of Birth	: Banjar, 5 Oktober 1974 Banjar, October 5, 1974
Usia Age	: 48 tahun 48 Years Old
Domisili Domicile	: Ciamis, Jawa Barat, Indonesia Ciamis, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Manajemen Bisnis, STIE Dewantara Bachelor of Business Management, STIE Dewantara
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Kepala Divisi Bisnis 1 (22 Maret 2021-31 Desember 2022) • Pemimpin Wilayah V Semarang (31 Agustus 2018-21 Maret 2021) • Kepala Kantor Wilayah II Palembang (1 Agustus 2016-30 Agustus 2018) • Head of Business Division 1 (March 22, 2021 - December 31, 2022) • Leader of Region V Semarang (August 31, 2018 - March 21, 2021) • Head of Regional Office II Palembang (August 1, 2016 - August 30, 2018)

Mahfudh Sudiyo

Kepala Divisi Bisnis 2
Head of Business Division 2



Menjabat Sejak Served Since	: 11 April 2022 April 11, 2022
Tempat/Tanggal Lahir Place and Date of Birth	: Jombang, 17 Maret 1973 Jombang, March 17, 1973
Usia Age	: 49 tahun 49 Years Old
Domisili Domicile	: Bogor, Jawa Barat, Indonesia Bogor, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Manajemen, Universitas Brawijaya Bachelor of Management, Brawijaya University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Kepala Divisi Bisnis II (11 April 2022-31 Desember 2022) • Kepala Divisi Teknik & Administrasi Bisnis (31 Agustus 2018-10 April 2022) • Kepala Divisi Teknik & Administrasi Penjaminan (10 Desember 2015-30 Agustus 2018) • Head of Business Division II (April 11, 2022-December 31, 2022) • Head of Engineering & Business Administration Division (August 31, 2018-April 10, 2022) • Head of Underwriting Engineering & Administration Division (December 10, 2015-August 30, 2018)

Abdillah Putera

Kepala Divisi Bisnis 3
Head of Business Division 3



Menjabat Sejak Served Since	: 22 Maret 2021 March 22, 2021
Tempat/Tanggal Lahir Place and Date of Birth	: Medan, 30 Oktober 1982 Medan, October 30, 1982
Usia Age	: 40 Tahun 40 Years Old
Domisili Domicile	: Medan, Sumatera Utara, Indonesia Medan, North Sumatera, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Ekonomi Pembangunan, Universitas Muhammadiyah Sumatera Utara Bachelor of Development Economics, Muhammadiyah University of North Sumatra
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Bisnis 3 (22 Maret 2021-31 Desember 2022) - Pemimpin Cabang Medan (31 Agustus 2018-21 Maret 2021) - Kepala Kantor Cabang Medan (3 Februari 2017-30 Agustus 2018). - Head of Business Division 3 (March 22, 2021 - December 31, 2022) - Head of Medan Branch (August 31, 2018 - March 21, 2021) - Head of Medan Branch Office (February 3, 2017 - August 30, 2018)

Etyk Turniyatun

Kepala Divisi Penunjang Bisnis
Head of Business Support Division



Menjabat Sejak Served Since	: 22 Maret 2021 March 22, 2021
Tempat/Tanggal Lahir Place and Date of Birth	: Surakarta, 24 April 1970 Surakarta, April 24, 1970
Usia Age	: 52 tahun 50 Years Old
Domisili Domicile	: Makassar, Sulawesi Selatan, Indonesia Makassar, South Sulawesi, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Hukum, Universitas Slamet Riyadi Bachelor of Law, Universitas Slamet Riyadi
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Penunjang Bisnis (22 Maret 2021-31 Desember 2022) - Pemimpin Cabang Makassar (2 Mei 2020-21 Maret 2021) - Plt. Pemimpin Cabang Makassar (2 Mei 2019-1 Mei 2020) - Pemimpin Cabang Gorontalo (31 Agustus 2018-1 Mei 2019) - Head of Business Support Division (March 22, 2021 - December 31, 2022) - Head of Makassar Branch (May 2, 2020 - March 21, 2021) - Acting Head of Makassar Branch (May 2, 2019 - May 1, 2020) - Head of Gorontalo Branch (August 31, 2018 - May 1, 2019)



Alexandry

Kepala Divisi Teknik
Head of Technical Division



Menjabat Sejak Served Since	: 11 April 2022 April 11, 2022
Tempat/Tanggal Lahir Place and Date of Birth	: Tanjung Raja, 3 Oktober 1977 Tanjung Raja, October 3, 1977
Usia Age	: 45 tahun 45 Years Old
Domisili Domicile	: Palembang, Sumatera Selatan, Indonesia Palembang, South Sumatera, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Akuntansi, Universitas Muhammadiyah Palembang S1 Accounting, Muhammadiyah University of Palembang
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Teknik (11 April 2022-31 Desember 2022) - Kepala Divisi Klaim (1 Januari 2020-10 April 2022) - Plt. Kepala Divisi Klaim (31 Agustus 2018-31 Desember 2019) - Plt. Kepala Kantor Wilayah VII Denpasar (3 Februari 2017-30 Agustus 2018) - Plt. Kepala Kantor Cabang DKI Jakarta (22 April 2016-2 Februari 2017) - Head of Engineering Division (April 11, 2022 - December 31, 2022) - Head of Claims Division (January 1, 2020 - April 10, 2022) - Acting Head of Claim Division (August 31, 2018 - December 31, 2019) - Acting Head of Denpasar VII Regional Office (February 3, 2017 - August 30, 2018) - Acting Head of DKI Jakarta Branch Office (April 22, 2016 - February 2, 2017)

Puspita Dewi

Kepala Divisi Klaim dan Subrogasi
Head of Claims and Subrogation Division



Menjabat Sejak Served Since	: 11 April 2022 April 11, 2022
Tempat/Tanggal Lahir Place and Date of Birth	: Cilacap, 23 Juni 1976 Cilacap, June 23, 1976
Usia Age	: 46 tahun 46 Years Old
Domisili Domicile	: Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Manajemen, Universitas Gadjah Mada Master of Management, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Klaim dan Subrogasi (11 April 2022-31 Desember 2022) - Pj. Pemimpin Wilayah VI Surabaya (22 Maret 2021-10 April 2022) - Pemimpin Cabang Surabaya (31 Agustus 2018-21 Maret 2021) - Kepala Kantor Cabang Jambi (3 Februari 2017-30 Agustus 2018) - Head of Claims and Subrogation Division (April 11, 2022 - December 31, 2022) - Acting Leader of Region VI Surabaya (March 22, 2021 - April 10, 2022) - Surabaya Branch Manager (August 31, 2018 - March 21, 2021) - Head of Jambi Branch Office (February 3, 2017 - August 30, 2018)

Lusy Susanti

Kepala Divisi Jaringan dan Layanan

Head of Network and Services Division



Menjabat Sejak Served Since	: 22 Maret 2021 March 22, 2021
Tempat/Tanggal Lahir Place and Date of Birth	: Batusangkar, 8 Januari 1977 Batusangkar, January 8, 1977
Usia Age	: 45 tahun 45 Years Old
Domisili Domicile	: Pekanbaru, Riau, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Akuntansi, Universitas Andalas Bachelor of Accounting, Andalas University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Jaringan dan Layanan (22 Maret 2021-31 Desember 2022) - Kepala Divisi Umum (2 Mei 2019-21 Maret 2021) - Kepala Desk Penjaminan Sistem Resi Gudang (31 Agustus 2018-1 Mei 2019) - Head of Network and Services Division (March 22, 2021 - December 31, 2022) - Head of General Division (May 2, 2019 - March 21, 2021) - Head of Warehouse Receipt Guarantee System Desk (August 31, 2018 - May 1, 2019)

Ragil Ramadhona Setyadi

Kepala Divisi Aktuaria

Actuarial Division Head



Menjabat Sejak Served Since	: 1 Oktober 2021 October 1, 2021
Tempat/Tanggal Lahir Place and Date of Birth	: Depok, 21 Mei 1987 Depok, May 21, 1987
Usia Age	: 35 tahun 35 Years Old
Domisili Domicile	: Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Manajemen, STIE Dharma Bumiputera Bachelor of Management, STIE Dharma Bumiputera
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Aktuaria (1 Oktober 2021-31 Desember 2022) - Prohire - Bidang Aktuaria Perusahaan (1 Juni 2021-30 September 2021) - Head of Actuarial Division (October 1, 2021 - December 31, 2022) - Prohire - Corporate Actuarial Sector (June 1, 2021 - September 30, 2021)



Siti Maesaroh

Kepala Divisi Manajemen Sumber Daya Manusia

Head of Human Resource Management Division



Menjabat Sejak Served Since	:	22 Maret 2021 March 22, 2021
Tempat/Tanggal Lahir Place and Date of Birth	:	Magelang, 26 Mei 1971 Magelang, May 26, 1971
Usia Age	:	51 tahun 51 Years Old
Domisili Domicile	:	Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S2 Manajemen, Universitas Negeri Jakarta Master of Management, Jakarta State University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	:	- Kepala Divisi Manajemen Sumber Daya Manusia (22 Maret 2021-31 Desember 2022) - Kepala Bagian Kebijakan dan Pengembangan SDM Divisi MSDM (1 Oktober 2018-21 Maret 2021) - Kepala Bagian Operasional dan Pengelolaan SDM Divisi MSDM (13 Maret 2017-30 September 2018) - Head of Human Resources Management Division (March 22, 2021 - December 31, 2022) - Head of HR Policy and Development Division HRM Division (October 1, 2018 - March 21, 2021) - Head of HR Operations and Management Division HRM (March 13, 2017 - September 30, 2018)

Sugiyono

Kepala Divisi Umum

Head of General Affairs Division



Menjabat Sejak Served Since	:	22 Maret 2021 March 22, 2021
Tempat/Tanggal Lahir Place and Date of Birth	:	Pati, 10 Maret 1974 Pati, March 10, 1974
Usia Age	:	48 Tahun 48 Years Old
Domisili Domicile	:	Semarang, Jawa Tengah, Indonesia Semarang, Central Java, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Akuntansi, Universitas Diponegoro Bachelor of Accounting, Diponegoro University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	:	- Kepala Divisi Umum (22 Maret 2021-31 Desember 2022) - Pemimpin Wilayah VII Denpasar (1 Januari 2020-21 Maret 2021) - Plt. Pemimpin Wilayah VII Denpasar (31 Agustus 2018-31 Desember 2019) - Kepala Kantor Cabang Denpasar (22 April 2016-30 Agustus 2018) - Head of General Affairs Division (March 22, 2021 - December 31, 2022) - Head of Region VII Denpasar (January 1, 2020 - March 21, 2021) - Acting Head of Region VII Denpasar (August 31, 2018 - December 31, 2019) - Head of Denpasar Branch Office (April 22, 2016 - August 30, 2018)

M. Natsir Rahmadi

Kepala Kepatuhan
Head of Compliance



Menjabat Sejak Served Since	: 1 Agustus 2016 August 1, 2016
Tempat/Tanggal Lahir Place and Date of Birth	: Pasuruan, 25 Mei 1972 Pasuruan, May 25, 1972
Usia Age	: 50 tahun 50 Years Old
Domisili Domicile	: Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Hukum, Universitas Brawijaya Bachelor of Law, Brawijaya University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Kepala Divisi Kepatuhan (1 Agustus 2016-31 Desember 2022) • Sekretaris Perusahaan (10 Desember 2015-31 Juli 2016) • Head of Compliance Division (August 1, 2016 - December 31, 2022) • Corporate Secretary (December 10, 2015 - July 31, 2016)

Harjanto

Kepala Divisi Pengembangan TI
Head of IT Development Division



Menjabat Sejak Served Since	: 25 Januari 2022 January 25, 2022
Tempat/Tanggal Lahir Place and Date of Birth	: Wonogiri, 25 Juni 1982 Wonogiri, June 25, 1982
Usia Age	: 40 Tahun 40 Years Old
Domisili Domicile	: Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Innovation Creativity and Entrepreneurship, University of New Castle
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Kepala Divisi Pengembangan TI (25 Januari 2022-31 Desember 2022) • Kepala Bagian Sistem Manajemen dan Pengembangan Organisasi, Divisi Perencanaan Strategis (31 Januari 2020-24 Januari 2022) • Plt. Kepala Bagian Sistem Manajemen dan Pengembangan Organisasi, Divisi Perencanaan Strategis (31 Januari 2019-30 Januari 2020) • Head of IT Development Division (January 25, 2022 - December 31, 2022) • Head of Management Systems and Organizational Development Section, Strategic Planning Division (January 31, 2020 - January 24, 2022) • Acting Head of Management Systems and Organizational Development Section, Strategic Planning Division (January 31, 2019 - January 30, 2020)



Nur Syamsuhadi

Kepala Divisi Operasional TI
Head of IT Operations Division



Menjabat Sejak Served Since	: 25 Januari 2022 January 25, 2022
Tempat/Tanggal Lahir Place and Date of Birth	: Yogyakarta, 30 April 1988 Yogyakarta, April 30, 1988
Usia Age	: 36 tahun 36 Years Old
Domisili Domicile	: Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Ilmu Komputer, Universitas Gadjah Mada Bachelor of Computer Science, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Kepala Divisi Operasional TI (25 Januari 2022-31 Desember 2022) • Kepala Bagian Perencanaan dan Strategi TI, Divisi Teknologi Informasi (2 Januari 2020-24 Januari 2022) • Plt. Kepala Bagian Perencanaan dan Strategi TI, Divisi Teknologi Informasi (1 Oktober 2018-1 Januari 2020) • Head of IT Operations Division (January 25, 2022 - December 31, 2022) • Head of IT Planning and Strategy Section, Information Technology Division (January 2, 2020 - January 24, 2022) • Acting Head of IT Planning and Strategy Section, Information Technology Division (October 1, 2018 - January 1, 2020)

Aribowo

Kepala Divisi Keuangan dan Investasi
Head of Finance and Investment Division



Menjabat Sejak Served Since	: 1 Agustus 2016 August 1, 2016
Tempat/Tanggal Lahir Place and Date of Birth	: Probolinggo, 6 Juni 1966 Probolinggo, June 6, 1966
Usia Age	: 56 tahun 56 Years Old
Domisili Domicile	: Sidoarjo, Jawa Timur, Indonesia Sidoarjo, East Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Ekonomi, Universitas Andalas Master of Economics, Andalas University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Kepala Divisi Keuangan dan Investasi (1 Agustus 2016-31 Desember 2022) • Kepala Kantor Wilayah II Palembang (22 April 2016-31 Juli 2016) • Kepala Kantor Wilayah I Jakarta (10 Desember 2015-21 April 2016) • Head of Finance and Investment Division (August 1, 2016 - December 31, 2022) • Head of Regional Office II Palembang (April 22, 2016 - July 31, 2016) • Head of Regional Office I Jakarta (December 10, 2015 - April 21, 2016)

Putu Panca Nitiari

Wakil Kepala Divisi Keuangan dan Investasi

Deputy Head of Finance and Investment Division



Menjabat Sejak Served Since	: 21 April 2021 April 21, 2021
Tempat/Tanggal Lahir Place and Date of Birth	: Gianyar, 22 Desember 1979 Gianyar, December 22, 1979
Usia Age	: 43 tahun 43 Years Old
Domisili Domicile	: Gianyar, Bali, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Akuntansi, Universitas Udayana Bachelor of Accounting, Udayana University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Wakil Kepala Divisi Keuangan dan Investasi (21 April 2021-31 Desember 2022) - Pemimpin Cabang Madiun (2 Mei 2020-20 April 2021) - Plt. Pemimpin Cabang Madiun (2 Mei 2019-1 Mei 2020) - Kepala Bagian Operasional Kantor Wilayah VII Denpasar (13 Maret 2017-1 Mei 2019) - Deputy Head of Finance and Investment Division (April 21, 2021 - December 31, 2022) - Madiun Branch Manager (May 2, 2020 - April 20, 2021) - Acting Head of Madiun Branch (May 2, 2019 - May 1, 2020) - Head of Operational Section of Denpasar VII Regional Office (March 13, 2017 - May 1, 2019)

Diana Mayawati

Kepala Divisi Akuntansi

Head of Accounting Division



Menjabat Sejak Served Since	: 10 Desember 2015 December 10, 2015
Tempat/Tanggal Lahir Place and Date of Birth	: Jakarta, 19 Oktober 1975 Jakarta, October 19, 1975
Usia Age	: 47 tahun 47 Years Old
Domisili Domicile	: Bekasi, Jawa Barat, Indonesia Bekasi, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Akuntansi, Universitas Trisakti Bachelor of Accounting, Trisakti University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Akuntansi (31 Agustus 2018-31 Desember 2022) - Kepala Divisi Akuntansi & PKBL (24 Maret 2017-30 Agustus 2018) - Plt. Kepala Divisi Akuntansi & PKBL (10 Desember 2015-23 Maret 2017) - Head of Accounting Division (August 31, 2018 - December 31, 2022) - Head of Accounting & PKBL Division (March 24, 2017 - August 30, 2018) - Acting Head of Accounting & PKBL Division (December 10, 2015 - March 23, 2017)



Boy Herwin Nur

Wakil Kepala Divisi Akuntansi
Deputy Head of Accounting
Division



Menjabat Sejak Served Since	: 11 April 2022 April 11, 2022
Tempat/Tanggal Lahir Place and Date of Birth	: Padang, 16 Februari 1973 Padang, February 16, 1973
Usia Age	: 49 tahun 49 Years Old
Domisili Domicile	: Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Manajemen, Universitas Tanjungpura Master of Management, Tanjungpura University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Wakil Kepala Divisi Akuntansi (11 April 2022-31 Desember 2022) • Pemimpin Cabang Pontianak (31 Agustus 2018-10 April 2022) • Kepala Kantor Cabang Tarakan (26 Juli 2017-30 Agustus 2018) • Kepala Kantor Cabang Pangkal Pinang (22 April 2016-25 Juli 2017) • Deputy Head of Accounting Division (April 11, 2022 - December 31, 2022) • Pontianak Branch Manager (August 31, 2018 - April 10, 2022) • Head of Tarakan Branch Office (July 26, 2017 - August 30, 2018) • Head of Pangkal Pinang Branch Office (April 22, 2016 - July 25, 2017)

Ceriandri Widuri

Kepala Divisi Manajemen Risiko
Head of Risk Management
Division



Menjabat Sejak Served Since	: 31 Agustus 2018 August 31, 2018
Tempat/Tanggal Lahir Place and Date of Birth	: Semarang, 13 Maret 1972 Semarang, March 13, 1972
Usia Age	: 50 tahun 50 Years Old
Domisili Domicile	: Bekasi, Jawa Barat, Indonesia Bekasi, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Manajemen Strategis, Universitas Gadjah Mada Master of Strategic Management, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Kepala Divisi Manajemen Risiko dan Pemeringkatan Usaha Mikro, Usaha Kecil, Usaha Menengah, Konsultasi Manajemen (PUKM) (31 Agustus 2018-31 Desember 2022) • Kepala Divisi Manajemen Risiko (19 September 2017-30 Agustus 2018) • Kepala Divisi Penjaminan Syariah (10 Maret 2014-18 September 2017) • Head of Risk Management and Rating Division for Micro, Small, Medium Enterprises, Management Consulting (PUKM) (August 31, 2018 - December 31, 2022) • Head of Risk Management Division (September 19, 2017 - August 30, 2018) • Head of Sharia Guarantee Division (March 10, 2014 - September 18, 2017)

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.

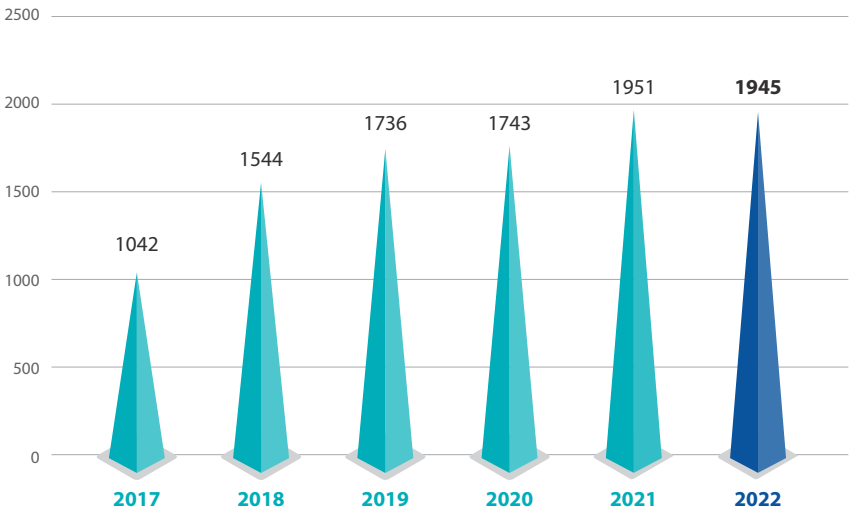


Profil demografi karyawan Jamkrindo dapat dilihat pada tabel dan bagan berikut ini:

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)

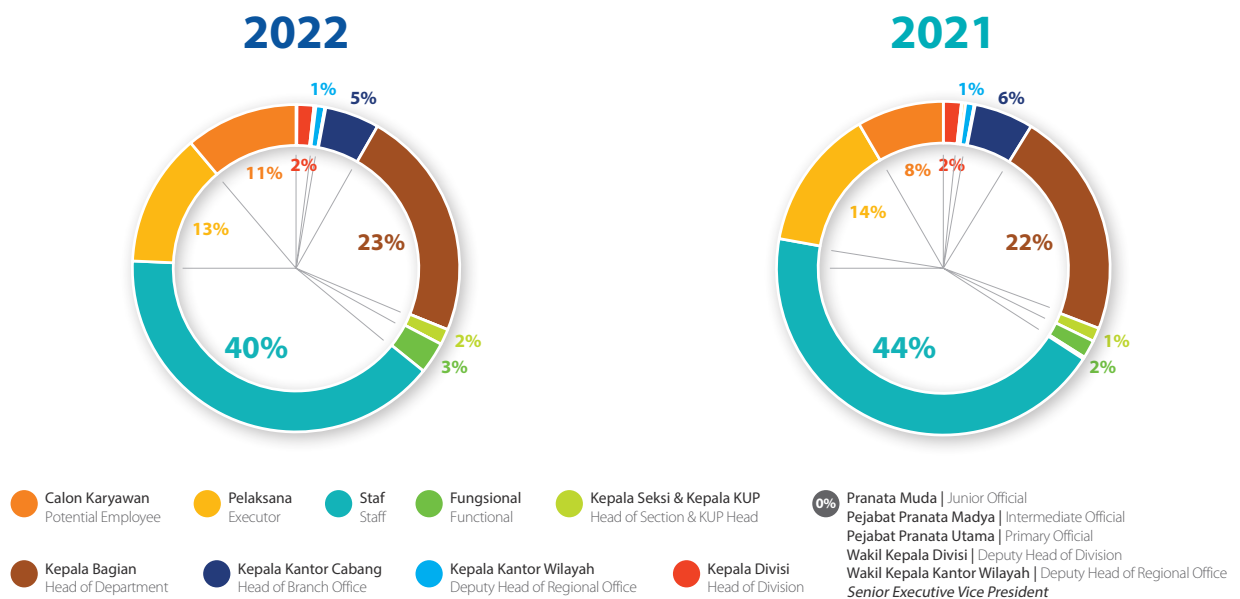
Level Organisasi Organizational Level	2022				2021				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total	Persentase Percentage (%)	L M	P F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
Senior Executive Vice President	1	0	1	0,10%	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



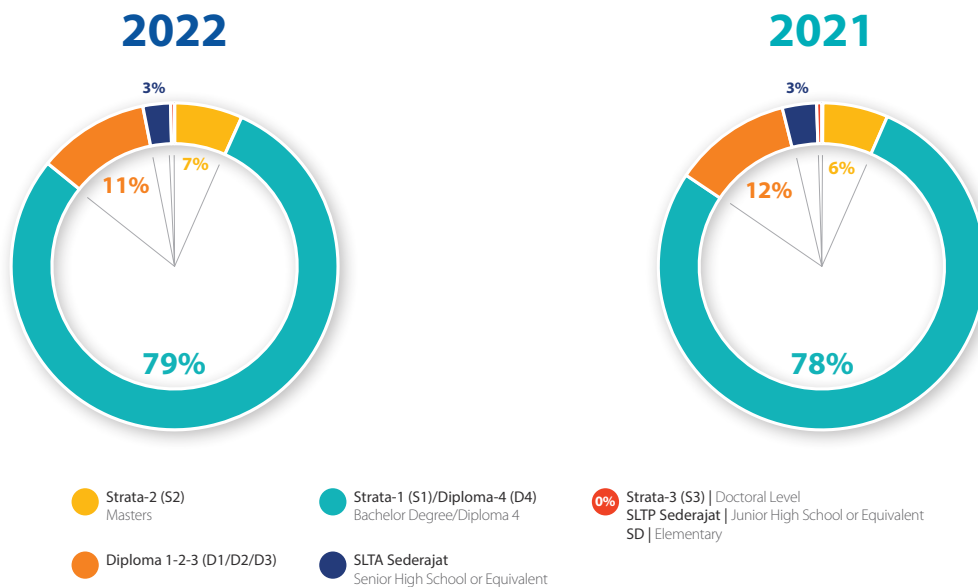
Berdasarkan level organisasi, komposisi karyawan tetap Jamkrindo didominasi oleh level Staf. Penambahan karyawan didapatkan melalui rekrutmen Calon Karyawan sebanyak 87 orang. Selain itu terdapat Promosi Karyawan dari Level Staf menjadi Kepala Bagian dan Fungsional.

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



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.

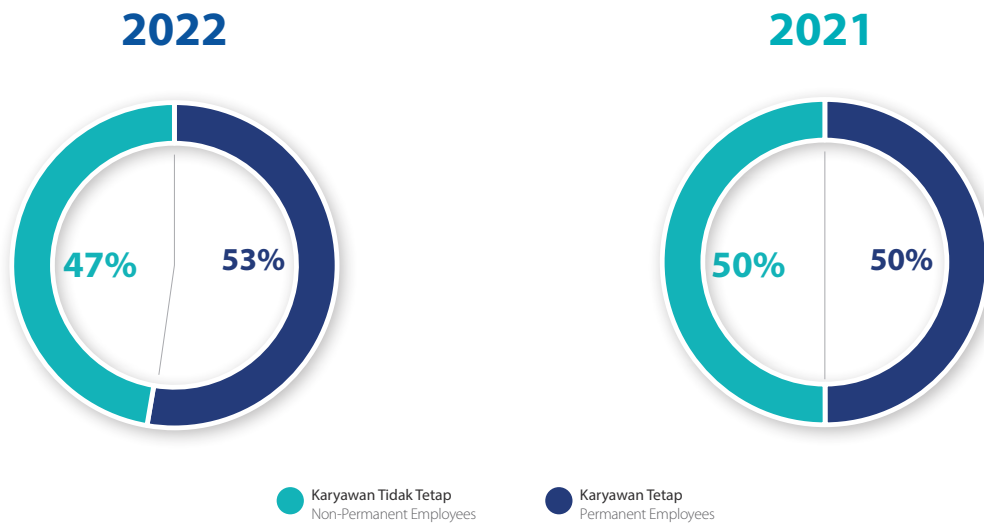


Demografi Karyawan Berdasarkan Status Kepegawaian (orang) Demographics of Employees Based on Employment Status (person)

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)

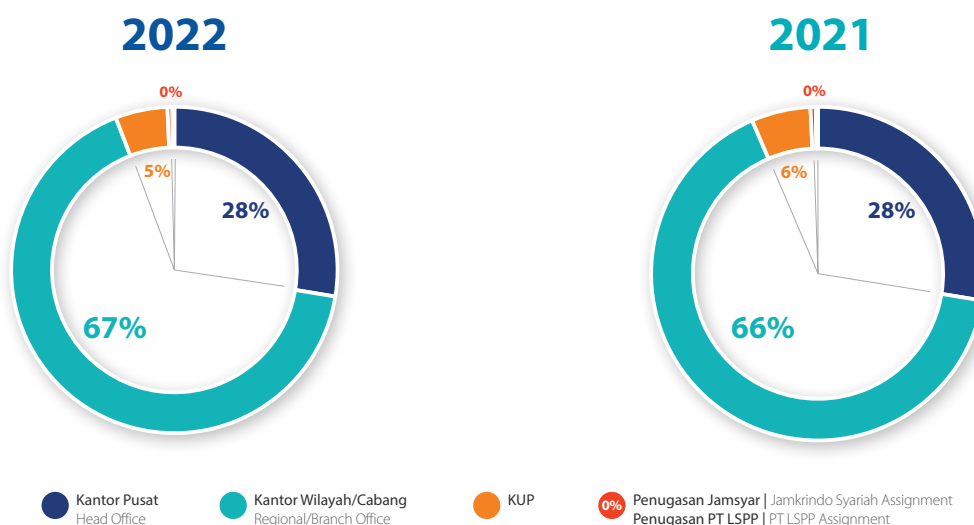
Penempatan/ Wilayah Kerja/ Placement/Work Area	2022				2021				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total	Persentase Percentage (%)	L M	P F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
Kantor Pusat Head Office	150	133	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.

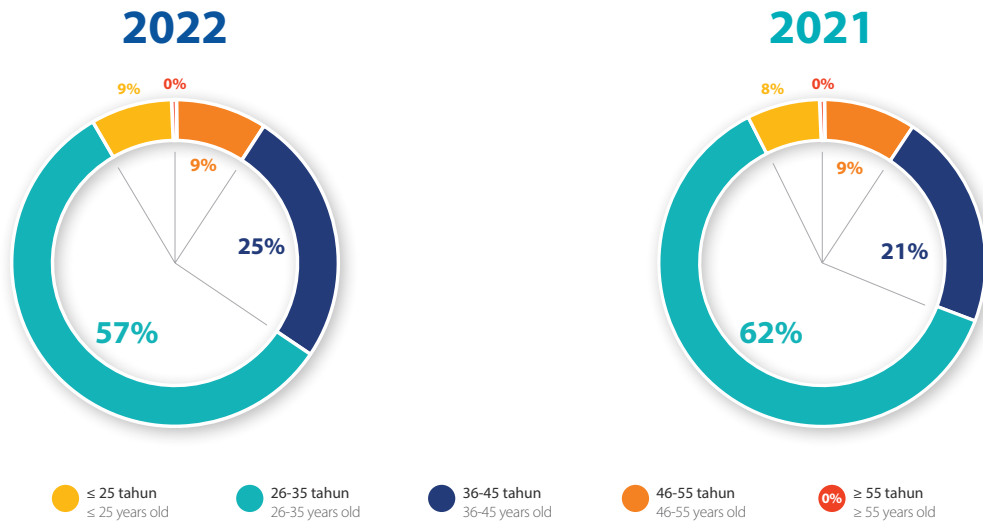
Demografi Karyawan Tetap Berdasarkan Rentang Usia (orang)

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.

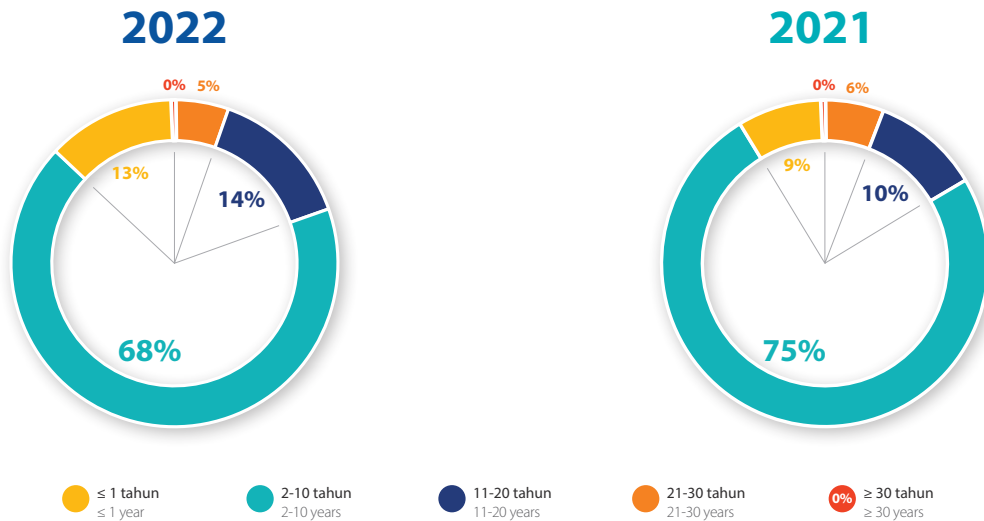
Based on age group, the composition of Jamkrindo's permanent employees is dominated by permanent employees who are in the age group of 26-35 years.

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



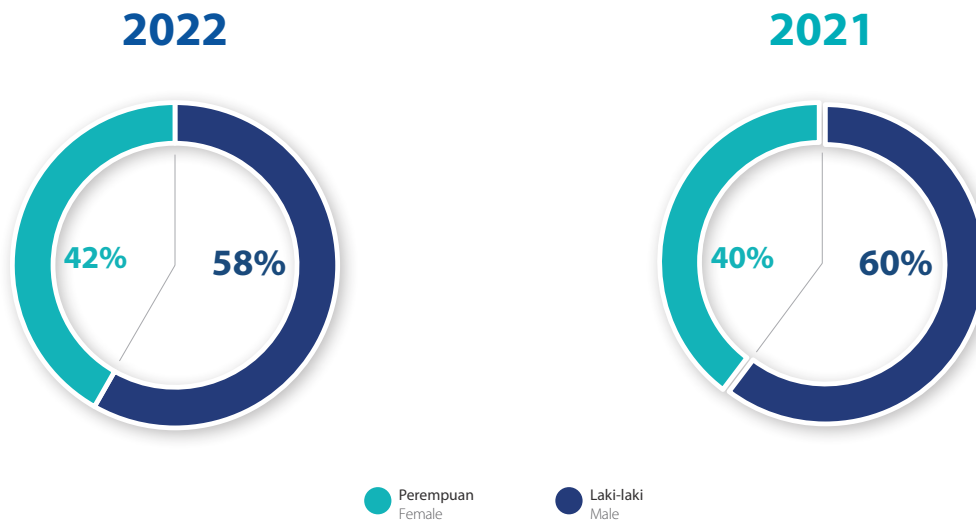
Berdasarkan masa kerja, komposisi karyawan tetap Jamkrindo didominasi oleh karyawan tetap dengan masa kerja 2-10 tahun. Terdapat penambahan karyawan tetap Jamkrindo dengan masa kerja di bawah 1 tahun sebesar 12,98%, sedangkan karyawan tetap dengan masa kerja 2-10 tahun mengalami penurunan 5,21%.

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.

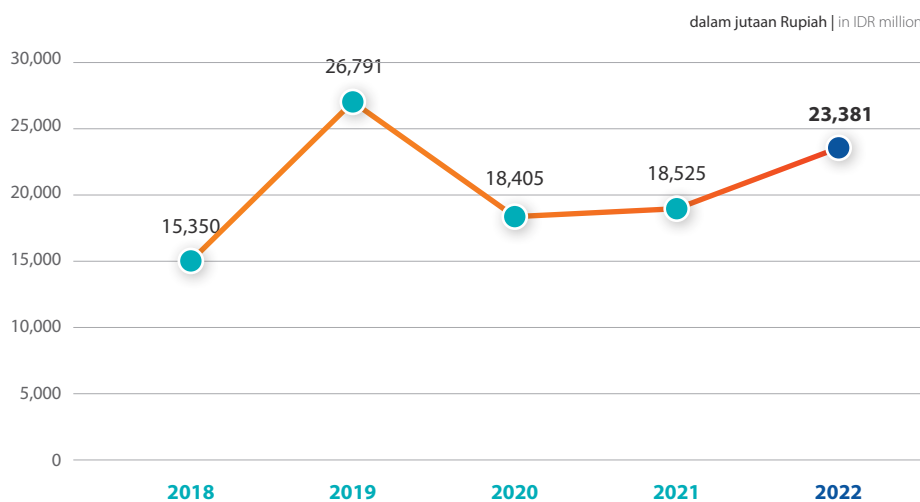


	Realisasi Realization 2022 (Rp-juta/ IDR million)	Anggaran Budget 2022 (Rp-juta/ IDR million)	Realisasi Realization 2021 (Rp-juta/ IDR million)	Realisasi 2022 Terhadap Anggaran 2022 2022 Realization Against 2022 Budget (%)	Realisasi 2022 Terhadap Realisasi 2021 2022 Realization Against 2021 Budget (%)
	(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)

KOMPOSISI PEMEGANG SAHAM

SHAREHOLDERS COMPOSITION

STRUKTUR PEMEGANG SAHAM

Berdasarkan Akta Notaris Bernadette Wirastuti Puntaraksma M.K.N nomor 07 tanggal 07 Oktober 2022 tentang Perubahan Anggaran dasar PT Jaminan Kredit Indonesia (PT Jamkrindo) tanggal 19 Oktober 2022, dijelaskan pemegang saham Jamkrindo sebagai berikut:

1. Saham Seri A sebanyak 1 (satu) lembar milik Negara Republik Indonesia; dan
2. Saham Seri B sebanyak 10.638.732 (sepuluh juta enam ratus tiga puluh delapan ribu tujuh ratus tiga puluh dua) saham milik Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia.

SHAREHOLDER STRUCTURE

Based on the Deed of Notary Bernadette Wirastuti Puntaraksma M.K.N number 07 dated October 7, 2022 concerning Amendment to the Articles of Association of PT Jaminan Kredit Indonesia (PT Jamkrindo) dated October 19, 2022, Jamkrindo's shareholders are as follow:

1. 1 (one) share of A Series owned by the Republic of Indonesia; And
2. B Series shares totaling 10,638,732 (ten million six hundred thirty eight thousand seven hundred thirty two) shares owned by the Limited Liability Company (Persero) PT Bahana Pembinaan Usaha Indonesia.

Kepemilikan Saham Jamkrindo per 31 Desember 2022

Share Ownership of Jamkrindo as of December 31, 2022

Pemegang Saham Shareholders	Jumlah Saham Number of Shares (lembar/Sheet)	Modal Ditempatkan dan Disetor Penuh Issued and Fully Deposited Capital (Rp/IDR)	Persentase Kepemilikan Ownership Percentage (%)
Pemerintah Republik Indonesia Government of Republic of Indonesia	1	1.365.160	0,000012832%
PT Bahana Pembinaan Usaha Indonesia*	10.638.732	10.638.732.000.000	99,99998717%
JUMLAH TOTAL	10.638.733	10.638.733.365.160	100,00%

1 Lembar Saham = Rp1.000.000 | 1 Share = IDR1,000,000

Komposisi Pemegang Saham Jamkrindo per 31 Desember 2022

Composition of Jamkrindo Shareholders as of December 31, 2022



INFORMASI TENTANG KEPEMILIKAN SAHAM OLEH MANAJEMEN DAN KELOMPOK PEMEGANG SAHAM MASING-MASING DI BAWAH 5 (LIMA) PERSEN

Hingga 31 Desember 2022, Jamkrindo tidak memiliki kebijakan Program Kepemilikan Saham Karyawan, atau *Employee Stock Ownership Program* (ESOP) dan Program Kepemilikan Saham Manajemen, atau *Management Stock Ownership Program* (MSOP). Perusahaan juga tidak melakukan Penawaran Umum Perdana Saham yang memungkinkan kepemilikan saham Perusahaan oleh publik. Seluruh kepemilikan saham sesuai dengan penjelasan di atas. Sehingga, tidak ada pejabat Perusahaan ataupun karyawan yang memiliki saham Perusahaan.

INFORMATION ABOUT SHARE OWNERSHIP BY MANAGEMENT AND GROUP OF SHAREHOLDERS, EACH BELOW 5 (FIVE) PERCENT

As of December 31, 2022, Jamkrindo did not have an Employee Stock Ownership Program (ESOP) or Management Stock Ownership Program (MSOP) policy. The Company also did not conduct an Initial Public Offering which would allow public ownership of the Company's shares. All share ownership is in accordance with the explanation above. Thus, no Company officials or employees own Company shares.

INFORMASI TENTANG PEMEGANG SAHAM UTAMA/PENGENDALI HINGGA ENTITAS PEMILIK AKHIR

INFORMATION ABOUT MAJORITY/ CONTROLLING SHAREHOLDERS UNTIL THE ULTIMATE OWNER ENTITIES



Pemerintah Republik Indonesia merupakan entitas pemilik akhir dari Jamkrindo dengan kepemilikan sebesar 100%, yang terdiri dari kepemilikan langsung sebesar 0,000012832% dan sisanya sebanyak 99,99998717% kepemilikan tidak langsung melalui PT Bahana Pembinaan Usaha Indonesia (Persero).

The Government of the Republic of Indonesia is the ultimate owner of Jamkrindo with 100% ownership, consisting of direct ownership of 0.000012832% and the remaining 99.99998717% indirect ownership through PT Bahana Pembinaan Usaha Indonesia (Persero).

Seperti telah dijelaskan di atas, berdasarkan Peraturan Pemerintah No. 20 Tahun 2020 tanggal 16 Maret 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 nomor 07 tanggal 07 Oktober 2022 tentang Perubahan Anggaran dasar PT Jaminan Kredit Indonesia (PT Jamkrindo) tanggal 19 Oktober 2022, Jamkrindo resmi menjadi anak usaha dari *holding* Asuransi dan Penjaminan PT Bahana Pembinaan Usaha Indonesia (Persero) (BPUI). Dengan demikian, BPUI bertindak sebagai entitas induk Jamkrindo.

Sesuai dengan Peraturan Pemerintah No. 41 Tahun 2003 tentang Pelimpahan Kedudukan, Tugas dan Kewenangan Menteri Keuangan pada Perusahaan Persero (Persero), Perusahaan Umum (PERUM) dan Perusahaan Jawatan (PERJAN) kepada Menteri Negara Badan Usaha Milik Negara dan Undang-undang No. 19 Tahun 2003 tentang Badan Usaha Milik Negara beserta Lembaran Negara Republik Indonesia; kuasa Pemegang Saham

As explained above, based on Government Regulation No. 20 of 2020 dated March 16, 2020 concerning the addition of the Republic of Indonesia's State Equity into the Share Capital of the Limited Liability Company (Persero) PT Bahana Pembinaan Usaha Indonesia and the Deed of Amendment to the Articles of Association No. 07 dated October 7, 2022 concerning Amendments to the Articles of Association of PT Jaminan Kredit Indonesia (PT Jamkrindo) dated October 19, 2022, Jamkrindo officially became a subsidiary of the Insurance and Guarantee holding company PT Bahana Pembinaan Usaha Indonesia (Persero) (BPUI). Thus, BPUI acts as the parent entity of Jamkrindo.

In accordance with Government Regulation no. 41 of 2003 concerning the Delegation of Position, Duties, and Authorities of the Minister of Finance in Persero Companies (Persero), Public Companies (PERUM) and Service Companies (PERJAN) to the Minister of State for State-Owned Enterprises and Law no. 19 of 2003 concerning State Owned Enterprises and the State Gazette of the Republic of Indonesia; the power of attorney for the Major



Utama/Pengendali Perusahaan adalah Kementerian Badan Usaha Milik Negara (BUMN). Dengan demikian, Kementerian BUMN selaku kuasa pemegang saham Pemerintah Indonesia bertindak sebagai pemegang saham utama/pengendali sekaligus entitas pemilik akhir Jamkrindo.

Shareholders/Controllers of the Company is the Ministry of State-Owned Enterprises (BUMN). Therefore, the Ministry of SOEs serve as a proxy for the shareholders of the Government of Indonesia, and acts as the majority/controlling shareholder as well as the ultimate owner entity of Jamkrindo.

Entitas Induk Parent Entity	
Nama Name	: PT Bahana Pembinaan Usaha Indonesia (Persero)
Bentuk dan Status Badan Usaha Form and Status of Business Entity	: Perseroan Terbatas (PT); Badan Usaha Milik Negara (BUMN) Limited Liability Company (PT); State Owned Enterprises (BUMN)
Dasar Hukum Pendirian Legal Basis of Establishment	: Peraturan Pemerintah No. 18 Tahun 1973 tentang Penyertaan Modal Negara Republik Indonesia untuk Pendirian Perusahaan Perseroan dalam Bidang Pengembangan Usaha Swasta Nasional sebagaimana telah diubah dengan Peraturan Pemerintah No. 15 Tahun 2020 tentang Perubahan Atas Peraturan Pemerintah No. 18 Tahun 1973 tentang Penyertaan Modal Negara Republik Indonesia untuk Pendirian Perusahaan Perseroan dalam Bidang Pengembangan Usaha Swasta Nasional. Government Regulation No. 18 of 1973 concerning Equity Participation of the Republic of Indonesia for the Establishment of Limited Liability Companies in the Sector of National Private Business Development as amended by Government Regulation No. 15 of 2020 concerning Amendments to Government Regulation No. 18 of 1973 concerning Equity Participation of the Republic of Indonesia for the Establishment of Limited Liability Companies in the Sector of National Private Business Development.
Tanggal Pendirian Date of Establishment	: 17 April 1973 April 17, 1973
BIDANG USAHA LINE OF BUSINESS	: Keuangan dan Investasi serta Konsultasi Manajemen Finance and Investment and Management Consulting
Kepemilikan Ownership	: Pemerintah Republik Indonesia 100,00% Government of the Republic of Indonesia 100.00%
Penyertaan Modal Negara State Equity Participation	: Rp67.163.537.000.000 yang terdiri dari: a. 1 (satu) saham seri A Dwiwarna, dengan nilai nominal Rp1.000.000 dan, b. 67.163.536 saham seri B, masing-masing dengan nominal Rp1.000.000 atau seluruhnya dengan nilai nominal sebesar Rp67.163.536.000.000. IDR67,163,537,000,000 consisting of: a. 1 (one) A series Dwiwarna share, with a nominal value of IDR1,000,000 and, b. 67,163,536 B series shares, each with a nominal value of IDR1,000,000 or all with a nominal value of IDR67,163,536,000,000.
Alamat Address	: Gedung Graha CIMB Niaga, 18th Floor Jl. Jendral Sudirman Kav. 58 RT. 5/RW. 3, Senayan, Kebayoran Baru Kota Jakarta Selatan, DKI Jakarta 12190 CIMB Niaga Graha Building, 18th Floor Jl. Jendral Sudirman Kav. 58 RT. 5/RW. 3, Senayan, Kebayoran Baru City of South Jakarta, DKI Jakarta 12190
Telepon Phone	: +62 21 2505080
Faksimili Facsimile	: +62 21 2505070
Email	: cs@ifg.id
Situs Web Website	: https://ifg.id



Manajemen Management

- : Dewan Komisaris
- Komisaris Utama merangkap Komisaris Independen, Fauzi Ichsan
 - Komisaris Independen, Hotbonar Sinaga
 - Komisaris, Masyita Crystallin
 - Komisaris, Sumiyati
 - Komisaris, Nasrudin
- Direksi
- Direktur Utama, Robertus Billitea
 - Wakil Direktur Utama, Hexana Tri Sasongko
 - Direktur Keuangan dan Umum, Rizal Ariansyah
 - Direktur Bisnis, Pantro Pander Silitonga
 - Direktur Teknik, Rianto Ahmadi
- Board of Commissioners
- President Commissioner concurrently as Independent Commissioner, Fauzi Ichsan
 - Independent Commissioner, Hotbonar Sinaga
 - Commissioner, Masyita Crystallin
 - Commissioner, Sumiyati
 - Commissioner, Nasrudin
- Board of Directors
- President Director, Robertus Billitea
 - Deputy President Director, Hexana Tri Sasongko
 - Director of Finance and General Affairs, Rizal Ariansyah
 - Director of Business, Pantro Pander Silitonga
 - Director of Technic, Rianto Ahmadi

Pemegang Saham Utama/Pengendali sekaligus Entitas Pemilik Akhir Majority/Controlling Shareholder as well as Ultimate Owner Entity

Pemerintah Republik Indonesia/ Kepresidenan Government of the Republic of Indonesia/ Presidency

Istana Negara
Jl. Medan Merdeka Utara No. 3
RT. 2/RW. 3, Kel. Gambir
Kec. Gambir, Kota Jakarta Pusat
DKI Jakarta 10110, Indonesia

National Palace
Jl. Medan Merdeka Utara No. 3
RT. 2/RW. 3, Ex. Gambir
Gambir District, Central Jakarta City
DKI Jakarta 10110, Indonesia

Kantor Kementerian Sekretariat Negara
Republik Indonesia
Jl. Veteran No. 17-18
Jakarta Pusat 10110
DKI Jakarta, Indonesia
Telp. +62 21 3845627
www.setneg.go.id

Office of the Ministry of State Secretariat
of the Republic of Indonesia
Jl. Veteran No. 17-18
Central Jakarta 10110
DKI Jakarta, Indonesia
Ph. +62 21 3845627
www.setneg.go.id

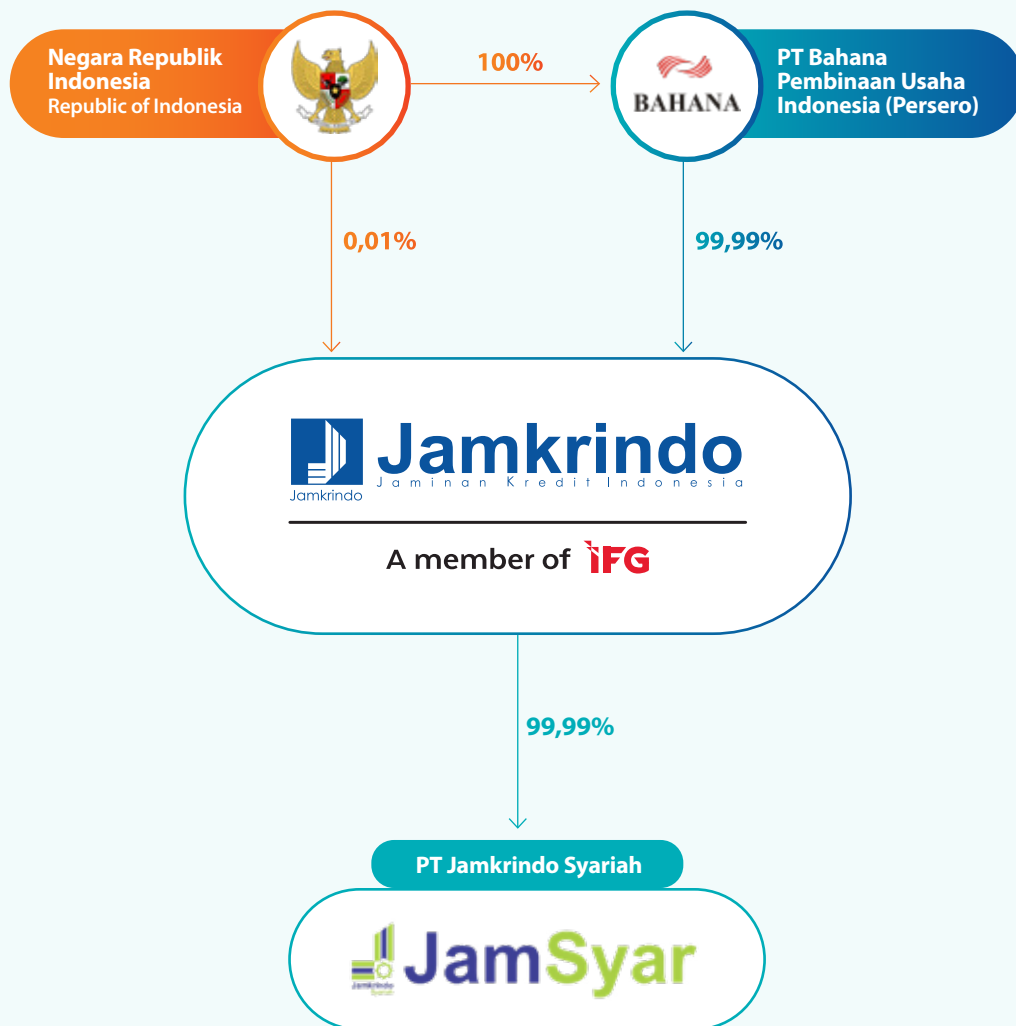
Kementerian Badan Usaha Milik Negara (BUMN) Ministry of State-Owned Enterprises (BUMN)

Kantor Kementerian BUMN
Jl. Medan Merdeka Selatan No. 13
Jakarta Pusat 10110
DKI Jakarta, Indonesia
Telp. +62 21 29935678
Fax. +62 21 29935740
www.bumn.go.id

Office of the Ministry of SOEs
Jl. Medan Merdeka Selatan No. 13
Central Jakarta 10110
DKI Jakarta, Indonesia
Ph. +62 21 29935678
Fax. +62 21 29935740
www.bumn.go.id

STRUKTUR GRUP DAN KELOMPOK USAHA

GROUP AND BUSINESS GROUP STRUCTURE



Entitas Pemilik Akhir
Ultimate Entity

Entitas Induk
Parent Entity

Entitas Anak
Subsidiaries Entity

DAFTAR ENTITAS ANAK DAN ENTITAS ASOSIASI/JOINT VENTURE (JV)/SPECIAL PURPOSE VEHICLE (SPV)

LIST OF SUBSIDIARIES AND ASSOCIATED ENTITIES/JOINT VENTURE (JV)/SPECIAL PURPOSE VEHICLE (SPV)



Entitas Anak Subsidiaries	Bidang Usaha Line of Business	Domisili Domicile	Tahun Pendirian Date of Establishment	Tahun Beroperasi Year of Operation	Kepemilikan Saham Share Ownership (%)		Jumlah Aset Total Assets (Rp-juta/IDR million)		Status Operasi Operational Status
					2022	2021	2022	2021	
PT Penjaminan Jamkrindo Syariah	Jasa Penjaminan Syariah Sharia Guarantee Services	Jakarta	2014	2014	99,929%	99,929%	2.449.452	2.445.582	Beroperasi In operation

PT PENJAMINAN JAMKRINDO SYARIAH (JAMSYAR)

PT PENJAMINAN JAMKRINDO SYARIAH (JAMSYAR)



PT Penjaminan Jamkrindo Syariah didirikan sesuai dengan akta notaris Aryanti Artisari, S.H., M.Kn. Nomor 68 tanggal 19 September 2014. Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-26462.40.10.2014 dan telah mendapat Izin Pendirian Usaha dari Dewan Komisiner Otoritas Jasa Keuangan berdasarkan Surat Keputusan No. KEP-134/D.05/2014 tanggal 7 November 2014.

Anggaran Dasar Perusahaan telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 15 tanggal 11 Oktober 2021, yang dibuat dihadapan Dewantari Handayani, S.H., M.P.A., Notaris tentang penambahan modal disetor sebesar Rp 155.620 atau sebanyak 311.241 lembar saham. Akta tersebut telah mendapat pengesahan dari Menteri Kehakiman dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-AH.01.03-0462802 tahun 2021 tanggal 19 Oktober 2021.

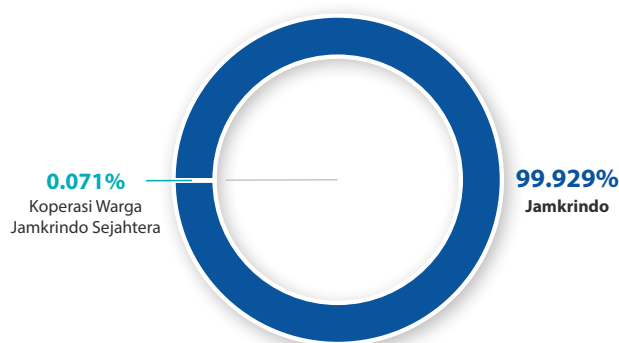
PT Jamkrindo memiliki 99,929% saham Jamsyar, sementara sisanya sebesar 0,0710% dimiliki oleh Koperasi Warga Jamkrindo Sejahtera.

PT Penjaminan Jamkrindo Syariah was established in accordance with the notarial deed of Aryanti Artisari, S.H., M.Kn. Number 68 dated September 19, 2014. The deed was approved by the Minister of Justice and Human Rights of the Republic of Indonesia based on Decree No. AHU-26462.40.10.2014 and has received a Business Establishment Permit from the Board of Commissioners of the Financial Services Authority based on Decree No. KEP-134/D.05/2014 dated November 7, 2014.

The Company's Articles of Association have been amended several times, most recently by Deed No. 15 dated October 11, 2021, which was made before Dewantari Handayani, S.H., M.P.A., a Notary, regarding the addition of paid-in capital of IDR155,620 or a total of 311,241 shares. The deed was approved by the Minister of Justice and Human Rights of the Republic of Indonesia based on Decree No. AHU-AH.01.03-0462802 year 2021 dated October 19, 2021.

The Company owns 99.929% of Jamsyar shares, while the remaining 0.0710% is owned by the Koperasi Warga Jamkrindo Sejahtera.

Kepemilikan Jamsyar Jamsyar Ownership



Ikhtisar Keuangan Jamsyar Jamsyar Financial Overview

	2022 (Rp-juta/IDR)	2021 (Rp-juta/IDR)
Pendapatan Income	503.297	959.276
Beban Usaha Operating Expenses	113.972	101.345
Laba Bersih Net Profit	189.630	168.157
Laba Komprehensif Comprehensive Profit	168.778	168.234
Aset Assets	2.449.452	2.445.582
Liabilitas Liabilities	1.303.627	1.468.535
Ekuitas Equity	1.145.825	977.047

Manajemen Kunci Jamsyar per 31 Desember 2022 Jamsyar Key Management as of December 31, 2022

Dewan Komisaris Board of Commissioners	
Komisaris Utama President Commissioner	: Aribowo
Komisaris Independen Independent Commissioner	: Wildan
Komisaris Commissioner	: M. Syakir Sula
Direksi Board of Directors	
Direktur Utama President Director	: Gatot Suprabowo
Direktur Keuangan Director of Finance	: Endang Sri Winarni
Direktur Operasional Director of Operations	: Achmad Sonhadji
Dewan Pengawas Syariah Shariah Supervisory Board	
Ketua Chair	: -
Anggota Member	: Abdul Aziem

KRONOLOGIS PENERBITAN SAHAM DAN PENERBITAN EFEK LAINNYA

CHRONOLOGY OF SHARE ISSUANCE AND OTHER SECURITIES ISSUANCE



Sepanjang tahun 2022, Perusahaan belum melakukan perdagangan saham kepada publik dan pencatatan saham di bursa efek baik yang berada di Indonesia maupun di luar negeri. Oleh karena itu tidak terdapat informasi terkait perdagangan saham mencakup tahun penerbitan saham, jumlah saham, nilai nominal saham, dan harga penawaran saham untuk masing-masing tindakan korporasi (*corporate action*); jumlah saham tercatat setelah masing-masing tindakan korporasi (*corporate action*); dan nama bursa di mana saham dicatatkan.

Perusahaan juga tidak menerbitkan efek apapun. Dengan demikian tidak terdapat informasi terkait nama efek lainnya, tahun penerbitan efek lainnya, tingkat bunga/imbalance efek lainnya, dan tanggal jatuh tempo efek lainnya; nilai penawaran efek lainnya; nama bursa dimana efek lainnya dicatatkan; dan peringkat efek.

Throughout 2022, the Company has not traded shares to the public and listed shares on stock exchanges, both in Indonesia and abroad. Therefore, there is no information related to share trading including the year of issuance of shares, number of shares, nominal value of shares, and share offering price for each corporate action; the number of listed shares after each corporate action; and the name of the stock exchange where the shares are listed.

The Company also does not issue any securities. Therefore, there is no information regarding the names of other securities, the year of issuance of other securities, interest rates/returns on other securities, and maturity dates of other securities; the value of other securities offerings; the name of the stock exchange where the other securities are listed; and effect ratings.

LEMBAGA DAN PROFESI PENUNJANG

SUPPORTING INSTITUTIONS AND PROFESSIONS

Pemeringkat Perusahaan | Corporate Ratings

PT Pemeringkat Efek Indonesia (PEFINDO)

Panin Tower Lantai 17 Senayan City
Jl. Asia Afrika Lot. 19 Jakarta 10270
No. Izin :
Telp. : (+6221) 7278 2380
Faks. : (+6221) 7278 2370
Surel :
Situs Web : www.pefindo.com
Bentuk Jasa : Jasa Pemeringkatan Perusahaan
Jasa Lainnya : -
Periode Penugasan : 21 Desember 2022
Biaya di Tahun 2022 : Rp144.300.000,00

Indonesian Securities Rating Agency (PEFINDO)

Panin Tower 17th floor Senayan City
Jl. Asia Afrika Lot. 19 Jakarta 10270
No. Permission :
Ph. : (+6221) 7278 2380
Fax. : (+6221) 7278 2370
Email :
Website : www.pefindo.com
Form of Service : Corporate Rating Service
Other Services : -
Assignment Period : December 21, 2022
Cost in 2022 : IDR144,300,000.00

Akuntan Publik | Public Accountant

KAP Tanudiredja Wibisana Rintis dan Rekan (PWC)

World Trade Center 3
Jl. Jend. Sudirman Kav. 29-31
No. Izin : 241/KM.1/2015
Telp. : 021-50992901, 31192901
Faks. : 021-52905555, 52905050
Surel : id_contactus@pwc.com
Situs Web : www.pwc.com/id
Bentuk Jasa : Akuntan Publik – Jasa Audit Umum (General Audit) Laporan Keuangan Konsolidasi PT Jaminan Kredit Indonesia Tahun buku 2021
Jasa Lainnya : -
Periode Penugasan : 23 Februari 2022
Biaya di Tahun 2022 : Rp3.534.960.000,00

KAP Tanudiredja Wibisana Rintis and Partners (PWC)

World Trade Center 3
Jl. Jend. Sudirman Kav. 29-31
No. Permit: 241/KM.1/2015
Ph. : 021-50992901, 31192901
Fax. : 021-52905555, 52905050
Email : id_contactus@pwc.com
Website : www.pwc.com/id
Form of Service : Public Accountant - General Audit Service (General Audit) Consolidated Financial Statements of PT Jaminan Kredit Indonesia Fiscal year 2021
Other Services : -
Assignment Period : February 23, 2022
Cost in 2022 : IDR3,534,960,000.00

KAP Hertanto, Grace, Karunawan

Palma Tower 18th Floor Lot F & G
Jl. RA Kartini II-S Kav. 06 TB Simatupang
Jakarta Selatan 12310
No. Izin : 929/KM.1/2014
Telp. : +6221 75930431; +6221 75930432
Faks. : +6221 75930430
Surel : info@hgkfirm.com
Situs Web : www.hgkfirm.com
Bentuk Jasa : Akuntan Publik – Jasa Pendampingan General Audit Laporan Keuangan Tahun 2022
Jasa Lainnya : -
Periode Penugasan : 03 Oktober 2022
Biaya di Tahun 2022 : Rp1.831.500.000,00

KAP Hertanto, Grace, Karunawan

Palma Tower 18th Floor Lot F & G
Jl. RA Kartini II-S Kav. 06TB Simatupang
South Jakarta 12310
No. Permit : 929/KM.1/2014
Ph. : +6221 75930431; +6221 75930432
Fax. : +6221 75930430
Email : info@hgkfirm.com
Website : www.hgkfirm.com
Form of Service : Public Accountant - Assistance Services for the 2022 General Audit of Financial Statements
Other Services : -
Assignment Period : October 3, 2022
Cost in 2022 : IDR1,831,500,000.00

Konsultan Aktuaria | Actuarial Consultant

PT Padma Radya Aktuaria (KKA Riana dan Rekan)

District 8, Treasury Tower 6th Floor, Unit N
Jl. Jend. Sudirman kav 52-53, SCBD Jakarta 1219
No. Izin : 725/KM.1/2021
Telp. 1 : +62 21 5060 6888
Telp. 2 : +62 21 5155 787
Surel : info@padmaaktuaria.com
Situs Web : https://www.padmaaktuaria.com
Bentuk Jasa : Pekerjaan Jasa Konsultan untuk Perhitungan Imbalan Pasca Kerja Periode 31 Desember 2022

Periode Penugasan : 22 November 2022
Biaya di Tahun 2022 : Rp 28.138.500,00

PT Padma Radya Aktuaria (KKA Riana and Partners)

District 8, Treasury Tower 6th Floor, Unit N
Jl. Jend. Sudirman kav 52-53, SCBD Jakarta 1219
No. Permit : 725/KM.1/2021
Ph. 1 : +62 21 5060 6888
Ph. 2 : +62 21 5155 787
Email : info@padmaaktuaria.com
Website : https://www.padmaaktuaria.com
Form of Service : Consulting Services for Calculation of Post-Employment Benefits for the Period of December 31, 2022
Assignment Period : November 22, 2022
Cost in 2022 : IDR28,138,500.00

Konsultan Hukum | Legal Consultant

Jaep Jasajaya Parama

Neo Soho Capital 32nd Floor Unit 7
Jl. Letjen S. Parman Kav. 28
Jakarta Barat 11470
Telp. : +62 22-9181359
Faks. : +62 22-9181359
Surel : ptjipconsulting@gmail.com
Bentuk Jasa : Konsultan Hukum
Periode Penugasan : 9 Desember 2022
Biaya di Tahun 2022 : Rp290.000.000,00

Jaep Jasajaya Parama

Neo Soho Capital 32nd Floor Unit 7
Jl. Letjen S. Parman Kav. 28
West Jakarta 11470
Ph. : +62 22-9181359
Fax: : +62 22-9181359
Email : ptjipconsulting@gmail.com
Form of Service : Legal Consultant
Assignment Period : December 9, 2022
Cost in 2022 : IDR290,000,000.00

Suyanto Simalango Patria And Partners Law Firm

South Quarter, Tower A, Lantai 11 Unit B
Jl. R.A. Kartini Kav. 8 Jakarta Selatan 12430
Telp. : (+6221) 58903993; (+6221) 58903993
Faks. : (+6221) 22544367
Surel : info@jusufind.com
Situs Web : www.jusufind.com
Bentuk Jasa : Pekerjaan Jasa Konsultan Hukum (Retainer Lawyer)
Periode Penugasan : 13 Maret 2022 s.d. 12 Maret 2023
Biaya di Tahun 2022 : Rp66.600.000,00/bulan

Suyanto Simalango Patria And Partners Law Firm

South Quarter, Tower A, 11th Floor Unit B
Jl. R.A. Kartini Kav. 8 South Jakarta 12430
Ph. : (+6221) 58903993; (+6221) 58903993
Fax. : (+6221) 22544367
Email : info@jusufind.com
Website : www.jusufind.com
Form of Service : Legal Consultant Services Work (Retainer Lawyer)
Assignment Period : March 13, 2022 to March 12, 2023
Cost in 2022 : IDR66,600,000.00/month

Penilai | Valuation

KJPP Ruky, Safrudin & Rekan

Jl. Patal Senayan Kav. 3B
Jakarta Selatan 12210
Telp. : +6221 57900585;
Faks. : +6221 57992886
Surel : info@recommend-rsr.com
Situs Web : https://recommend-rsr.com
Bentuk Jasa : Jasa Konsultan Independen Penilaian Aset Investasi Saham
Jasa Lainnya : -
Periode Penugasan : 20 April 2022
Biaya di Tahun 2022 : Rp299.700.000,00

KJPP Ruky, Safrudin & Partners

Jl. Patal Senayan Kav. 3B
South Jakarta 12210
Ph. : +6221 57900585;
Fax. : +6221 57992886
Email : info@recommend-rsr.com
Website : https://recommend-rsr.com
Form of Service : Independent Consultant Services for Valuation of Stock Investment Assets
Other Services : -
Assignment Period : April 20, 2022
Cost in 2022 : IDR299,700,000.00

KJPP Toto Suharto & Rekan

Rukon Ginza Green Village Blok A No 19
Jl KH Hasyim Ashari, Pinang, Kota Tangerang -Banten
Telp. : +6221 55712316
Faks. : -
Surel : tnr.tangerang@tnr.co.id
Situs Web : https://www.tnr.co.id/
Bentuk Jasa : Jasa Penilaian Tanah dan Bangunan Kantor
Jasa Lainnya : -
Periode Penugasan : 28 Oktober 2022
Biaya di Tahun 2022 : Rp22.000.000,00

KJPP Toto Suharto & Partners

Rukon Ginza Green Village Blok A No 19
Jl KH Hasyim Ashari, Pinang, Tangerang City -Banten
Ph. : +6221 55712316
Fax. : -
Email : tnr.tangerang@tnr.co.id
Website : https://www.tnr.co.id/
Form of Service : Land and Office Building Appraisal Services
Other Services : -
Assignment Period : October 28, 2022
Cost in 2022 : IDR22,000,000.00



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 Wahyu 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 Presidential Award 2022

Deskripsi Penghargaan Award Description

PT Jamkrindo ICSB
Presidential Award 2022

Pemberi Penghargaan Award Giver

Indonesia council for Small Business

Acara/Kegiatan Events/Activities

ICSB Presidential 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



Akhlaq 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
Akhlaq Award 2

Tanggal Diberikan
Date Given
06 Juli 2022
July 6, 2022



GRC & Performance Excellence Award 2022

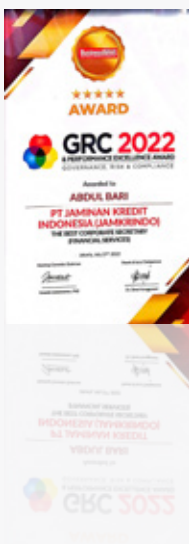
Deskripsi Penghargaan
Award Description

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 Juli 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 Juli 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 Juli 2022
July 27, 2022



GRC & Performance Excellence Award 2022

Deskripsi Penghargaan Award Description

The Best GRC Overall for Corporate Governance & Performance 2022 (Financial Service)

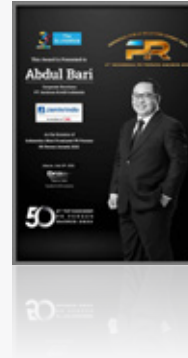
Pemberi Penghargaan Award Giver

BusinessNews

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

Tanggal Diberikan Date Given

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 Economics

Acara/Kegiatan
Events/Activities
Indonesia Public Relations Summit 2022

Tanggal Diberikan Date Given

July 29, 2022



TrenAsia ESG Excellence 2022

Deskripsi Penghargaan Award Description

TrenAsia ESG Excellence 2022 (Kategori Silver)
TrenAsia ESG Excellence 2022 (Silver Category)

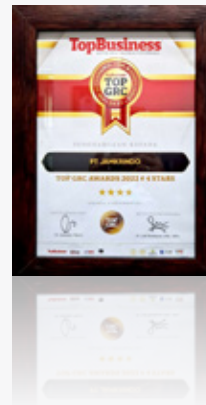
Pemberi Penghargaan Award Giver

TrenAsia Media Online
TrenAsia Online Media

Acara/Kegiatan
Events/Activities
TrenAsia ESG Excellence 2022

Tanggal Diberikan Date Given

October 19, 2022



Top GRC 2022

Deskripsi Penghargaan Award Description

TOP GRC Award 2022 3 #4stars

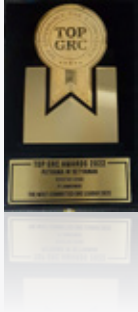
Pemberi Penghargaan Award Giver

Majalah Top Business
Top Business Magazine

Acara/Kegiatan
Events/Activities
Top GRC 2022

Tanggal Diberikan Date Given

September 6, 2022



Top GRC 2022

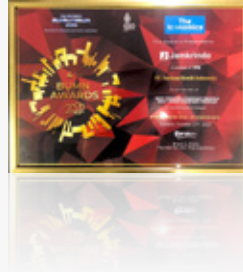
Deskripsi Penghargaan
Award Description

The Most Committed
GRC Leader 2022

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



4th BUMN Award 2022

Deskripsi Penghargaan
Award Description

Best Printed Company
Profile & Best Video
Company Profile

Pemberi Penghargaan
Award Giver
The Economics

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 Economics

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



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



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 Perneringkat Efek Indonesia (Pefindo)

Tanggal Berlaku Effective Date

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



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 Perneringkat Efek Indonesia (Pefindo)

Tanggal Berlaku Effective Date

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



ISO 37001:2016

Deskripsi Sertifikasi Certification Description

Sistem Manajemen Anti
Penyuapan
Anti-Bribery Management System

Pemberi Sertifikasi Certifier

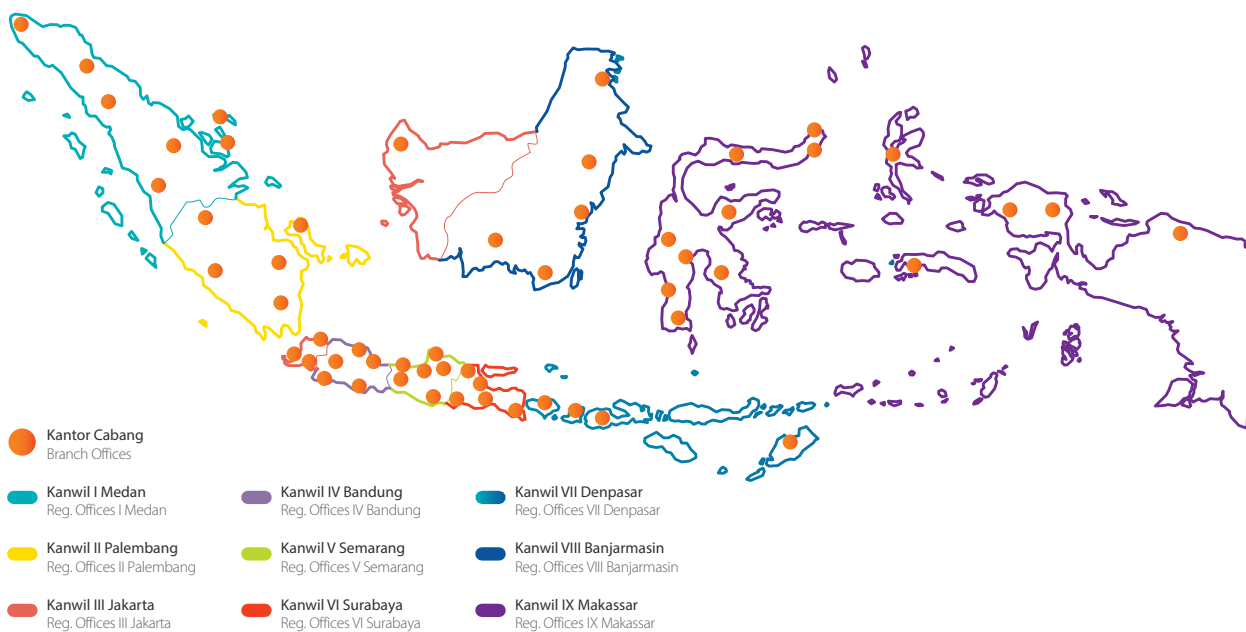
PT SAI Global Indonesia

Tanggal Berlaku Effective Date

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

DAFTAR ALAMAT ENTITAS ANAK DAN KANTOR CABANG/KANTOR PERWAKILAN

LIST OF ADDRESS OF SUBSIDIARIES AND BRANCH OFFICES/REPRESENTATIVE OFFICE



Kantor Pusat PT Jamkrindo PT Jamkrindo Head Office

: Gedung Jamkrindo
Jl. Angkasa Blok B-9 Kav.6
Kota Baru, Bandar Kemayoran
Jakarta Pusat 10610, Indonesia
Telp: +62 21 6540335
Fax: +62 21 6540344, 6540348
Website: www.jamkrindo.co.id
Email: contact@jamkrindo.com

Jamkrindo Building
Jl. Angkasa Blok B-9 Kav.6
Kota Baru, Bandar Kemayoran
Central Jakarta 10610, Indonesia
Ph: +62 21 6540335
Fax: +62 21 6540344, 6540348
Website: www.jamkrindo.co.id
Email: contact@jamkrindo.com

ENTITAS ANAK SUBSIDIARIES

PT Penjaminan Jamkrindo Syariah

: Gedung Jamsyar
Jl. Letjend Suprpto No.20 Blok A II/4
Cempaka Putih Timur
Jakarta Pusat 10510
Telp: +62 21 6540386
Fax: +62 21 6540389
Website: www.jamkrindosyariah.com
Email: info@jamkrindosyariah.com

Jamsyar Building
Jl. Letjend Suprpto No. 20 Block A II/4
East Cempaka Putih
Central Jakarta 10510
Ph: +62 21 6540386
Fax: +62 21 6540389
Website: www.jamkrindosyariah.com
Email: info@jamkrindosyariah.com

Kantor Wilayah Regional Offices

Kanwil Regional Offices		Alamat Address
I	Medan	Jl. Bukit Barisan No. 03 Medan – 20111; Telp: (061) 88813219 Fax: (061) 88741192
II	Palembang	Jl. Basuki Rahmat Ruko No. 2-3 Kec. Kemuning Palembang 30127; Telp: (0711) 5556582 Fax: (0711) 5556589
III	Jakarta	Gedung Jamkrindo Jl. Angkasa Blok B-9 Kav. 6 Kota Baru - Bandar Kemayoran, Jakarta Pusat 10610, DKI Jakarta; Telp (021) 6540335 Fax (021) 6540387
IV	Bandung	Jl. Soekarno Hatta No 774 RT 06 RW 07 Cisaranten Endah Kec. Arcamanik Kota Bandung 40293 ; Telp : (022) 87357777 Fax: (022) 87357777
V	Semarang	Jl. Pamularsih No. 68 A Semarang, Jawa Tengah; Telp: (024) 7601797; Fax: (024)7614138
VI	Surabaya	Gedung Jamkrindo, Jl. Raya Bandara Juanda Km. 2 - 3 Surabaya; Telp: (031) 8685567 Fax: (031) 8670568
VII	Denpasar	Pertokoan Dewata Square Blok A12 Jl. Letda Tantular, Renon. Denpasar -80232; Telp: (0361) 286854 Fax: (0361) 286267
VIII	Banjarmasin	Jl. Ahmad Yani Km. 3.5 No.210 B Banjarmasin - Kalimantan Selatan; Telp: (0511) 6744706 Fax: (0511) 3273435
IX	Makassar	Jl. Lamadukelleng No.25 B, Makassar 90112 Telp: 0411-875836 Fax: (0411) 8099005

Kantor Cabang Khusus Special Branch Offices

Kantor Cabang Khusus Special Branch Offices	Alamat Address
Kantor Cabang Khusus Jakarta Jakarta Special Branch Offices	Gedung Lippo Kuningan Lt. 10, Jl. Haji R. Rasuna Said Kav. B12 RT 6 RW 7 Karet Kuningan Jakarta Selatan 12920 Lippo Kuningan Building 10th Floor, Jl. Haji R. Rasuna Said Kav. B12 RT 6 RW 7 Karet Kuningan, South Jakarta 12920

Kantor Cabang Branch Offices

Kanwil Regional Offices	Kantor Cabang Branch Offices	Alamat Address
I	1 Medan	Jl. Sei Serayu No. 40 Medan, Sumatera Utara; Telp: (061) 4152827 / 4155767 Fax: (061) 4156775
	2 Pekanbaru	Jl. Jend. Sudirman No 150, Kel. Suka Ramai - Pekanbaru 28113 Telp : 0761-854311, 854870 Fax : 0761-848801
	3 Padang	Jl. Khatib Sulaiman No. 47 C Padang, Sumatera Barat; Telp: (0751) 7050598 Fax: (0751) 447165
	4 Tanjung Pinang	Komplek Ruko Pamedan Jl. Raja Ali Haji NO. 6 Telp : (0771) 316919
	5 Batam	Komp Ruko Mahkota Raya Blok G No.9 Jl Raja Ali Haji Fisabilillah, Batam Center, Batam Telp (0778) 7495993 Fax (0778)469019
	6 Balige	Jl. Sisingamangaraja No.87, Kec. Balige, Kab. Toba Samosir 22316 Sumatera Utara Telp/Fax : (0632) 21501/(0632) 21722



Kanwil Regional Offices	Kantor Cabang Branch Offices		Alamat Address
II	7	Palembang	Jl. Residen abdul rozak no.188-189 kelurahan kalidoni Palembang; Telp: (0711) 7826393 Fax: (0711) 7826398
	8	Jambi	Jl. Soemantri Brojonegoro No. 23 RT 11 Kelurahan Payo Lebar Kecamatan Jelutung, Kota Jambi, Telp: (0741) 668707 Fax: (0741) 668115
	9	Bengkulu	Jl. Ahmad Yani Rt. 004 / Rw 001 No.28 Kelurahan Jitra, Kecamatan Teluk Segara, Kota Bengkulu-38119; Telp: (0736) 344541 Fax: (0736) 344249
	10	Lampung	Jl. Jend Sudirman No.128 RT.001 RW 001, Rawa Laut, Enggal. Bandar Lampung; Telp: (0721) 778511 Fax: (0721) 778513
	11	Pangkal Pinang	Jl. A Yani No. 11 H Pangkal Pinang – 33136; Telp: (0717) 432837 Fax: (0717) 436816
III	12	Jakarta	Gedung JAMKRINDO Jl. Angkasa Blok B-9 Kav. 6 Kota Baru - Bandar Kemayoran Jakarta Pusat - 10610 Telp : (021) 6540409
	13	Pontianak	Jl. Moch. Solor No 4. RT/RW 004/007, Kel. Akcaya, Pontianak Selatan, Kalimantan Barat 78121 Telp: (0561) 749095, Fax: (0561) 7461468
	14	Serang	Ruko Cipare Blok A1 Jl. Jendral A. Yani No. 34, Serang, Banten - 42117, Telp/Fax : (0254) 228999/ (0254) 229247
	15	Tangerang	Ruko Golden Boulevard Blok C No.1 Jl.Pahlawan Seribu, BSD City, Tangerang Selatan 15322
IV	16	Bandung	Jl. Soekarno Hatta No 774 RT 06 RW 07 Cisaranten Endah Kec. Arcamanik Kota Bandung 40293 Telp: (022) 86359999
	17	Cirebon	Jl. Dr Sudarsono No. 10 B RT.004 RW.005, Kesambi- Kota Cirebon, Jawa Barat; Telp: (0231) 8336851 Fax: (0231) 8336850
	18	Purwakarta	Jl. Terusan Ibrahim Singadilaga No.6 RT/RW 01/01 Kel. Purwamekar, Kec. Purwakarta, Kab. Purwakarta Jawa Barat; Telp: (0264) 8304002 Fax: (0264) 8304002
	19	Sukabumi	Komplek Ruko Bounty Jl. Siliwangi Blok E No.90 Rt.05/02 Kel. Cikole Kec. Cikole Kota Sukabumi 43113; Telp: (0266) 6223811 Fax: (022) 6223868
	20	Tasikmalaya	Jl. Sutisna Senjaya No. 52 Kel. Empangsari, Kec.Tawang, Kota Tasikmalaya Telp : (0265) 235 4445
V	21	Semarang	Jl. Pamularsih No. 68 A Semarang; Telp: (024) 7614136/ 7610129 Fax: (024) 7614138
	22	Yogyakarta	Jl. HOS Cokroaminoto No.161 A, Tegalrejo Kota Yogyakarta - 55244; Telp: (0274) 5012288 / 5012323 Fax: (0274) 5012545
	23	Solo	Jl. Honggowongso No.141 A, RT/RW 004/005 Kel. Kratonan, Kec. Serengan Surakarta; Telp: (0271) 2936030 Fax: (0271) 2936030
	24	Purwokerto	Ruko Centrum Unit A Jl. Komisaris Bambang Suprpto No. 21-23 Kel. Purwokerto Lor, Kec.Purwokerto Timur, Kabupaten Banyumas. Jawa Tengah; Telp: (0281) 6572555 Fax: (0281) 6574755
	25	Kudus	Jl. Jend. Sudirman Ruko Sudirman Square No. 12-14 Kel. Nganguk, Kec Kota Kudus. Jawa Tengah – 59312; Telp: (0291) 430757 Fax: (0291) 430758
	26	Pekalongan	Komplek Ruko Diponegoro Jl. Diponegoro No.38, Dukuh, Pekalongan Utara. Pekalongan – 51146; Telp: (0285) 4420770 Fax: (0285) 4420777
VI	27	Surabaya	Jl. Diponegoro No. 171. Surabaya, Telp: (031) 5679848 Fax: (031) 5679592
	28	Kediri	Jl. Kilisuci No.85 Kota Kediri; Telp: (0354) 7418826 Fax: (0354) 680881
	29	Banyuwangi	Jl. Letjend S. Parman No. 116, Kel. Sumberrejo, Kec Banyuwangi, Kab Banyuwangi – 68419; Telp: (0333) 418140 Fax: (0333) 425804
	30	Malang	Jl. Semeru No.66, Kel. Oro-oro Dowo, Kec Klojen. Kota Malang 65112 Tlp (0341) 3018571 Fax (0341) 3019116
	31	Madiun	Jl. Thamrin No. 38, Madiun – 63117; Telp: (0351) 4472250 Fax: (0351) 4472249

Kanwil Regional Offices	Kantor Cabang Branch Offices		Alamat Address
VII	32	Denpasar	Jl. Hang Tuah No. 76 Denpasar Telp : (0361) 286854
	33	Mataram	Jl. Sriwijaya Ruko 4 No. 179, Mataram; Telp: (0370) 644573/ 644747 Fax: (0370) 644572
	34	Sumbawa Besar	Jl. Hasanuddin No. 82 kec. Sumbawa Besar NTB, Telp : 0371-2629239
	35	Kupang	Jl. Jenderal Soeharto No.110 Blok.A, RT 20, RW 008, Kel Naikolan, Kec Maulafa, Kota Kupang-NTT 85111; Telp: (0380) 8553899 Fax: (0380) 8554088
VIII	36	Samarinda	Jl. A Yani No. 37 Kec. Sungai Pinang, Kel. Sungai Pinang Dalam, Samarinda, Kalimantan Timur 75117; Telp: (0541) 747608 Fax: (0541) 206578
	37	Banjarmasin	Jl. Gatot Subroto No.17 B Kuripan Banjarmasin-70236; Telp: (0511) 3273345 Fax: (0511) 3273435
	38	Palangkaraya	Jl. Yos Sudarso No. 6 Kota Palangkaraya Provinsi Kalimantan Tengah 73112 Telp/fax : (0536) 4264269/(0536) 3242394
	39	Tarakan	Jl. Jend Sudirman RT.04 Kel. Pamusian, Kec. Tarakan Tengah, Tarakan - 77113; Telp: (0551) 30448 Fax: (0551) 30494
	40	Balikpapan	Jl. Jend. Sudirman No.11. Balikpapan - 76114; Telp: (0542) 8504032 Fax: (0542) 8504033
	41	Makassar	Jl. Dr. Sam Ratulangi No. 140 Telp : (0411)873031
IX	42	Gorontalo	Jl. HB Jassin No.218, Kel. Libuo, Kec. Dungingi, Kota Gorontalo Telp (0435) 828003 Fax: (0435) 828002
	43	Mamuju	Jl. Urip Sumoharjo No.55 Kelurahan Karema, Kecamatan Mamuju, Provinsi Sulawesi Barat 91515 Telp : (0426)2324878
	44	Ambon	Jl Philip Latumahina No.16 Ruko 1 Ambon 97126; Telp: (0911) 351770
	45	Ternate	Jl. Inpres No. 7 Ubo – Ubo Kel. Tabona Telp : (0921)3122739
	46	Jayapura	Jl. Raya Kelapa Dua Enterop No. 2 (Depan Kantor Distrik Jayapura Selatan) Kelurahan Entrop Kecamatan Jayapura Selatan Telp/Fax : (0967) 524424 / (0967) 524423
	47	Manokwari	Jl. Trikora, Wosi, Manokwari Papua Barat Telp : (0986)214184
	48	Palu	Jl. Dewi Sartika No. 58 C Palu - Sulteng 94121 Telp : (0451) 4131812
	49	Kendari	Jl. La Ode Hadi No 56 B Kendari - 93118 Telp : (0401)3196780
	50	Manado	Kawasan Mega Mas Blok F1 No.22 Kelurahan Titiwungan Selatan, Kecamatan Sario 95113 (62-431) 865194/865198
	51	Bitung	Jl. Sam ratulangi No.1 Bitung, Sulawesi Utara Telp : (0438) 35939
	52	Pare-pare	Jl. Andi mappatola no 30 c parepare, sulawesi selatan Telp : 0421-2914592
	53	Palopo	Jl. Dr. Sam Ratulangi No. 90 Kec. Wara Utara, Kota Palopo. Provinsi Sulawesi Selatan - 91911; Telp: (0471) 23006 Fax: (0471) 326925
	54	Sorong	Jl. Basuki Rahmat KM 9 Sorong (Samping BLKI) - Papua Barat Telp: (0951)329081

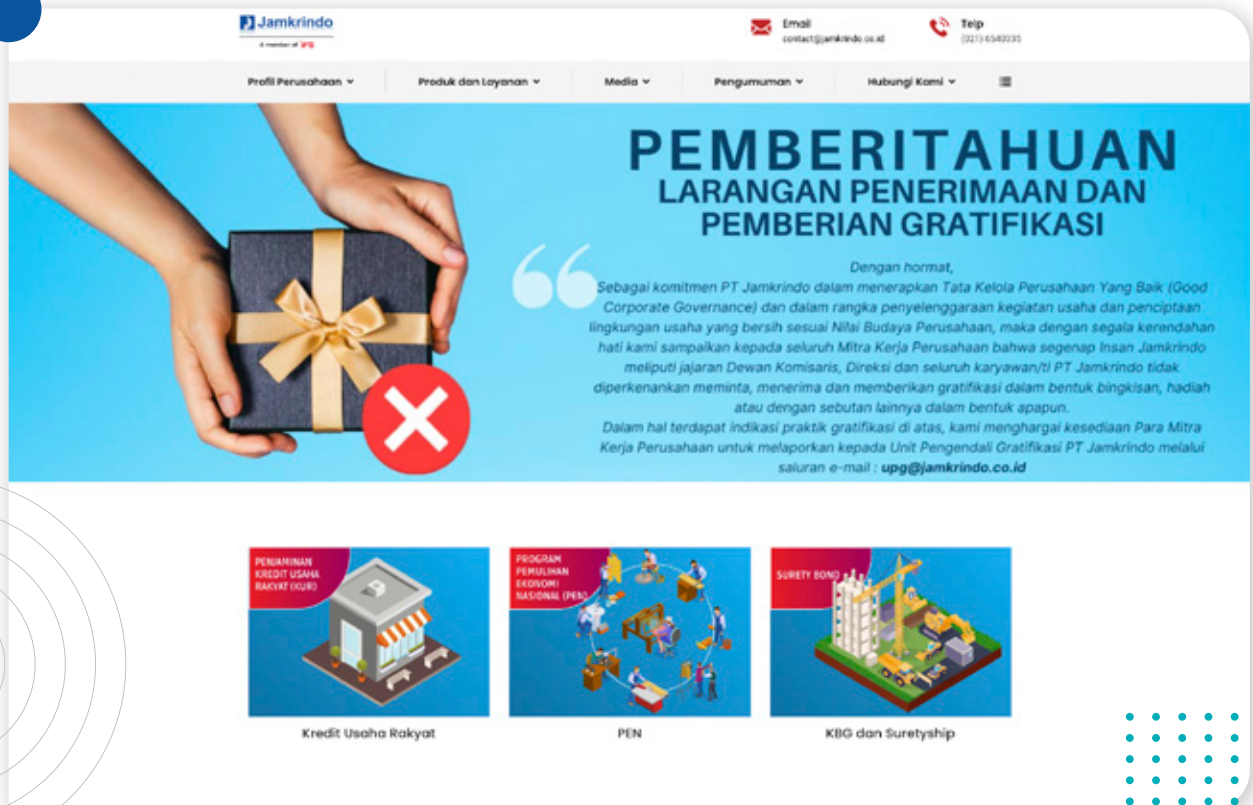


Kantor Unit Pelayanan (KUP)
Service Unit Office (KUP)

Kanwil Regional Offices	KUP Service Unit Office (KUP)	Alamat Address
I	1 Dumai	Jl Jendral Sudirman No.391 Dumai Kota Telp: (0765) 439037
	2 Rantau Prapat	Jl. MH Thamrin No.04 Rantau Prapat Sumatera Utara; Telp: 0624-326333 Fax: 0624-326222
	3 Mandailing Natal	Jl. Willem Iskandar No. 81 Panyabungan – 22913; Telp: 0636-3221148 Fax: 0636-3221774
II	4 Lubuk Linggau	Jalan Yos Sudarso RT 001 No.366 Kel. Majapahit, Kec. Lubuk Linggau Timur 1, Sumatra Selatan Telp : 0733 3281182
III	5 Bogor	Jl. Pajajaran No. 28, Warung Jambu, Bogor Telp : (0251) 7564211
	6 Cibinong	Ruko Cibinong City Center Jalan Tegar Beriman 1 Blok A No. 29 Cibinong Kab Bogor Telp : (021) 29335250
	7 Bekasi	Ruko Perkantoran Jl.Jend A Yani Marga Jaya Bekasi Selatan 17148 Telp: (021) 82691292
IV	8 Cimahi	Jl. Amir Mahmud No. 572B-C RT02/RW02, Padasuka, Cimahi Tengah, Cimahi Telp/Fax : (022) 20661506/(022) 20661522
V	9 Magelang	Ruko Metro Square - Mertoyudan, Jl. Raya Magelang-Yogyakarta, Magelang, Jawa Tengah; Telp: (0293) 3201767 Fax: (0293) 3201770
	10 Cilacap	Jl Jend. Sudirman No 17, Cilacap, Telp: (0282) 531194/ 532010 Fax: (0282) 531115
VI	11 Surabaya Kota	Jl. Dr. Ir H. Soekarno No.360 B, Surabaya Telp (031) 87858114 Fax (031) 87858114
	12 Pamekasan	Jl Jokotole No.26, Barurambat Kota, Kec. Pamekasan, Kab. Pamekasan Telp : 0324 - 3510118
	13 Jember	Jl. KH Wahid Hasyim No. 12B, Kelurahan Kapatihan Kecamatan Kaliwates, Kabupaten Jember Jawa Timur Kode pos 68137 Telp & Fax : 0331-4431044
VIII	14 Bojonegoro	Jl. WR. Supratman No.15, Bojonegoro – 62111; Telp: (0353) 2898420 Fax: (0353) 2899525
	15 Pangkalan Bun	Jl. Iskandar Kec.Arut Selatan, Kab Kotawaringin Barat, Kalimantan Tengah 74113
IX	16 Watampone	Jalan Ahmad Yani No 29 B Kel. Macanang, Kec. Tanete. Provinsi Sulawesi Selatan Telp :0481 2921375

INFORMASI PADA SITUS WEB PERUSAHAAN

INFORMATION ON THE COMPANY WEBSITE



Situs web merupakan salah satu sarana dalam memenuhi keterbukaan informasi yang diperlukan oleh segenap pemangku kepentingan maupun masyarakat umum sesuai dengan prinsip transparansi dan keterbukaan informasi bagi publik. Perusahaan memiliki situs web resmi dengan alamat www.jamkrindo.co.id, disajikan secara komunikatif dan dapat diakses secara terbuka, dengan tujuan memberikan informasi yang komprehensif tentang Perusahaan kepada khalayak luas.

Situs resmi Perusahaan telah menyajikan informasi umum tentang Perusahaan, informasi bagi Pemodal atau Investor berupa informasi tentang Laporan Keuangan dan Laporan Tahunan, serta informasi Tata Kelola Perusahaan. Pada situs web Perusahaan juga disajikan informasi penting lainnya seperti informasi tentang kegiatan Perusahaan serta informasi tentang produk dan layanan Perusahaan.

The website is a means of fulfilling the information disclosure required by all stakeholders and the general public in accordance with the principles of transparency and information disclosure to the public. The Company has an official website with the address www.jamkrindo.co.id, which is presented communicatively and can be accessed openly, with the aim of providing comprehensive information about the Company to a wide audience.

The Company's official website has provided general information about the Company, information for Investors, in the form of information on Financial Statements and Annual Reports, as well as information on Corporate Governance. The Company's website also presents other important information such as information about the Company's activities and information about the Company's products and services.

Adapun kesesuaian situs web Perusahaan dengan kebutuhan informasi kepada publik, khususnya kepada pemegang saham dan pemangku kepentingan adalah sebagai berikut.

The suitability of the Company's website with the information needs of the public, especially shareholders and stakeholders, is as follows.

Uraian Descriptions	Ketersediaan Availability	Keterangan Information
Informasi pemegang saham sampai dengan pemilik akhir individu Shareholder information up to individual ultimate owners	√	https://www.jamkrindo.co.id/sejarah-perusahaan
Isi Kode Etik Content of the Code of Ethics	√	https://jamkrindo.co.id/code-of-conduct
Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan Information on the General Meeting of Shareholders (GMS) which at least includes agenda items discussed at the GMS, summary of the minutes of the GMS, and information on important dates, namely the date of the announcement of the GMS, the date of the summons for the GMS, the date of the GMS, the date the summary of the minutes of the GMS was announced	√	n/a
Laporan keuangan tahunan terpisah (5 tahun terakhir) Separate annual financial statements (last 5 years)	√	https://www.jamkrindo.co.id/dokumen/laporan_keuangan
Profil Dewan Komisaris dan Direksi Profiles of the Board of Commissioners and Board of Directors	√	https://www.jamkrindo.co.id/manajemen
Piagam/Charter Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal Charter of the Board of Commissioners, Board of Directors, Committees and Internal Audit Unit	√	https://jamkrindo.co.id/board-manual

√ = tersedia pada situs web Jamkrindo | √ = available on the Jamkrindo website

x = belum tersedia pada situs web Jamkrindo | x = not yet available on the Jamkrindo website

KINERJA JAMKRINDO

JAMKRINDO 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

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

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

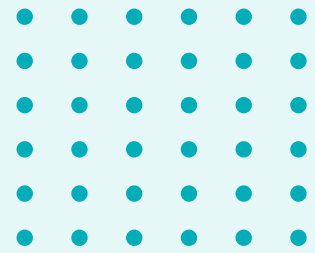
RASIO-RASIO KEUANGAN KONSOLIDASIAN

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



PROFIL PERUSAHAAN

COMPANY PROFILE

2023



A member of **IFG**

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

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Email : contact@jamkrindo.co.id

