

PROFIL PERUSAHAAN

Company Profile

2022



DAFTAR ISI

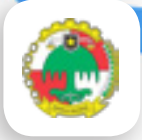
TABLE OF CONTENTS



<p>4 TRANSFORMASI JAMKRINDO <i>Jamkrindo Transformation</i></p> <p>6 LAYANAN PENJAMINAN DALAM RANGKA PENGUATAN KOPERASI DAN UMKM NASIONAL <i>Guarantee Services in order to Strengthen National Cooperatives and MSMEs</i></p> <p>8 INFORMASI UMUM TENTANG JAMKRINDO <i>General Information About Jamkrindo</i></p> <p>9 RIWAYAT SINGKAT PERUSAHAAN <i>Brief History of the Company</i></p> <p>13 BIDANG USAHA SERTA PRODUK DAN JASA <i>Line of Business and Products and Services</i></p> <p>17 KOMPETENSI INTI <i>Core Competence</i></p> <p>18 VISI, MISI DAN BUDAYA PERUSAHAAN <i>Vision, Mission and Corporate Culture</i></p> <p>20 MAKNA BRANDING LOGO <i>Meaning of Logo Branding</i></p> <p>22 STRUKTUR ORGANISASI <i>Organizational Structure</i></p> <p>24 PROFIL DEWAN KOMISARIS <i>Board of Commissioners Profile</i></p> <p>29 PROFIL DIREKSI <i>Board of Directors Profile</i></p> <p>34 PROFIL PEJABAT EKSEKUTIF <i>Profile of Executive Officers</i></p> <p>42 DEMOGRAFI KARYAWAN DAN PENGEMBANGAN KOMPETENSI SDM <i>Employee Demographics and Human Resources Competency Development</i></p> <p>52 PENDIDIKAN DAN/ATAU PELATIHAN DEWAN KOMISARIS, DIREKSI, KOMITE-KOMITE, SEKRETARIS PERUSAHAAN, DAN UNIT AUDIT INTERNAL <i>Education and/or Training of The Board of Commissioners, Board of Directors, Committees, Corporate Secretaries, and Internal Audit Units</i></p> <p>59 KOMPOSISI PEMEGANG SAHAM <i>Composition of Shareholders</i></p>	<p>63 STRUKTUR GRUP DAN KELOMPOK USAHA <i>Group Structure and Business Group</i></p> <p>64 DAFTAR ENTITAS ANAK DAN ENTITAS ASOSIASI/ JOINT VENTURE (JV)/SPECIAL PURPOSE VEHICLE (SPV) <i>List of Subsidiaries and Associate Entities/Joint Venture Entities (JV)/ Special Purpose Vehicle (SPV)</i></p> <p>66 KRONOLOGIS PENERBITAN SAHAM DAN PENERBITAN EFEK LAINNYA <i>Chronological Issuance and Listing of Other Securities</i></p> <p>67 LEMBAGA DAN PROFESI PENUNJANG <i>Supporting Institutions and Professions</i></p> <p>71 PENGHARGAAN DAN SERTIFIKASI <i>Awards and Certifications</i></p> <p>76 KEANGGOTAAN ASOSIASI <i>Association Membership</i></p> <p>78 DAFTAR ALAMAT ENTITAS ANAK DAN KANTOR CABANG/KANTOR PERWAKILAN <i>Address List of Subsidiaries and Branch Offices/ Representative Offices</i></p> <p>83 INFORMASI PADA SITUS WEB PERUSAHAAN <i>Information on the Company's Website</i></p> <p>84 KINERJA JAMKRINDO <i>Jamkrindo Performance</i></p>
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TRANSFORMASI JAMKRINDO

JAMKRINDO TRANSFORMATION



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.



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, Paddy Palawija Cengkeh Credit, Fertilizer Procurement Credit, KUT.



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.

1970 - 1981

1981 - 2000

2000 - 2008



Perusahan Umum Jaminan Kredit Indonesia (Perum Jamkrindo)

Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah antar 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.



PT Jaminan Kredit Indonesia (Persero)

Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah antar 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.



PT Jamkrindo

Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah antar 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

2020

2020-Sekarang
2020-Present

LAYANAN PENJAMINAN DALAM RANGKA PENGUATAN KOPERASI DAN UMKM NASIONAL

GUARANTEE SERVICES IN ORDER TO STRENGTHEN NATIONAL COOPERATIVES AND MSMEs



Jamkrindo didirikan dengan tujuan utama untuk memberikan Penjaminan bagi Usaha Mikro, Kecil, dan Usaha Menengah (UMKM), serta Koperasi.

Pemerintah Indonesia memiliki semangat yang tinggi untuk mendorong koperasi dan UMKM sebagai bagian dari pilar perekonomian nasional. Untuk itu, Pemerintah Indonesia mendirikan Jamkrindo yang memberikan Penjaminan bagi UMKM dan Koperasi. Di samping itu, Jamkrindo juga memberikan Penjaminan bagi BUMN, Penjaminan Sistem Resi Gudang, dan Penjaminan lainnya.

Kegiatan usaha Penjaminan Kredit yang diberikan Jamkrindo adalah kegiatan pemberian jaminan atas pemenuhan kewajiban finansial Penerima Kredit (Terjamin) kepada Penerima Jaminan. Proses Penjaminan Kredit melibatkan sekurang-kurangnya 3 (tiga) pihak, yaitu badan usaha pemberi kredit yang disebut Penerima Jaminan, debitur kredit yang disebut Terjamin, dan Perusahaan Penjamin kredit yang disebut Penjamin.

Jamkrindo was established with the main objective to provide guarantees for Micro, Small, and Medium Enterprises (MSMEs), as well as cooperatives.

The Government of Indonesia has a high spirit to encourage cooperatives and MSMEs as part of the pillars of the national economy. Therefore, the Government of Indonesia established Jamkrindo to provide guarantees for MSMEs and cooperatives. In addition, Jamkrindo also provides guarantees for SOEs, Warehouse Receipt System Guarantees, and other Guarantees.

Credit Guarantee business activities provided by Jamkrindo is the activity of providing guarantees for the fulfillment of the Credit Recipient's financial obligations (Guaranteed) to the Guarantee Recipient. The Credit Guarantee Process involves at least 3 (three) parties, namely the credit giving business entity called the Guarantee Receiver, the credit debtor called the Guaranteed, and the Credit Guarantee Company called the Guarantor.



Prinsip dasar Penjaminan Kredit adalah pengambilalihan atas risiko kegagalan Terjamin dalam memenuhi kewajiban finansialnya kepada Penerima Jaminan, namun tidak menghilangkan kewajiban finansial Terjamin kepada Penerima Jaminan sampai Penerima Jaminan menyatakan Kredit Terjamin tersebut lunas.

Penjaminan Kredit diperlukan oleh Penerima Jaminan pada saat permohonan kredit dari Terjamin dinyatakan layak oleh Penerima Jaminan akan tetapi belum memenuhi syarat administrasi perkreditan perbankan, khususnya dari sisi pemenuhan kecukupan agunan (*unbankable*).

Dengan layanan Penjaminan yang diberikan, Jamkrindo diharapkan dapat memperkuat perekonomian nasional, khususnya bagi penguatan perekonomian di sektor UMKM dan koperasi.

The basic principle of Credit Guarantee is the takeover of the risk of the guaranteed's failure in fulfilling its financial obligations to the Recipient of Guarantee but does not eliminate guaranteed financial obligations to the Recipient of Guarantee until the Recipient of Guarantee states the Guaranteed Credit is paid off.

Credit Guarantee is required by the Guarantee Receiver when the loan application from Guaranteed is declared feasible by the Guarantee Receiver but has not met the banking credit administration requirements, especially in terms of unbankable fulfillment of collateral.

With the guarantee services provided, Jamkrindo is expected to strengthen the national economy, especially for strengthening of the economy in MSME and cooperative sectors.

INFORMASI UMUM TENTANG JAMKRINDO

GENERAL INFORMATION ABOUT JAMKRINDO

	Nama Perusahaan Company Name	PT Jaminan Kredit Indonesia, atau disingkat PT Jamkrindo PT Jaminan Kredit Indonesia or abbreviated to 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 di hadapan Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., 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 was last amended by Deed of Decree of the Shareholders of PT Jamkrindo (Persero) regarding Amendment to Articles of Association No.2 dated April 9, 2020, made before Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., Notary in Central Jakarta and received the Establishment Ratification of a Limited Liability Company from the Minister of Justice and Human Rights of the Republic of Indonesia on April 9, 2020, No. AHU-0066418.AH.01.11. of 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 (UMKMK), Guarantee for SOEs, Guarantee for Warehouse Receipt System, and other guarantees.
	Jaringan Usaha Business Network	9 Kantor Wilayah, 55 Kantor Cabang dan 16 Kantor Unit Pelayanan (KUP) yang tersebar di seluruh Indonesia 9 (nine) Regional Offices, 55 (fifty five) Branch Offices dan 16 (sixteen) Service Unit Offices (KUP) spread throughout Indonesia
	Kepemilikan Ownership	<ul style="list-style-type: none"> • Saham Seri A Dwiwarna Pemerintah Republik Indonesia (0,0000128%) • Saham Seri B PT Bahana Pembinaan Usaha Indonesia (Persero) (99,9999872%) • Series A Dwiwarna Shares The Government of Republik Indonesia (0.0000128%) • Series B Shares PT Bahana Pembinaan Usaha Indonesia (Persero) (99.9999872%)
	Penyertaan Modal Negara Addition of State Capital	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 Permanent Employees	975 orang di tahun 2021 975 employees in 2021
	Alamat Address	Gedung Jamkrindo Jl. Angkasa Blok B-9 Kav. 6 Kota Baru, Bandar Kemayoran Jakarta Pusat 10610, Indonesia Gedung Jamkrindo Jl. Angkasa Blok B-9 Kav. 6 Kota Baru, Bandar Kemayoran Central Jakarta 10610, Indonesia
	Telepon Phone	+62 21 6540335
	Faksimili Fax	+62 21 6540344, 6540348
	Email	contact@jamkrindo.co.id
	Situs Web Website	www.jamkrindo.co.id
	Media Sosial Social Media	 @pt_jamkrindo  @pt_jamkrindo  Jamkrindo  PT Jamkrindo

RIWAYAT SINGKAT PERUSAHAAN

BRIEF HISTORY OF THE COMPANY



Selayang Pandang Sejarah PT 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).

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

Brief History of PT Jamkrindo

Starting from the real condition in which the development of cooperative was still behind compared to two other economic actors (SOE's and Private), the Government established Lembaga Jaminan Kredit Koperasi (LJKK) in 1970 which in its development was changed to Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK) through Government Regulation No.51 dated December 23, 1981, which is renewed by Government Regulation No.27 dated May 31, 1985.

Along with its success in carrying out the functions and duties of PKK Perum in developing cooperatives through Credit Guarantee activities, the Government expanded the range of PKK Perum services, becoming not only limited to cooperatives, but also includes Micro, Small and Medium Enterprises through Government Regulation No.95 dated November 7, 2000 and at the same time changed the name of PKK Perum to Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU).

Furthermore, in May 2008, through Government Regulation No.41 dated May 19, 2008, the name of Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU) was changed again become Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo). The change of company name is related to business changes, the

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 izin usaha sebagai Perusahaan Penjaminan Kredit. Menindaklanjuti peraturan tersebut tersebut, Menteri Keuangan menerbitkan Keputusan No. KEP-77/KM.10/2009 tanggal 22 April 2009 yang menetapkan izin usaha Perum Jamkrindo sebagai perusahaan Penjaminan Kredit.

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

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

Beberapa perusahaan yang tergabung ke dalam BUMN *Holding* Asuransi 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 di bidang penjamin emisi efek dan perantara perdagangan efek;
 - PT Bahana Artha Ventura ("BAV"), yang bergerak di bidang pembiayaan modal ventura dan bertugas membina sektor UMKMK di Indonesia;
 - PT Bahana Kapital Investa ("BKI"), bergerak dalam bidang investasi dan jasa penasihat keuangan (*advisory*);
 - PT Graha Niaga Tata Utama ("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;

Company no longer provides loans directly to MSMEs and Cooperatives through profit sharing patterns, but focuses on the MSME and Cooperative credit guarantee business. In 2008 also, the Government issued Presidential Regulation No.2 dated January 26, 2008 concerning the Guarantee Institution. To implement the Presidential Regulation, the Government in this case the Ministry of Finance, issued Regulation of the Minister of Finance No. 222/PMK.010/2008 dated December 16, 2008 concerning Credit Guarantee Companies and Credit Re-Guarantee Companies. With the regulation, Perum Jamkrindo is required to have a business license as a Credit Guarantee Company. Following up on the regulation, the Minister of Finance issued Decree No. KEP-77/ KM.10/2009 dated April 22, 2009 which stipulates Perum Jamkrindo's business license as a Credit Guarantee company.

President of the Republic of Indonesia Joko Widodo officially changed the legal entity of Perusahaan Umum Jaminan Kredit Indonesia or Perum Jamkrindo become a Limited Liability Company through Government Regulation No. 11 of 2020 dated February 14, 2020 concerning the Change of Legal Entity Form from Public Corporation (PERUM) of Jaminan Kredit Indonesia into a Limited Liability Company (Persero) that has been enacted on February 17, 2020. This decision was strengthened by the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-00011484.AH.01.01 Year 2020 concerning Ratification of establishment of Legal Entity of Limited Liability Company (Persero) PT Jaminan Kredit Indonesia or abbreviated as PT Jamkrindo (Persero). The deed of establishment of the Company PT Jaminan Kredit Indonesia (Persero) was signed at the Ministry of SOE Building, Jakarta on February 24, 2020.

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

The companies that are members of the BUMN Holding Insurance and Guarantee are as follows:

1. *Capital Market and Financial Services Subsidiaries:*
 - *PT Bahana TCW Investment Management ("BTIM"), is engaged in investment management;*
 - *PT Bahana Sekuritas, is engaged in securities underwriting and securities trading brokerage;*
 - *PT Bahana Artha Ventura ("BAV"), which is engaged in venture capital financing and is tasked with fostering the MSME sector in Indonesia;*
 - *PT Bahana Kapital Investa ("BKI"), is engaged in investment and financial advisory services (advisory);*
 - *PT Graha Niaga Tata Utama ("GNTU"), is engaged in building ownership, management, and rental.*
2. *Member of General Insurance and Guarantee Holding*
 - *PT Asuransi Kredit Indonesia ("Askrindo") which conducts business in the field of credit insurance and general insurance services;*

- 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 di bidang 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.

Perubahan Nama Perusahaan

Kronologi proses perubahan nama PT Jamkrindo sejak awal berdiri hingga saat ini seperti yang telah diuraikan di atas 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;
- 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 Change of Company's Name

The chronology of the name change process of PT Jamkrindo since its inception until now as described above is as follows:

- The company was originally established under the name of Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK), established in accordance with Government Regulation No.51 of 1981 which was a merger of Lembaga Jaminan Kredit Koperasi (LJKK) which was established in 1970. The Government Regulation was then refined through Government Regulation No.27 of 1985;
- The Company name was changed to Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU) based on Government Regulation No.95 of 2000;
- The company name was changed again, becoming Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo) through the issuance of Government Regulation No.41 of 2008;
- In order to change the form of Perum Jamkrindo legal entity from Public Corporation (PERUM) to Limited Liability Company (PT), the Government issued Government Regulation No.11/2020 which has been enacted 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 dated February 24, 2020 at the Ministry of SOEs building, in Jakarta on February 24, 2020 and has been ratified by Decree of Minister of Law and Human Rights of the Republic of Indonesia No.AHU-00011484.AH.01.01 of 2020 concerning the Ratification of the Establishment of a Legal Entity 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 Participation into the Share Capital of the Company (Persero) PT Bahana Pembinaan Usaha Indonesia (Persero) and the Deed of Amendment to the Articles of Association No. 2 dated April 9, 2020 which was ratified by the Decree of 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 company under the name PT Jaminan Kredit Indonesia abbreviated as PT Jamkrindo.

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, Paddy Palawija Cengkeh Credit, Fertilizer Procurement Credit, KUT

Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo)

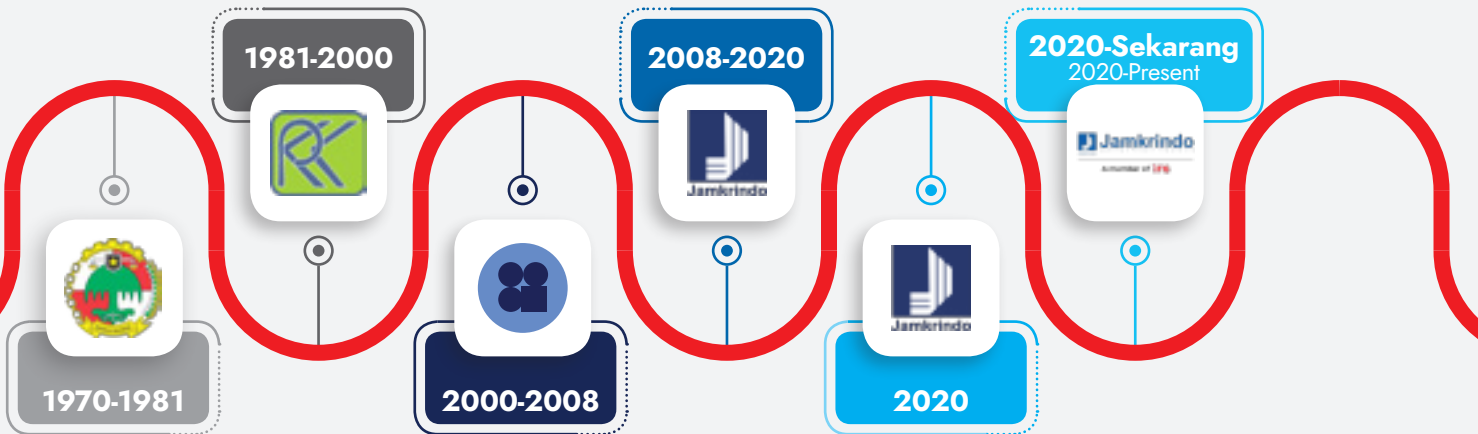
Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah antara lain kredit umum, mikro, konstruksi, penjaminan bank garansi, penjaminan distribusi, penjaminan program dan *Surety Bond* dan penjaminan dalam rangka sinergi BUMN.

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

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.



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

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.

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.

BIDANG USAHA SERTA PRODUK DAN JASA

LINE OF BUSINESS AND 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 sebagai berikut:

1. Maksud dan Tujuan Perseroan ini 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 dan Perseroan berdasarkan prinsip tata Kelola Perusahaan yang baik.
2. Untuk mencapai maksud dan tujuan tersebut di atas, Perusahaan melakukan kegiatan usaha utama sebagai berikut:
 - a. Penjaminan kredit, pembiayaan atau pembiayaan berdasarkan Prinsip Syariah yang diberikan oleh lembaga keuangan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - b. Penjaminan pinjaman yang disalurkan oleh Koperasi simpan pinjam atau Koperasi yang mempunyai unit usaha simpan pinjam kepada anggotanya;
 - c. Penjaminan kredit dan/atau pinjaman program kemitraan yang disalurkan oleh badan usaha milik negara dalam rangka program kemitraan dan bina lingkungan;
 - d. Penjaminan surat utang kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;

Business Activities Based on Articles of Association

Based on Deed No. 10, dated March 8, 2021 concerning Amendments to the Articles of Association in article 3, it is stated that the Purpose and Objectives and Business Activities are as follows:

1. Company's purpose and objective is to conduct business activities guarantees for Micro, Small, and Medium Enterprises, as well as Cooperatives, Guarantees for State-Owned Enterprises, Warehouse Receipt System Guarantees, and other Guarantees as well as optimizing the utilization of the Company's resources based on the principles of good corporate governance.
2. To achieve the above aims and objectives, the Company perform the following main business activities:
 - a. Credit guarantee, conventional financing, or financing based on Sharia Principles provided by financial institutions to Micro, Small and Medium Enterprises and Cooperatives;
 - b. Loan guarantees channeled by savings and loan cooperatives or cooperatives that have a savings and loan business unit to its members;
 - c. Credit guarantee and/or partnership program loans distributed by state-owned enterprises in the context of partnership and community development programs;
 - d. Guarantee of debt securities for Micro, Small and Medium Enterprises, and Cooperatives;

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| <ul style="list-style-type: none"> e. Penjaminan pembelian barang secara angsuran yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; f. Penjaminan transaksi dagang yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; g. Penjaminan pengadaan barang dan/atau jasa <i>surety bond</i> yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; h. Penjaminan bank garansi (kontra bank garansi) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; i. Penjaminan surat kredit berdokumen dalam negeri yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; j. Penjaminan <i>letter of credit</i> yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; k. Penjaminan kepabeanan (<i>Custom bond</i>) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; l. Penjaminan cukai yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; m. Penjaminan pembiayaan kepada usaha rintisan (<i>start up business</i>) yang memenuhi kriteria Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; n. Penjaminan layanan pinjam meminjam uang berbasis teknologi informasi yang diberikan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; o. Penjaminan dalam rangka sinergi antara Perseroan dengan badan usaha milik negara lain; p. Penjaminan sistem resi gudang; q. Penjaminan kredit atau pembiayaan berdasarkan Prinsip Syariah kepada perorangan sesuai dengan maksud dan tujuan Perseroan; r. Pemberian jasa konsultasi manajemen terkait dengan kegiatan usaha Penjaminan; s. Pemeringkatan, konsultasi manajemen, jasa manajemen, pendampingan/pemberdayaan, serta layanan lainnya bagi Usaha Mikro, Usaha Kecil, dan Usaha Menengah serta Koperasi; dan t. Kegiatan usaha utama lainnya setelah mendapat persetujuan dari Otoritas Jasa Keuangan dan/atau instansi terkait sesuai dengan kewenangannya. | <ul style="list-style-type: none"> e. <i>Guarantee of purchase of goods in installments made to Micro Enterprises, Small Businesses, and Medium Enterprises, as well as Cooperatives;</i> f. <i>Guarantee of the trade transactions carried out to Micro, Small Business, and Medium Enterprises, as well as Cooperatives;</i> g. <i>Guarantee of the procurement of surety bond goods and/or services carried out for Micro, Small Business, and Medium Enterprises, as well as Cooperatives;</i> h. <i>Guarantee of bank guarantees (counter bank guarantees) made to Micro, Small and Medium Enterprises, and Cooperatives;</i> i. <i>Guarantee of domestic documented letters of credit for Micro, Small and Medium Enterprises, and Cooperatives;</i> j. <i>Guarantee of letters of credit made to Micro, Small and Medium Enterprises, and Cooperatives;</i> k. <i>Customs guarantees (Custom bonds) carried out for Micro Businesses, Small Businesses, and Medium Enterprises, as well as Cooperatives;</i> l. <i>Excise guarantees carried out on Micro, Small and Medium Enterprises, and Cooperative;</i> m. <i>Financing guarantees for start-up businesses that meet the criteria of Micro Business, Small Business, and Medium Enterprises, as well as Cooperatives;</i> n. <i>The guarantee of IT-based money lending services provided to Micro, Small and Medium Enterprises, and Cooperatives;</i> o. <i>Guarantee in the context of synergy between the Company and other state-owned enterprises;</i> p. <i>Credit Guarantee Based on Warehouse Receipt;</i> q. <i>Credit guarantee or financing based on Sharia Principles to individuals in accordance with the purposes and objectives of the Company;</i> r. <i>Provision of management consulting services related to Guarantee business activities;</i> s. <i>Ranking, management consulting, management services, assistance/empowerment, as well as other services for Micro Businesses, Small Businesses, and Medium Enterprises, and Cooperatives; and</i> t. <i>Other main business activities after obtaining approval from the Financial Services Authority and/or related institutions in accordance with their authority.</i> |
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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 conducted in the form of a Co-Guarantee, except for the main business activity in terms of providing management consulting services related to Guarantee and Rating business activities, management consulting, management services, mentoring/empowerment, as well as other services for Micro Enterprises, Small and Medium Enterprises, and Cooperatives.

Produk dan Jasa yang Dijalankan Perusahaan

Products and Services of the Company

Berikut disampaikan produk dan jasa yang dijalankan Perusahaan per 31 Desember 2021.

Following are the products and services carried out by the Company as of December 31, 2021.

Jenis Produk Type of Product	Keterangan Description
Penjaminan Kredit Usaha Rakyat (KUR) <i>Guarantee of People's Business Credit</i>	Kredit/Pembiayaan Modal Kerja dan/atau investasi kepada UMKMK di bidang usaha yang produktif dan layak, namun belum bankable yang dijamin oleh Perusahaan Penjamin. Penyaluran KUR diharapkan dapat membantu pengembangan usaha produktif. <i>Venture Capital Credit/Financing and/or investment to MSMEs in a productive and feasible, but not yet bankable business field which is guaranteed by the Guarantee Company. KUR distribution is expected to help develop productive businesses.</i>
Penjaminan KPR Sejahtera FLPP <i>KPR Sejahtera Guarantee-Housing Financing Liquidity Facility</i>	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. <i>Guarantee on housing loan disbursement which is a collaboration program between the Bank and the Ministry of Public Works and Public Housing of the Republic of Indonesia. This guarantee is given with low-interest rates and mild and fixed installments throughout the period of credit and is intended for low-income communities.</i>
Penjamin Sistem Resi Gudang <i>Guarantee on the Warehouse Receipt System</i>	Kegiatan pemberian jaminan kepada Pengelola Gudang atas Kewajibannya kepada petani dalam melakukan pengelolaan barang komoditas. <i>Activities of providing guarantees to warehouse managers for their obligations to farmers in managing commodity goods.</i>
Penjaminan Kredit Umum <i>Guarantee on General Credit</i>	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). <i>Guarantee of credit/financing provided by the Guarantee Beneficiary to the Guaranteed for the purposes of additional Working capital and/or Investment in order to increase and develop the Guaranteed business (The guarantee process is carried out on a case-by-case basis).</i>
Penjaminan Kredit Mikro <i>Micro Credit Guarantee</i>	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin, Pengusaha mikro dan Kecil, untuk keperluan modal Kerja dan/atau investasi dalam rangka peningkatan dan pengembangan usaha Terjamin, dengan jumlah plafond kredit atau pembiayaan disesuaikan ketentuan kredit mikro yang berlaku di Penerima Jaminan yang proses penjaminan dilakukan secara otomatis Bersyarat (Conditional Automatic Cover/CAC). <i>Guarantee of the credit given by the Recipient of Guarantee to the Guaranteed Micro and Small Entrepreneurs, for Working Capital needs and/or investment in the framework of increasing and developing productive businesses, in which the credit limit is in accordance with the microcredit provisions in the Guarantee Recipient. The guarantee process of which is automatic conditional (Conditional Automatic Cover/CAC).</i>
Penjaminan Kredit Konstruksi & Pengadaan Barang/Jasa <i>Guarantee of Construction Credit & Procurement of Goods/Services</i>	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin untuk keperluan tambahan modal kerja usaha jasa konstruksi dan pengadaan barang/jasa sesuai dengan kontrak kerja antara Terjamin dengan Bowheer (pemilik proyek), yang sumber pengembaliannya berasal dari dana APBN/APBD/BUMN atau swasta nasional. <i>Guarantee on credit/financing provided by the Guarantee Recipient to the Guaranteed for additional working capital for the construction and procurement of goods/services in accordance with the employment contract between the Guaranteed and Bowheer (the project owner), the source of which is from the State/Regional Budget, or State-owned Enterprises, or national private expenditure.</i>
Penjaminan Kredit Multiguna <i>Multipurpose Credit Guarantee</i>	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. <i>Guarantee on credit/financing provided by the Guarantee Recipient of Other (Non-bank) Financial Institutions to the Guaranteed individuals (permanent employees of a Company/Government agency) whose distribution is conducted directly or through other institutions, and the source of return is deducted from guaranteed wages. The guarantee application process is done collectively</i>
Penjaminan Distribusi Barang <i>Goods Distribution Guarantee</i>	Penjaminan kredit untuk kredit/pembiayaan distribusi yang diberikan oleh perusahaan pabrik (manufaktur) kepada distributor yang mendistribusikan barang. (analisa penjaminan dilakukan dengan case by case). <i>Credit guarantees for credit/financing of distribution which is given provided by manufacturing companies to distributors who distribute goods. (guarantee analysis is done on case basis).</i>
Penjaminan Bank Garansi/Kontra Garansi <i>Guarantee on Guarantee / Counter Guarantee Bank</i>	Penjaminan yang diberikan Penjamin (Jamkrindo) kepada Penerima Jaminan (Bank) yang bersifat tanpa syarat (unconditional) dan Penjamin akan membayar ganti rugi kepada Penerima Jaminan atas tuntutan pencairan Bank Garansi (BG) yang diajukan Obligee ketika Terjamin wanprestasi. <i>A guarantee given by the Guarantor (Jamkrindo) to the Guarantee Recipient (Bank) that is unconditional and the Guarantor will pay compensation to the Guarantee Recipient for the Bank Guarantee (BG) disbursement claim submitted by the Obligee when the Guaranteed has defaulted.</i>
Surety Bond	Suatu perjanjian 3 pihak antara Penjamin atas dasar keyakinan kepada Terjamin secara bersama-sama berjanji kepada Obligee bahwa apabila Terjamin oleh sebab suatu hal menjadi lalai atau gagal melaksanakan pekerjaan sesuai dengan yang diperjanjikan dengan Obligee, maka Penjamin akan bertanggung jawab terhadap Obligee untuk menyelesaikan kewajiban-kewajiban Terjamin tersebut. <i>A 3-party agreement between the Guarantor and the Guaranteed on the basis of confidence jointly pledged to the Obligee that if due to any circumstances the Guaranteed has become negligent or fail to carry out work in accordance with the Obligee's demand, the Guarantor will be responsible to the Obligee to settle the Guaranteed's obligations.</i>
Payment Bond	Jaminan yang diterbitkan oleh Penjamin untuk menjamin Terjamin melakukan pembayaran kepada Penerima Jaminan atas fasilitas dana talangan Penerima Jaminan baik yang berasal dari Penerima Jaminan atau sumber pembiayaan lain yang ditunjuk oleh Penerima Jaminan. <i>Guarantee issued by the Guarantor to guarantee the Guaranteed's payment to the Guarantee Recipient for the bailout facility given to the Guarantee Recipients whose funding source is from the Guarantee Receiver or other funding source designated by the Guarantee Receiver.</i>

Jenis Produk Type of Product	Keterangan Description
Customs Bond	<p>Jaminan atas fasilitas kepabeanan, fasilitas penangguhan/pembebasan bea masuk barang dan <i>import</i> dan pemungutan bea masuk barang lainnya kepada <i>Obligee</i> (Direktorat Jenderal Bea Cukai) apabila Terjamin (<i>importer/producer of exporters</i>) tidak menyelesaikan kewajibannya.</p> <p><i>Guarantee on customs facilities, facilities for suspension/exemption of goods import duty and collection of other goods import duty to the Obligee (Directorate General of Customs and Excise) if the Guaranteed (importer/producer of exporters) does not complete its obligations.</i></p>
Penjaminan Keagenan Kargo <i>Cargo Agency Guarantee</i>	<p>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>.</p> <p><i>A guarantee that is given to the Recipient of Guarantee/Obligee (The Transportation Service Provider) for guaranteed obligations/principal (Cargo Agent) in making payment of freight costs to the Recipient of Guarantee/Obligee.</i></p>
Penjaminan Invoice Financing <i>Guarantee of Invoice Financing</i>	<p>Penjaminan untuk menjamin kewajiban pembayaran terjamin berdasarkan pada <i>invoice</i> yang diterbitkan oleh penerima jaminan.</p> <p><i>Guarantee to guarantee the Guaranteed payment obligations based on invoices issued by Guarantee Recipients.</i></p>
Penjaminan Supply Chain Financing <i>Guarantee of Supply Chain Financing</i>	<p>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.</p> <p><i>Guarantee on Credit given by the Guarantee Recipient to the Guaranteed in the context of Workmanship/project completion, acquisition 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 Distributor.</i></p>
Penjaminan Kemaritiman/Jaring <i>Maritime/Fisheries Guarantee</i>	<p>Penjaminan atas pembiayaan untuk modal kerja dan investasi yang dipergunakan untuk kegiatan di bidang Kelautan dan Perikanan.</p> <p><i>Guarantee on financing for working capital and investment used for activities in the field of Marine and Fisheries.</i></p>
Penjaminan Pembiayaan Otomotif <i>Automotive Financing Guarantee</i>	<p>Penjaminan atas kredit/pembiayaan guna memiliki kendaraan bermotor yang diberikan oleh lembaga keuangan lainya dengan tujuan modal kerja dan/atau investasi atau multiguna.</p> <p><i>Guarantee of credit/financing to own motorized vehicles provided by other financial institutions for the purpose of working capital and/or investment or multipurpose.</i></p>
Penjaminan Kredit Skema Subsidi Resi Gudang <i>Credit Guarantee on Subsidy Scheme of Warehouse Receipt</i>	<p>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.</p> <p><i>The activity of giving guarantee with the Warehouse Receipt Subsidy Scheme credit facilities to the guaranteed (such as Farmers, Farmer Groups, Combined Farmer Groups, and Cooperatives) which is distributed by recipients of guarantee (Executing Banks/Non-Bank Financial Institutions Providing Credit) with warehouse receipts issued through the Warehouse Receipt System as a collateral. This is in accordance with Law No.9 of 2011 concerning the Warehouse Receipt System and its amendments.</i></p>
Penjaminan Kredit Resi Gudang <i>Warehouse Receipt Credit Guarantee</i>	<p>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>).</p> <p><i>Guarantee of Warehouse Receipt Credit given to the Guaranteed channeled by the Guarantee Recipient with warehouse receipt issued through the Warehouse Receipt System (SRG) as collateral in accordance with Law No.9 of 2011 concerning Warehouse Receipt System and its amendments. This type of guarantee can also be given by the Collateral Manager through a collateral management agreement (CMA) between Guaranteed, Guarantee Recipient, and Warehouse Management (CMA).</i></p>
Penjaminan Fintech <i>Fintech Guarantee</i>	<p>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>.</p> <p><i>Guarantee on information technology-based money lending services that are channeled by lenders through the organizer (peer to peer lending) to the borrower.</i></p>
Penjaminan KPR <i>Guarantee of Home Ownership Loans</i>	<p>Penjaminan terhadap penyalur Kredit Pemilikan Rumah yang diberikan oleh Penerima Jaminan Lembaga Keuangan Lainya (Non Bank) kepada Terjamin yang fasilitas pembiayaannya digunakan untuk membeli rumah, rumah susun/apartemen, rumah kantor, rumah toko atau untuk kebutuhan konsumtif lainnya dengan jaminan/agunan berupa rumah, rumah susun/apartemen, rumah kantor, rumah toko.</p> <p><i>Guarantee of the Home Ownership Loan given by Other (Non-Bank) Financial Institutions Guarantee Recipient to the Guaranteed whose financing facilities are used to buy houses, flats/apartments, home offices, shop houses or other consumptive needs with collateral in the form of houses, apartment, home office, or shophouse.</i></p>
Penjaminan Capital Management Guarantee (CMG) <i>Guarantee on Capital Management Guarantee (CMG)</i>	<p>Penjaminan atas portofolio kredit dalam 1 (satu) coverage penjaminan sebagai salah satu bentuk Mitigasi Risiko Kredit (MRK) Bank.</p> <p><i>Guarantee on the loan portfolio in 1 (one) guarantee coverage as one of the Bank's Credit Risk Mitigation.</i></p>
Penjaminan Program PEN <i>Guarantee of National Economic Recovery (PEN) Program</i>	<p>Penjaminan yang diberikan dalam rangka melaksanakan Peraturan Pemerintah tentang Pelaksanaan Program Pemulihan Ekonomi Nasional dalam rangka mendukung Kebijakan Keuangan Negara untuk Penanganan Pandemi <i>Coronavirus Disease 2019 (COVID-19)</i> dan/atau menghadapi ancaman yang membahayakan Perekonomian Nasional dan atau Stabilitas Sistem Keuangan serta Penyelamatan Ekonomi Nasional.</p> <p><i>Guarantee provided in the context of implementing Government Regulations concerning the Implementation of the National Economic Recovery Program in order to support the State Financial Policy for Handling the 2019 Coronavirus Disease (COVID-19) Pandemic and/or facing threats that endanger the National Economy and or Financial System Stability and Preserving the National Economic.</i></p>

KOMPETENSI INTI

CORE COMPETENCE

Kompetensi inti berpotensi besar dalam memperkuat *competitive advantage*. namun demikian, *competitive advantage* yang kuat masih dapat terhalangi oleh faktor-faktor dinamis dalam persaingan pasar, seperti kurangnya kesetiaan pelanggan dan tidak adanya *customer relationship*. Saat ini dan masa yang akan datang, Perusahaan memiliki beberapa tantangan strategis berkaitan dengan faktor-faktor dinamika persaingan pasar yang terkait dengan potensi *moral hazard* pada customer.

Core competencies have a great potential in strengthening competitive advantage. However, strong competitive advantage can still be hampered by dynamic factors in market competition, such as lack of customer loyalty and lack of customer relationships. At present and in the future, the Company has several strategic challenges related to the dynamics of market competition factors related to the moral hazard potential of the customer.

Kriteria Identifikasi <i>Identification Criteria</i>	<i>Accessibility</i>	Perluasan pasar melalui kolaborasi BUMN dan peningkatan efisiensi melalui kolaborasi Holding. <i>Market expansion through the collaboration of SOEs and increased efficiency through the collaboration of Holding.</i>
	Unik/Langka <i>Unique/Rare</i>	Satu-satunya BUMN yang bergerak di bidang penjaminan khusus untuk UMKM. <i>The only state-owned enterprise engaged in special guarantees for MSMEs.</i>
	<i>Value Creation</i>	Mengoptimalkan reputasi dan citra terpercaya sebagai anggota Holding BUMN Asuransi dan Penjaminan untuk membentuk <i>brand preference</i> di mata pelanggan. <i>Optimizing reputation and trusted image as a member of SOE's Holding in Insurance and Guarantee to establish brand preference in the eyes of customers.</i>
Risiko <i>Risk</i>	<ol style="list-style-type: none"> 1. Target bisnis tidak tercapai 2. Penularan COVID-19 pada SDM Perusahaan 3. Ketidakesesuaian data pada sistem ICPR 4. Penyelesaian klaim tidak sesuai SLA 5. Kehilangan aset Perusahaan 6. Rasio klaim penjaminan yang tinggi 7. Subrogasi tidak tertagih 8. Bisnis penjaminan terhambat 9. Terhambatnya pembayaran klaim 10. Kesalahan pelaporan perpajakan 	<ol style="list-style-type: none"> 1. <i>Business target not achieved</i> 2. <i>Transmission of COVID-19 in the Company's Human Resources</i> 3. <i>Data discrepancies in ICPR systems</i> 4. <i>Settlement of claims not in accordance with SLA</i> 5. <i>Loss of Company assets</i> 6. <i>High guarantee claim ratio</i> 7. <i>Uncollectible subrogation</i> 8. <i>Guarantee business is hampered</i> 9. <i>Claims payments are hampered</i> 10. <i>Tax reporting errors</i>
Kendala <i>Obstacle</i>	<ol style="list-style-type: none"> 1. Kondisi pandemi COVID-19 yang menyebabkan hambatan pada kinerja Perusahaan. 2. Adanya kesulitan meningkatkan pendapatan subrogasi karena adanya kesulitan pada mitra bank dalam proses penagihan. 3. Persaingan usaha yang semakin ketat. 	<ol style="list-style-type: none"> 1. <i>The condition of the COVID-19 pandemic hinders the Company's performance.</i> 2. <i>There is difficulty in increasing subrogation revenue due to difficulties in invoicing process at bank partners.</i> 3. <i>Business competition is getting tighter.</i>

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

1. Kapasitas penjaminan terhadap UMKM sangat besar.
2. Jamkrindo lebih memahami UMKM.
3. Memiliki keahlian dan reputasi yang baik dalam bidang penjaminan kredit UMKM
 - Kecepatan pembayaran klaim penjaminan kredit;
 - Melayani produk sesuai dengan kebutuhan mitra kerja (*customized product*).
4. Memiliki modal yang besar dan dukungan yang besar dari pemerintah.
5. Sistem informasi yang terintegrasi secara internal maupun eksternal dengan mitra kerja.
6. Penguatan model bisnis dengan bergabung dalam Holding Asuransi dan Penjaminan.

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

1. *The guarantee capacity of MSMEs is very large.*
2. *Jamkrindo better understands MSMEs.*
3. *Having good expertise and reputation in the field of MSMEs credit guarantee.*
 - *Speed of payment of credit guarantee claims;*
 - *Serving products according to the needs of partners (customized products).*
4. *Having large capital and great support from the Government.*
5. *Information systems that are integrated internally and externally with partners.*
6. *Strengthening the business model by joining to 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:

In order to ensure the implementation of professional business activities based on the Minutes of Meeting No. B.002/EKT/DIRUT/GMS/1/2022 concerning the Ratification of the Company's Long-Term Plan (RJPP) from 2020 to 2024, the Board of Commissioners and the Board of Directors shall 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 the financial accessibility of MSMEs and Cooperatives through the provision of innovative, competitive guarantees with continuous professional, effective and efficient services.

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

Corporate Culture In accordance with the direction of the Minister of SOEs to all state-owned enterprises, so Jamkrindo's corporate culture consists of 5 (five) items of cultural values embraced by the Company, namely the culture of "AKHLAK".



MAKNA BRANDING LOGO

MEANING OF LOGO BRANDING

Logo Perusahaan terdiri dari akronim nama Perusahaan dan ikon grafis berbentuk bujur sangkar.

The Company logo consists of an acronym of the Company name and a square graphic icon.



A member of **IFG**

Logo Perusahaan dibangun dari 2 (dua) warna, yaitu Biru dan Putih.

The Company logo is designed using 2 (two) colors, namely Blue and White.



Ikon 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 motto Perusahaan yaitu “kunci Usaha Mikro, Kecil, Menengah dan Koperasi (UMKMK) menuju sukses”. Huruf “J” pada logo terbentuk dari 3 (tiga) garis tegas berwarna putih, yang melambangkan kesatuan dari inti pelayanan Perusahaan, yaitu Jaminan terhadap UMKMK.

The graphic icon on the logo forms a strict and angular “J” letter configuration, which symbolizes firmness, an orientation that focuses on goals, and consistency in vision.

The letter “J” forms a white key, which means the basis of the Company’s motto is “the key to Micro, Small, Medium Enterprises and Cooperatives (MSMEs) towards success”. The letter “J” in the logo is formed from 3 (three) white lines, which symbolize the unity of the core of the Company’s service, namely the Guarantee for Micro, Small, and Medium Enterprises, and Cooperatives.



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 ‘Jaminan Kredit Indonesia’ (Indonesian Credit Guarantee). This acronym sounds very familiar, which is appropriate with the aim of building “Brand Awareness” and identity through its pronunciation. The expectation of using this acronym is that it psychologically will be recorded in the human brain and allow 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 firmness. Bold type lettering aims to strengthen the meaning of the company name and the connotations relevant to the core business of the Company.



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 symbolizes concentration, calmness, cooperation, the ability to receive all input, sensitivity, smart, and unity; this is in line with the Company’s business sector, namely service and partnership.

The color White is symbol of holiness, cleanliness, and accuracy of the Company to realize its vision.

The composition of the colors provides a nuance of calm and maturity in the service that is established because of the firmness in holding on to the Company’s culture.

STRUKTUR ORGANISASI

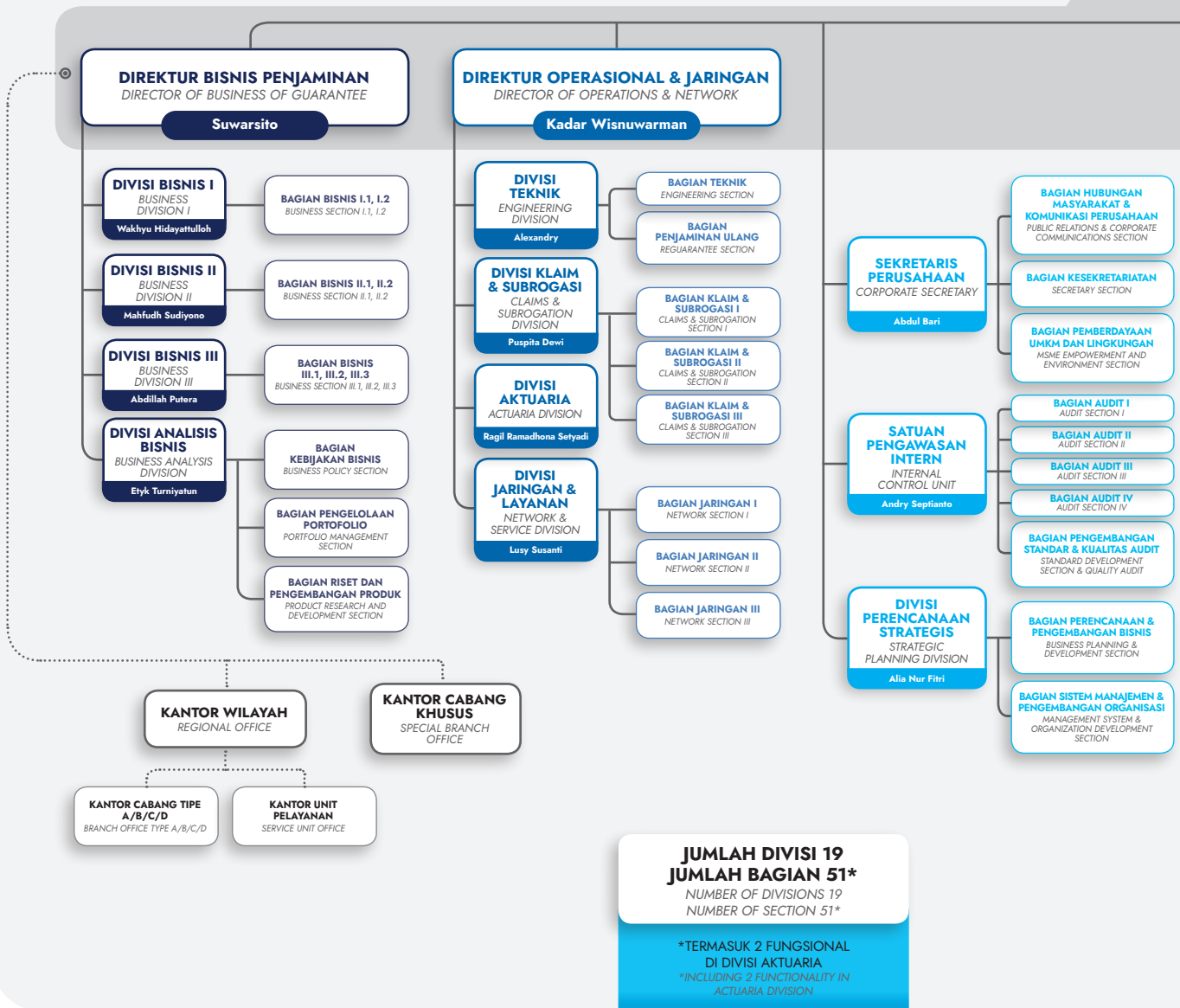
ORGANIZATIONAL STRUCTURE

Setiap organisasi selalu menghadapi dinamika perubahan lingkungan, baik internal maupun eksternal. Untuk menghadapi dinamika perubahan lingkungan tersebut diperlukan pengelolaan organisasi yang efektif.

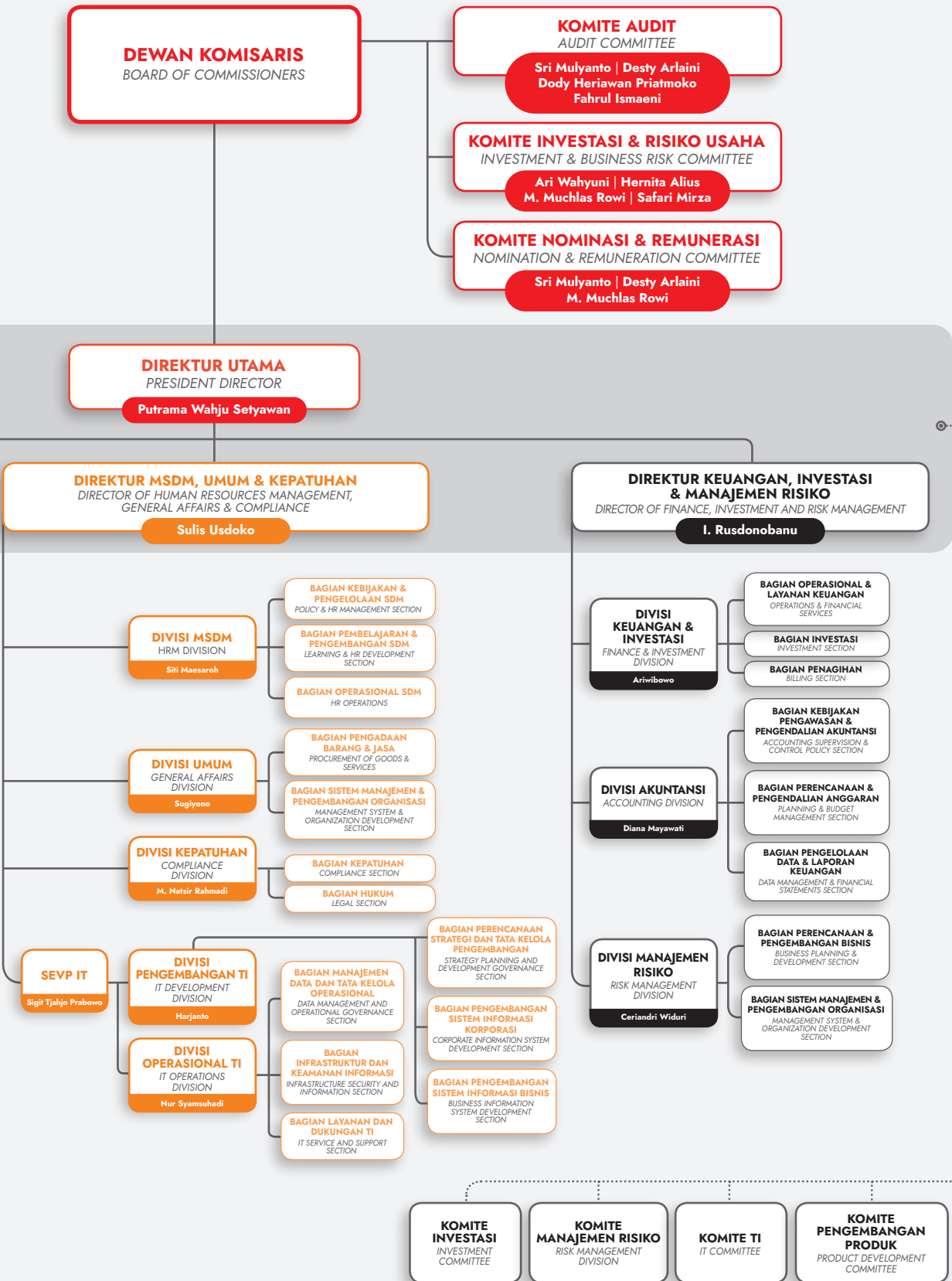
Every organization always faces the dynamics of environmental change, both internally and externally. To deal with the dynamics of environmental change, effective organization management is required.

Efektifitas pengelolaan suatu organisasi sangat ditentukan oleh struktur organisasi dan tata laksana organisasinya. Dalam rangka merespon perubahan-perubahan lingkungan Perusahaan dan pencapaian arah bisnis jangka panjang, maka pada tahun 2021, PT Jamkrindo telah melakukan penyesuaian terhadap Struktur Organisasi Perusahaan. Struktur Organisasi PT Jamkrindo sebagaimana telah ditetapkan dalam Keputusan Direksi No. 01/KD/1/VIII/2021 tanggal 31 Agustus 2021, terdiri dari:

The effectiveness of the management of an organization is largely determined by the organizational structure and management of the organization. In order to respond to changes within the Company and achieve long-term business direction, in 2021, PT Jamkrindo has made adjustments to the Company's Organizational Structure. Organizational Structure of PT. Jamkrindo as stipulated in the Decree of the Board of Directors No. 01/KD/1/VIII/2021 dated August 31, 2021 consisting of:



Struktur Organisasi per 31 Desember 2021 Organizational Structure As of December 31, 2021



PROFIL DEWAN KOMISARIS

BOARD OF COMMISSIONERS PROFILE

Sri Mulyanto

Komisaris Utama/Independen

President Commissioner/Independent Commissioner

Periode Jabatan | Term of Office

27 Oktober 2017-26 Oktober 2022, Periode Pertama
October 27, 2017-October 26, 2022, 1st Period

Warga negara Citizenship	: Indonesia
Usia Age	: 63 tahun 63 years old
Kelahiran Birth	: Klaten, 8 Oktober 1958 Klaten, October 8, 1958
Domisili Domicile	: Jakarta Selatan, DKI Jakarta, Indonesia South Jakarta, DKI Jakarta, Indonesia
Pendidikan Education	: <ul style="list-style-type: none"> • (S2) Master of Economic Policy and Planning, Northeastern University, Boston, Amerika Serikat (1993) • (S1) Sarjana Ekonomi Universitas Sebelas Maret, Surakarta (1983) • Master of Economic Policy and Planning, Northeastern University, Boston, United States (1993) • Bachelor of Economics of Universitas Sebelas Maret, Surakarta (1983)
Riwayat Penunjukan History of Appointment	: <p>Jabatan Ketua Dewan Komisaris/Independen diemban sejak 27 Oktober 2017 melalui Keputusan Menteri Negara BUMN No. SK-233/MBU/10/2017 tanggal 27 Oktober 2017 tentang Pemberhentian dan Pengangkatan Ketua Dewan Pengawas Perum Jamkrindo. Jabatan Ketua Dewan Komisaris/Komisaris Utama 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 Sri Mulyanto diubah dari Ketua Dewan Pengawas/Independen menjadi Komisaris Utama/Independen.</p> <p>The position of Chairman of the Commissioner Board/Independent has been carried out since October 27, 2017, through the Decree of the Minister of SOEs No.SK-233/MBU/10/2017 dated October 27, 2017, concerning Dismissal and Appointment of Chairman of the Supervisory Board of Perum Jamkrindo. This position is his first period as Chairman of the Commissioner Board/President Commissioner. 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) of PT Jaminan Kredit Indonesia, Sri Mulyanto's position was changed from Chairman of the Supervisory Board/Independent to President Commissioner/Independent.</p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the Fit and Proper Test from OJK	: Surat Keputusan Dewan Komisaris OJK No. KEP-110/KDK.05/2017 tanggal 29 Desember 2017 OJK Board of Commissioners Decree No. KEP-110/KDK.05/2017 dated December 29, 2017
Riwayat Profesi Professional History	: <p>Direktur Umum dan SDM PT Pegadaian (Persero) (2012-2017), Komisaris PT Antam (2011-2012), Komisaris PT Jasa Raharja (2008-2012), Asisten Deputi Bidang Usaha Jasa III, Kementerian BUMN (2010), Asisten Deputi Urusan Usaha Asuransi, Kementerian BUMN (2006), Asisten Deputi Urusan Usaha Jasa Konstruksi, Kementerian BUMN (2002).</p> <p>Director of General Affairs and HR of PT Pegadaian (Persero) (2012-2017), Commissioner of PT Antam (2011-2012), Commissioner of PT Jasa Raharja (2008-2012), Assistant Deputy for Services Business III, the Ministry of SOEs (2010), Assistant Deputy for Insurance Business Affairs, the Ministry of SOEs (2006), Assistant Deputy of Construction Services Business Affairs, the Ministry of SOEs (2002).</p>
Rangkap Jabatan Concurrent Position	: Sri Mulyanto tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Sri Mulyanto does not have a concurrent position at other companies/institutions.
Hubungan Afiliasi Affiliate Relationship	: Sri Mulyanto tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, Direksi, serta dengan pemegang saham utama. Sri Mulyanto does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.

Muhammad Muchlas Rowi

Komisaris Independen

Independent Commissioner

Periode Jabatan | Term of Office

17 Oktober 2019-16 Oktober 2024, Periode Pertama
October 17, 2019-October 16, 2024, 1st Period

Warga negara Citizenship	: Indonesia
Usia Age	: 49 tahun 49 years old
Kelahiran Birth	: Garut, 31 Agustus 1972 Garut, August 31, 1972
Domisili Domicile	: Jakarta Selatan, DKI Jakarta, Indonesia South Jakarta, DKI Jakarta, Indonesia
Pendidikan Education	: <ul style="list-style-type: none"> • (S1) Sarjana Hukum, Sekolah Tinggi Ilmu Hukum Dharma Andigha (2021) • (S2) Magister Manajemen di STIE IBMT Surabaya (2019) • (S1) Sarjana Ilmu Filsafat Universitas Gadjah Mada (1998) • Bachelor of Law, Sekolah Tinggi Ilmu Hukum Dharma Andigha (2021) • Master of Management of STIE IBMT Surabaya (2019) • Bachelor of Philosophy of Gadjah Mada University (1998)
Riwayat Penunjukan History of Appointment	: <p>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 Muchlas Rowi diubah dari Anggota Dewan Pengawas Independen menjadi Komisaris Independen.</p> <p><i>The position of Member of the Independent Supervisory Board has been carried out since October 17, 2019, through the Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-241/MBU/10/2019 dated October 17, 2019, concerning Dismissal and Appointment of Member of the Supervisory Board of Perum Jamkrindo. This position is his first period as the Independent Supervisory Board/ Independent Commissioner. 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) of PT Jaminan Kredit Indonesia, Muchlas Rowi's position was changed from Member of the Independent Supervisory Board/Independent to Independent Commissioner.</i></p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the 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 Professional History	: Dosen Institut Bisnis Muhammadiyah, Bekasi (Juni 2022-sekarang), Bendahara Badan Pembina Harian (BPH) Institut Bisnis Muhammadiyah (2019-sekarang), Pemilik Rosbuck Milk & Coffee (2018-sekarang), Pimpinan Umum Monday Media Group (2015-sekarang), Komisaris PT Fantasi Megah Bersama (2014-sekarang), General Manager Marketing PT Intan Sejati Klaten (2016-2018). <i>Lecturer at the Muhammadiyah Business Institute, Bekasi (June 2022-present), Treasurer of Daily Development Board of Muhammadiyah Business Institute (2019-present), Rosbuck Milk & Coffee's owner (2018-present), Managing Director 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).</i>
Rangkap Jabatan Concurrent Position	: Pimpinan Umum Monday Media Group (2015-sekarang), Komisaris PT Fantasi Megah Bersama (2014-sekarang). <i>Managing Director of Monday Media Group (2015-present), Commissioner of PT Fantasi Megah Bersama (2014-present).</i>
Hubungan Afiliasi Affiliate Relationship	: Muhammad Muchlas Rowi tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, Direksi, serta dengan pemegang saham utama. <i>Muhammad Muchlas Rowi does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.</i>

Dra. Hernita Alius, M.M, M.Si

Komisaris Independen Independent Commissioner

Periode Jabatan | Term of Office

18 Januari 2021-17 Januari 2026, Periode Pertama
January 18, 2021-January 17, 2026, 1st Period

Warga negara Citizenship	: Indonesia
Usia Age	: 62 tahun 62 years old
Kelahiran Birth	: Jakarta, 13 Oktober 1959 Jakarta, October 13, 1959
Domisili Domicile	: Jakarta Selatan, DKI Jakarta, Indonesia South Jakarta, DKI Jakarta, Indonesia
Pendidikan Education	: <ul style="list-style-type: none"> • (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 Akuntansi Negara (1981) • Master of Science, Faculty of Social and Political Sciences, University of Indonesia (2006) • Master of Management, Bhayangkara University (2004) • Bachelor of Economics from Faculty of Economics, Krisnadwipayana University (1986) • Diploma III from The State Accounting College (1981)
Riwayat Penunjukan History of Appointment	: <p>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/1/2021 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.</p> <p><i>The position of the Independent Commissioner has been carried out since January 18, 2021, through the resolution of shareholders of PT Jamkrindo, the Decree of the Minister of SOEs and President Director of PT Bahana Pembinaan Usaha Indonesia as the capital owner of PT Jamkrindo No.SK-19/MBU/01/2021 and No.02/SK-DIR/RUPS-AP/BPUI/1/2021 concerning Dismissal and Appointment of Members of the Board of Commissioners of PT Jaminan Kredit Indonesia. This position is his first period as the Independent Commissioner, previously he had never served in the Supervisory Board/ Board of Commissioners of the Company.</i></p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the 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 Professional History	: <p>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)</p> <p><i>Director of PT Indobagus Investama (2018), Head of Jakarta Pajak Pratama Tax Office, Cilandak (2016-2017), Supervisor of Tax Inspector at Jakarta Pajak Pratama Tax Office, Pasar Minggu (2012-2016), Supervisor of Tax Inspector at Jakarta Pajak Pratama Tax Office, Cilandak (2009-2012), Supervisor of Tax Inspector at Tangerang Medium Tax Office (2006-2009), Supervisor of Tax Inspector at Tangerang Tax Inspection and Investigation Office (2000-2006).</i></p>
Rangkap Jabatan Concurrent Position	: Hernita Alius tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. <i>Hernita Alius does not have a concurrent position at other companies/institutions.</i>
Hubungan Afiliasi Affiliate Relationship	: Hernita Alius tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. <i>Hernita Alius does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.</i>

Ari Wahyuni

Komisaris
Commissioner

Periode Jabatan | Term of Office
3 Januari 2019-2 Januari 2024, Periode Pertama
January 3, 2019-January 2, 2024, 1st Period

Warga negara Citizenship	: Indonesia
Usia Age	: 55 tahun 55 years old
Kelahiran Birth	: Surabaya, 9 November 1966 Surabaya, November 9, 1966
Domisili Domicile	: Bogor, Jawa Barat, Indonesia Bogor, West Java, Indonesia
Pendidikan Education	: <ul style="list-style-type: none"> • (S2) Master of Public Management Carnegie Mellon University (1994) • (S1) Ilmu Hukum (keperdataan) Universitas Diponegoro (1990) • Master of Public Management Carnegie Mellon University (1994) • Bachelor of Law (civil affairs) Diponegoro University (1990)
Riwayat Penunjukan History of Appointment	: <p>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.</p> <p><i>The position of Member of the Board of Commissioners has been carried out since January 3, 2019, through the Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-02/MBU/01/2019 dated January 3, 2019, concerning Dismissal and Appointment of Member of the Supervisory Board of Perum Jamkrindo. This position is her first period as the Supervisory Board. 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) of PT Jaminan Kredit Indonesia, Ari Wahyuni's position was changed from Member of the Supervisory Board to Commissioner.</i></p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the 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 Professional History	: <p>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), Dewan Komisaris PT PANN (2010-2013), Kepala Pusdiklat Keuangan Umum BPPK (2008-2009), Kepala Bagian Pengawasan Kebijakan Investasi, Biro Pengelolaan Investasi dan Riset BAPPEPAM (2004-2006), Kepala Bagian Perundang-undangan, Biro Perundang-undangan dan Bantuan Hukum BAPPEPAM (1990-2000).</p> <p><i>Head of Organization and Management Bureau, Secretariat General of the Ministry of Finance of the Republic of Indonesia (December 2021-present), Director of Financial Management Development of the Public Service Agency of the Ministry of Finance of the Republic of Indonesia (September 2018-December 2021), Director of Investment Management System of the Ministry of Finance of the Republic of Indonesia (2013-September 2018), PERURI Supervisory Board (2013-2018), Secretary of the Directorate General of Budget of the Ministry of Finance of the Republic of Indonesia (2009-2013), Board of Commissioners Member of PT PANN (2010-2013), Head of BPPK General Finance Education and Training Center (2008-2009), Division Head of Investment Policy Supervision, Investment Management and Research Bureau of BAPPEPAM (2004-2006), Division Head of Legislation, Legislation Bureau, and Legal Assistance Bureau of BAPPEPAM (1990-2000).</i></p>
Rangkap Jabatan Concurrent Position	: Kepala Biro Organisasi dan Ketatalaksanaan, Setjen Kementerian Keuangan Republik Indonesia (Desember 2021-sekarang). <i>Head of Organization and Management Bureau, Secretariat General of the Ministry of Finance of the Republic of Indonesia (December 2021-present)</i>
Hubungan Afiliasi Affiliate Relationship	: <p>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.</p> <p><i>Ari Wahyuni does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors. Ari Wahyuni has affiliation with majority shareholders through her concurrent position at the Ministry of Finance.</i></p>

Desty Arlaini

Komisaris
Commissioner

Periode Jabatan | Term of Office

2 Juni 2021-1 Juni 2026, Periode Pertama
June 2, 2021-June 1, 2026, 1st Period



Warga negara Citizenship	: Indonesia
Usia Age	: 45 tahun 45 years old
Kelahiran Birth	: Palembang, 4 Desember 1976 Palembang, December 4, 1976
Domisili Domicile	: Bogor, Jawa Barat, Indonesia Bogor, West Java, Indonesia
Pendidikan Education	: <ul style="list-style-type: none"> • (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) • Master of Management Science, University of Indonesia (2006) • Bachelor of Economics majoring in Accounting, YAI College (2000) • Associate of Accounting, State College of Accounting (1997)
Riwayat Penunjukan History of Appointment	: <p>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 dan Direktur Utama PT Bahana Pembinaan Usaha Indonesia (Persero). Jabatan dalam Dewan Komisaris ini merupakan periode pertama.</p> <p><i>The position as Commissioner has been carried out since June 2, 2021, through the Decree of the Minister of SOEs No.SK-182/MBU/06/2021 and the Decree of President Director of PT BPUI (Persero) No.05/SK-DIR/RUPS-AP/BPUINI/2021 dated June 2, 2021 concerning Dismissal and Appointment of PT Jaminan Kredit Indonesia Board of Commissioners Member. This position is her first period as Commissioner.</i></p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the 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 Professional History	: <p>Plt. 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), Anggota Komite PT Sang Hyang Seri (Persero) (2009-2011).</p> <p><i>Acting as Assistant Deputy for Logistics Services of the Ministry of SOEs (2021-present), Middle Officials Of The Ministry of SOEs (2021-present), Assistant Deputy for Plantation and Forestry of the Ministry of SOEs (2020-2021), Assistant Deputy for Plantation and Forestry of the Ministry of SOEs (2020), Coordinator of the Ministry of SOEs (2020-2021), Controlling Group of The Ministry of SOEs (2020), Commissioner of PT Perkebunan Nusantara VI (2020-2021), Commissioner of PT Perkebunan Nusantara II (2018-2020), Assistant Deputy of Agro and Pharmaceutical Industry I Ministry of SOEs (2018-2019), Head of Agro and Pharmaceutical Industry I Ministry of SOEs (2017-2020), Secretary of the Board of Commissioners of PT Asuransi Jasa Indonesia (Persero) (2013-2018), Secretary of the Board of Commissioners of PT Sang Hyang Seri (Persero) (2011-2014), Committee Member of PT Sang Hyang Seri (Persero) (2009-2011).</i></p>
Rangkap Jabatan Concurrent Position	: <p>Plt. Asisten Deputi Bidang Jasa Logistik Kementerian BUMN (2021-sekarang), Penata Kelola Perusahaan Negara Madya Kementerian BUMN (2021-sekarang).</p> <p><i>Act. Assistant Deputy for Logistics Services of the Ministry of SOEs (2021-present), Middle Officials Of The Ministry of SOEs (2021-present).</i></p>
Hubungan Afiliasi Affiliate Relationship	: <p>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.</p> <p><i>Desty Arlaini does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors Desty Arlaini has affiliation with majority shareholders through her concurrent position at the Ministry of SOEs</i></p>

PROFIL DIREKSI

BOARD OF DIRECTORS PROFILE

Putrama Wahyu Setyawan

Direktur Utama
President Director

Periode Jabatan | Term of Office

26 Oktober 2020-25 Oktober 2025, Periode Pertama
October 26, 2020-October 25, 2025, 1st Period

Warga negara <i>Citizenship</i>	: Indonesia
Usia <i>Age</i>	: 52 tahun 52 years old
Kelahiran <i>Birth</i>	: Yogyakarta, 28 November 1969 Yogyakarta, November 28, 1969
Domisili <i>Domicile</i>	: DKI Jakarta, Indonesia
Pendidikan <i>Education</i>	: <ul style="list-style-type: none"> • (S2) Akuntansi Manajemen dari Universitas Gadjah Mada (1996) • (S1) Sarjana Kehutanan dari Universitas Gadjah Mada (1994) • Master of Management Accounting from Gadjah Mada University (1996) • Bachelor of Forestry from Gadjah Mada University (1994)
Riwayat Penunjukan <i>History of Appointment</i>	: <p>Jabatan Direktur Utama diemban sejak 26 Oktober 2020 melalui Keputusan Menteri Negara BUMN selaku Pemegang Saham Jamkrindo No. SK-347/MBU/10/2020 dan 048/SK-DIR/CORP/BPUI/X/2020 tanggal 26 Oktober 2020 tentang Pemberhentian dan Pengangkatan Direktur Utama PT Jaminan Kredit Indonesia.</p> <p><i>The position of President Director has been carried out since October 26, 2020 through the Decree of the Minister of SOEs as the shareownership of Jamkrindo No.SK-347/MBU/10/2020 and No.048/SK-DIR/CORP/BPUI/X/2020 dated October 26, 2020, concerning Dismissal and Appointment of President Director of PT Jaminan Kredit Indonesia.</i></p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK <i>Pass the Fit and Proper Test from OJK</i>	: Surat Keputusan Dewan Komisiner OJK No. KEP-33/KDK.05/2021 tanggal 15 Juli 2021 OJK Board of Commissioners Decree No. KEP-33/KDK.05/2021 dated July 15, 2021
Riwayat Profesi <i>Professional History</i>	: <p>Wakil Direktur BNI pada Rapat Umum Pemegang Saham (RUPS) tanggal 10 Maret 2016. Sebelumnya Menjabat sebagai Kepala Divisi Corporate Remedial & Recovery, PT BNI Tbk (2011-2014), Kepala Badan Usaha Milik Negara & Pemerintah Divisi Institusi (2014-2015), Kepala Divisi Commercial Remedial & Recovery, PT BNI Tbk (2015-2016), dan Senior Executive Vice President (SEVP) Middle Business, PT BNI Tbk (2016).</p> <p><i>Vice Director of BNI at the General Meeting of Shareholders (GMS) on March 10, 2016. Previously Served as Head of Corporate Remedial & Recovery Division, PT BNI Tbk (2011-2014), Head of State-Owned Enterprises & Government, Institutional Division (2014-2015), Head of Commercial Remedial & Recovery Division, PT BNI Tbk (2015-2016), and Senior Executive Vice President (SEVP) Middle Business, PT BNI Tbk (2016).</i></p>
Rangkap Jabatan <i>Concurrent Position</i>	: Putrama Wahyu Setyawan tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. <i>Putrama Wahyu Setyawan does not have a concurrent position at other companies/institutions.</i>
Hubungan Afiliasi <i>Affiliate Relationship</i>	: Putrama Wahyu Setyawan tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama <i>Putrama Wahyu Setyawan does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.</i>

Suwarsito

Direktur Bisnis Penjaminan

Director of Business of Guarantee

Periode Jabatan | Term of Office

22 Maret 2021-21 Maret 2026, Periode Pertama
March 22, 2021-March 21, 2026, 1st Period



Warga negara Citizenship	: Indonesia
Usia Age	: 49 tahun 49 years old
Kelahiran Birth	: Sragen, 28 Februari 1972 Sragen, February 28, 1972
Domisili Domicile	: DKI Jakarta, Indonesia
Pendidikan Education	: <ul style="list-style-type: none"> • (S2) Magister Manajemen di Universitas Hasanuddin Makassar (2007) • (S1) Sarjana di Universitas Diponegoro Semarang Jurusan Ekonomi (1996) • Master of Management from Hasanuddin University, Makassar (2007) • Bachelor of Economics from Diponegoro University, Semarang (1996)
Riwayat Penunjukan History of Appointment	: <p>Jabatan Direktur diemban sejak 22 Maret 2021 melalui Keputusan Menteri BUMN No. SK-94/MBU/03/2021 dan No. 03/SK-DIR/RUPS-AP/BPUI/III/2021 tentang Pemberhentian dan Pengangkatan Anggota Direksi PT Jaminan Kredit Indonesia, dan dibacakan dalam Rapat Umum Pemegang Saham pada Senin, 22 Maret 2021.</p> <p><i>The position of Director has been carried out since March 22, 2021 through the Decree of the Minister of SOEs No.SK-94/MBU/03/2021 and No.03/SK-DIR/RUPS-AP/BPUI/III/2021 concerning Dismissal and Appointment of Member of Board of Director of PT Jaminan Kredit Indonesia and was stated at the General Meeting of Shareholders on Monday, March 22, 2021.</i></p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the 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 Professional History	: <p>Berkarir di Jamkrindo sejak tahun 1977. Beberapa jabatan yang pernah diemban adalah Kepala Divisi Bisnis PT Jamkrindo (2018-2021), Kepala Divisi Bisnis Penjaminan Bank (2016-2018), Kepala Kantor Wilayah III Jakarta PT Jamkrindo (April 2016-Agustus 2016), Kepala Kantor PT Jamkrindo Cabang Jakarta (2013-2016), Kepala Divisi Umum PT Jamkrindo (2012-2013), Kepala Kantor PT Jamkrindo Cabang Bandung (Januari 2012-Desember 2012), Kepala Kantor PT Jamkrindo Cabang Pekanbaru (2011-2012), Kepala Kantor PT Jamkrindo Cabang Banjarmasin (2010-2011).</p> <p><i>He has had a career in Jamkrindo since 1977 with several positions that have been held including Head of Business Division of PT Jamkrindo (2018-2021), Head of Bank Guarantee Business Division (2016-2018), Head of Regional Office III Jakarta PT Jamkrindo (April 2016-August 2016), Head of Jakarta Branch Office of PT Jamkrindo (2013-2016), Head of General Affairs Division of PT Jamkrindo (2012-2013), Head of Bandung Branch Office of PT Jamkrindo (January 2012-December 2012), Head of Pekanbaru Branch Office of PT Jamkrindo (2011-2012), Head of Banjarmasin Branch Office of PT Jamkrindo (2010-2011).</i></p>
Rangkap Jabatan Concurrent Position	: Suwarsito tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Suwarsito does not have a concurrent position at other companies/institutions.
Hubungan Afiliasi Affiliate Relationship	: Suwarsito tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama Suwarsito does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.

Kadar Wisnuwarman

Direktur Operasional & Jaringan

Director of Operations & Network

Periode Jabatan | Term of Office

21 November 2017-20 November 2022, Periode Pertama
November 21, 2017-November 20, 2022, 1st Period

Warga negara Citizenship	: Indonesia
Usia Age	: 50 tahun 50 years old
Kelahiran Birth	: Malang, 31 Oktober 1971 Malang, October 31, 1971
Domisili Domicile	: Cibubur, Jawa Barat, Indonesia Cibubur, West Java, Indonesia
Pendidikan Education	: <ul style="list-style-type: none"> • (S2) Magister Manajemen, Universitas Hasanuddin (2002) • (S1) Manajemen, Universitas Airlangga (1996) • Master of Management, Hasanuddin University (2002) • Bachelor of Management, Universitas Airlangga (1996)
Riwayat Penunjukan History of Appointment	: <p>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.</p> <p><i>The position of Director has been carried out since November 21, 2017 through the Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-249/MBU/11/2017 dated November 21, 2017 concerning Appointment of Member of Board of Director of Perum Jamkrindo. This position is his first period as Director.</i></p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the 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 Professional History	: <p>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).</p> <p><i>Main Institution's Officer of Perum Jamkrindo to be assigned as President Director of PT Penjaminan Jamkrindo Syariah (2014-2017), Head of Jakarta Special Branch Office, Perum Jamkrindo (2013-2014), Head of the 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), Section Head of Guarantee of the Head Office, Perum Jamkrindo (2006-2010), Section Head of Operations of Jakarta Branch Office, Perum Jamkrindo (2004-2006), Section Head of Operations of Bandung Branch Office, Perum Jamkrindo (2004), Section Head of Operations of Pontianak Branch Office, Perum Jamkrindo (2003-2004).</i></p>
Rangkap Jabatan Concurrent Position	: Kadar Wisnuwarman tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Kadar Wisnuwarman does not have a concurrent position at other companies/institutions.
Hubungan Afiliasi Affiliate Relationship	: Kadar Wisnuwarman tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama Kadar Wisnuwarman does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.

Sulis Usdoko

Direktur MSDM, Umum & Kepatuhan

Director of Human Resources Management, General Affairs & Compliance

Periode Jabatan | Term of Office

7 September 2017-6 September 2022, Periode Pertama
September 7, 2017-September 6, 2022, 1st Period

Warga negara <i>Citizenship</i>	: Indonesia
Usia <i>Age</i>	: 61 tahun 61 years old
Kelahiran <i>Birth</i>	: Semarang, 5 September 1960 Semarang, September 5, 1960
Domisili <i>Domicile</i>	: Bekasi, Jawa Barat, Indonesia Bekasi, West Java, Indonesia
Pendidikan <i>Education</i>	: <ul style="list-style-type: none"> (S2) Ekonomi Manajemen, Universitas Brawijaya (2003) (S1) Teknik Sipil, Universitas Brawijaya (1985) Master of Management Economics, Universitas Brawijaya (2003) Bachelor of Civil Engineering, Universitas Brawijaya (1985)
Riwayat Penunjukan <i>History of Appointment</i>	: <p>Jabatan Direktur diemban sejak 7 September 2017 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No. SK-187/MBU/09/2017 tanggal 7 September 2017 tentang Pengangkatan Anggota Direksi Perum Jamkrindo. Jabatan Direktur ini merupakan periode pertama. Sebelum pengangkatannya di tahun 2017, Sulis Usdoko belum pernah menjabat pada jajaran Direksi Perum Jamkrindo</p> <p><i>The position of Director has been carried out since September 7, 2017 through the Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-187/MBU/09/2017 dated September 7, 2017 concerning Appointment of Member of Board of Director of Perum Jamkrindo. This position is his first period as Director. Prior to his appointment in 2017, Sulis Usdoko had never served in the Board of Directors of Perum Jamkrindo</i></p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK <i>Pass the Fit and Proper Test from OJK</i>	: Surat Keputusan Dewan Komisiner OJK No. KEP-19/KDK.05/2018 tanggal 07 Maret 2018 OJK Board of Commissioners Decree No. KEP-19/KDK.05/2018 dated March 07, 2018
Riwayat Profesi <i>Professional History</i>	: <p>Direktur Bidang <i>Collection Management, Asset Management, Legal dan Dokumen Perkreditan</i>, Bank BTN (2015-2017), Kepala Divisi Bidang Dana Pihak Ketiga Retail dan Jasa-jasa, Bank BTN (2011-2015), Kepala Divisi Teknologi Informasi, Bank BTN (2008-2011), Kepala Kantor Cabang Kelas 1, Kelas 1, dan Kepala Kantor Cabang Utama, Bank BTN (1997-2010), Staf hingga Kepala Bagian, Bank BTN (1986-1995).</p> <p><i>Director of Collection Management, Asset Management, Legal and Credit Documents, Bank BTN (2015-2017), Head of Third Party Funds Retail and Services Division, BTN Bank (2011-2015), Head of Information Technology Division, Bank BTN (2008-2011), Head of Branch Office Class 1, and Head of Main Branch Offices, BTN Bank (1997-2010), Staff to Head of Section, Bank BTN (1986-1995)</i></p>
Rangkap Jabatan <i>Concurrent Position</i>	: Sulis Usdoko tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. <i>Sulis Usdoko does not have a concurrent position at other companies/institutions</i>
Hubungan Afiliasi <i>Affiliate Relationship</i>	: Sulis Usdoko tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama <i>Sulis Usdoko does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.</i>

I. Rusdonobanu

Direktur Keuangan, Investasi & Manajemen Risiko

Director of Finance, Investment & Risk Management

Periode Jabatan | Term of Office

15 Januari 2018-14 Januari 2023, Periode Kedua
January 15, 2018-January 14, 2023, 2nd Period

Warga negara <i>Citizenship</i>	: Indonesia
Usia <i>Age</i>	: 62 tahun 62 years old
Kelahiran <i>Birth</i>	: Balikpapan, 25 Februari 1959 Balikpapan, February 25, 1959
Domisili <i>Domicile</i>	: Jakarta Timur, DKI Jakarta, Indonesia East Jakarta, DKI Jakarta, Indonesia
Pendidikan <i>Education</i>	: <ul style="list-style-type: none"> • (S2) Master Of Science Jurusan Ekonomi North Eastern University Boston, Amerika Serikat (1995) • (S1) Sarjana Ekonomi jurusan Manajemen Perusahaan Universitas Pancasila (1988) • (D3) Sarjana Muda Akuntansi STAN Jakarta (1981) • Master of Science, Majoring in Economics, Northeastern University Boston, USA (1995) • Bachelor of Economics majoring in Corporate Management, University of Pancasila (1988) • Diploma of Accounting of STAN Jakarta (1981)
Riwayat Penunjukan <i>History of Appointment</i>	: <p>Jabatan Direktur diemban sejak 15 Januari 2013 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No. SK-12/MBU/2013 tanggal 15 Januari 2013 tentang Pemberhentian, Perubahan Nomenklatur dan Pengangkatan Anggota Direksi Perum Jamkrindo, j.o Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No. SK-44/MBU/2014 tentang Perubahan Nomenklatur Anggota-anggota Direksi Perusahaan Umum (Perum) Jaminan Kredit Indonesia. Jabatan Direktur ini merupakan periode pertama. Kemudian diangkat kembali berdasarkan Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No. SK-22/MBU/01/2018, untuk periode kedua.</p> <p><i>The position of Director has been carried out since January 15, 2013 through the Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-12/MBU/2013 dated January 15, 2013 concerning Dismissal, Change of Nomenclature and Appointment of Members of the Board of Directors Perum Jamkrindo, j.o Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-44/MBU/2014 concerning Changes in Nomenclature of Members of the Board of Directors of Public Corporation (Perum) Jamkrindo. This position is his first period as Director. Then reappointed based on the Decree of the Minister of SOEs as the Capital Owner of Perum Jamkrindo No.SK-22/MBU/01/2018, for the second period.</i></p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK <i>Pass the Fit and Proper Test from OJK</i>	: <p>Ketika Beliau ditunjuk sebagai Direksi Perusahaan belum ada regulasi terkait Penilaian Kemampuan dan Kepatutan dari OJK. Dengan Demikian, dasar hukum jabatan sebagai Direksi Perusahaan masih menggunakan Surat Keputusan Menteri BUMN, sebagai berikut:</p> <ul style="list-style-type: none"> • Surat Keputusan Menteri BUMN No. SK-12/MBU/2013 tanggal 15 Januari 2013 • Surat Keputusan Menteri BUMN No. SK-22/MBU/01/2018 tanggal 18 Januari 2018 <p><i>When he was appointed as the Company's Board of Directors, there were no regulations regarding the Fit and Proper Assessment from the OJK. Thus, the legal basis for the position as a Director of the Company still uses the Decree of the Minister of SOEs, as follows:</i></p> <ul style="list-style-type: none"> • Decree of the Minister of SOE No. SK-12/MBU/2013 dated January 15, 2013 • Decree of the Minister of SOE No. SK-22/MBU/01/2018 dated 18 January 2018
Riwayat Profesi <i>Professional History</i>	: <p>Plt. Direktur Utama Perum Jamkrindo (7 September 2017-21 November 2017), Asisten Deputi Usaha Jasa II Kementerian BUMN (2010-2013), Anggota Komisaris PT Krakatau Steel (Persero) Tbk (2011), Anggota Komisaris PT Perkebunan Nusantara X (Persero) (2008-2011), Anggota Komisaris PT Pelabuhan Indonesia I (Persero) (2007-2011), Anggota Komisaris PT Sang Hyang Seri (Persero) (2003-2009), Asisten Deputi Usaha Perkebunan II Kementerian BUMN (2006-2010), Kepala Bidang Usaha Perkebunan IIA Kementerian BUMN (2006), Pj. Kepala Bidang Usaha Sarana Produksi Pertanian Kementerian BUMN (2002-2006).</p> <p><i>Acting as President Director of Perum Jamkrindo (September 7, 2017-November 21, 2017), Assistant Deputy for Services Business II, the Ministry of SOEs (2010-2013), Member of the Board of Commissioners of PT Krakatau Steel (Persero) Tbk (2011), Member of the Board of Commissioners of PT Perkebunan Nusantara X (Persero) (2008-2011), Member of the Board of Commissioners of PT Pelabuhan Indonesia I (Persero) (2007-2011), Member of the Board of Commissioners of PT Sang Hyang Seri (Persero) (2003-2009), Assistant Deputy of Plantation Business II, the Ministry of SOEs (2006-2010), Head of Plantation Business Division IIA, the Ministry of SOEs (2006), Acting Head of Agriculture Production Facility Business Division of the Ministry of SOEs (2002-2006).</i></p>
Rangkap Jabatan <i>Concurrent Position</i>	: <p>I. Rusdonobanu tidak memiliki rangkap jabatan pada perusahaan/lembaga lain.</p> <p><i>I. Rusdonobanu does not have a concurrent position at other companies/institutions.</i></p>
Hubungan Afiliasi <i>Affiliate Relationship</i>	: <p>I. Rusdonobanu tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama</p> <p><i>I. Rusdonobanu does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.</i></p>

PROFIL PEJABAT EKSEKUTIF

PROFILE OF EXECUTIVE OFFICERS



Sigit Tjahjo Prabowo
Senior Executive Vice President

Menjabat Sejak <i>Served Since</i>	: 1 November 2021 <i>November 1, 2021</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Surakarta, 6 September 1970 <i>Surakarta, September 6, 1970</i>
Usia <i>Age</i>	: 51 tahun <i>51 years old</i>
Domisili <i>Domicile</i>	: Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir <i>Education</i>	: M.M, Manajemen, Universitas Gadjah Mada. <i>M.M, Management, Gadjah Mada University.</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> Senior Executive Vice President TI (01 April 2022-sekarang) Prohire-Senior Executive Vice President (01 November 2021-31 Maret 2022) Senior Executive Vice President IT (01 April 2022-present) Prohire-Senior Executive Vice President (01 November 2021-31 March 2022)



Abdul Bari
Sekretaris Perusahaan
Corporate Secretary

Menjabat Sejak <i>Served Since</i>	: 3 Februari 2017 <i>February 3, 2017</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Subang, 29 September 1975 <i>Subang, September 29, 1975</i>
Usia <i>Age</i>	: 46 tahun <i>46 years old</i>
Domisili <i>Domicile</i>	: Jakarta, Indonesia
Pendidikan Terakhir <i>Education</i>	: S3 Manajemen SDM, Universitas Negeri Jakarta tahun 2014 <i>Doctorate of HR Management, State University of Jakarta in 2014</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> Sekretaris Perusahaan (3 Februari 2017-Sekarang) Plt. Sekretaris Perusahaan (1 Agustus 2016-2 Februari 2017) Pranata Utama Direktorat Operasional dan Jaringan (22 April 2016-31 Juli 2016) Corporate Secretary (February 3, 2017-Present) Act. Corporate Secretary (August 1, 2016-February 2, 2017) Main Structure of Directorate of Operations and Network (April 22, 2016-July 31, 2016)



Andry Septianto
Kepala Satuan Pengawas Intern
Head of Internal Audit Unit

Menjabat Sejak <i>Served Since</i>	: 1 Desember 2020 <i>December 1, 2020</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Sawit Seberang, 22 September 1978 <i>Sawit Seberang, September 22, 1978</i>
Usia <i>Age</i>	: 43 tahun <i>43 years old</i>
Domisili <i>Domicile</i>	: Medan, Sumatera Utara, Indonesia <i>Medan, North Sumatera, Indonesia</i>
Pendidikan Terakhir <i>Education</i>	: M.M, Manajemen, Universitas Gadjah Mada, 2004 <i>M.M, Management, Gadjah Mada University, 2004</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> Pj. 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) Act. Head of Internal Audit Unit (December 1, 2020-Present) Deputy Head of Internal Audit Unit (October 5, 2020-November 30, 2020) Head of Bandung Branch Office (August 31, 2018-4 October 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 <i>Served Since</i>	: 19 September 2017 <i>September 19, 2017</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Malang, 29 November 1971 <i>Malang, November 29, 1971</i>
Usia <i>Age</i>	: 50 tahun <i>50 years old</i>
Domisili <i>Domicile</i>	: Jakarta, Indonesia
Pendidikan Terakhir <i>Education</i>	: S2 Manajemen Universitas Gadjah Mada, 1997 <i>Master of Management, Gadjah Mada University, 1997</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Perencanaan Strategis (31 Agustus 2018-sekarang) • 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-Present) • Head of Planning and Development Division (September 19, 2017-August 30, 2018) • Head of Risk Management Division (February 3, 2017-September 18, 2017) • Act. Head of Risk Management Division (August 30, 2016-February 2, 2017)



Wakhyu Hidayattulloh

Kepala Divisi Bisnis 1
Head of Business Division 1

Menjabat Sejak <i>Served Since</i>	: 22 Maret 2021 <i>March 22, 2021</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Banjar, 5 Oktober 1974 <i>Banjar, October 5, 1974</i>
Usia <i>Age</i>	: 47 tahun <i>47 years old</i>
Domisili <i>Domicile</i>	: Ciamis, Jawa Barat, Indonesia <i>Ciamis, West Java, Indonesia</i>
Pendidikan Terakhir <i>Education</i>	: S.E, Manajemen Bisnis STIE Dewantara, 2011 <i>Bachelor of Business Management of STIE Dewantara, 2011</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Bisnis 1 (22 Maret 2021-sekarang) • 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-Present) • Head of Regional 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 <i>Served Since</i>	: 11 April 2022 <i>April 11, 2022</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Jombang, 17 Maret 1973 <i>Jombang, March 17, 1973</i>
Usia <i>Age</i>	: 48 tahun <i>48 years old</i>
Domisili <i>Domicile</i>	: Bogor, Jawa Barat, Indonesia <i>Bogor, West Java, Indonesia</i>
Pendidikan Terakhir <i>Education</i>	: S.E, Manajemen, Universitas Brawijaya, 1998 <i>Bachelor of Management, Brawijaya University, 1998</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Bisnis II (11 April 2022-sekarang) • 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 2 (11 April 2022-present) • Head of Engineering & Business Administration Division (August 31, 2018-10 April 2022) • Head of Engineering & Administration of Guarantee Division (December 10, 2015-August 30, 2018)



Abdillah Putera
Kepala Divisi Bisnis 3
Head of Business Division 3

Menjabat Sejak <i>Served Since</i>	: 22 Maret 2021 <i>March 22, 2021</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Medan, 30 Oktober 1982 <i>Medan, October 30, 1982</i>
Usia <i>Age</i>	: 39 tahun <i>39 years old</i>
Domisili <i>Domicile</i>	: Medan, Sumatera Utara, Indonesia <i>Medan, North Sumatera, Indonesia</i>
Pendidikan Terakhir <i>Education</i>	: S.E, Ekonomi Pembangunan, Universitas Muhammadiyah Sumatera Utara, 2005 <i>Bachelor of Development Economics, Muhammadiyah University of North Sumatra, 2005</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Bisnis 3 (22 Maret 2021-Sekarang) • 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-Present) • Head of Medan Branch Office (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 <i>Served Since</i>	: 22 Maret 2021 <i>March 22, 2021</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Solo, 24 April 1970 <i>Solo, April 24, 1970</i>
Usia <i>Age</i>	: 51 tahun <i>51 years old</i>
Domisili <i>Domicile</i>	: Makassar, Sulawesi Selatan, Indonesia <i>Makassar, South Sulawesi, Indonesia</i>
Pendidikan Terakhir <i>Education</i>	: S.H, Hukum, Universitas Slamet Riyadi, 1992 <i>Bachelor of Law, Slamet Riyadi University, 1992</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Penunjang Bisnis (22 Maret 2021-sekarang) • 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-Present) • Head of Makassar Branch Office (May 2, 2020-March 21, 2021) • Act. Head of Makassar Branch Office (May 2, 2019-May 1, 2020) • Head of Gorontalo Branch Office (August 31, 2018-May 1, 2019)



Alexandry
Kepala Divisi Teknik
Head of Technical Division

Menjabat Sejak <i>Served Since</i>	: 11 April 2022 <i>April 11, 2022</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Tanjung Raja, 3 Oktober 1977 <i>Tanjung Raja, October 3, 1977</i>
Usia <i>Age</i>	: 44 tahun <i>44 years old</i>
Domisili <i>Domicile</i>	: Palembang, Sumatera Selatan, Indonesia <i>Palembang, South Sumatera, Indonesia</i>
Pendidikan Terakhir <i>Education</i>	: S.E, Akuntansi, Universitas Muhammadiyah, 2001 <i>Bachelor of Accounting, Muhammadiyah University, 2001</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Teknik (11 April 2022-sekarang) • 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 Technical Division (April 11, 2022-Present) • Head of Claims Division (January 1, 2020-10 April 2022) • Act. Head of Claims Division (August 31, 2018-December 31, 2019) • Act. Head of Regional Office VII, Denpasar (February 3, 2017-August 30, 2018) • Act. Head of DKI Jakarta Branch Office (April 22, 2016-February 2, 2017)



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/Date of Birth	: Batusangkar, 8 Januari 1977 Batusangkar, January 8, 1977
Usia Age	: 44 tahun 44 years old
Domisili Domicile	: Pekanbaru, Riau, Indonesia Pekanbaru, Riau, Indonesia
Pendidikan Terakhir Education	: S.E, Akuntansi, Universitas Andalas, 1999 Bachelor of Accounting, Andalas University, 1999
Sekilas Jabatan di Jamkrindo Positions in Jamkrindo	: <ul style="list-style-type: none"> • Kepala Divisi Jaringan dan Layanan (22 Maret 2021-sekarang) • 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-Present) • Head of General Affairs Division (May 2, 2019-March 21, 2021) • Head of Warehouse Receipt System Guarantee Desk (August 31, 2018-May 1, 2019)



Ragil Ramadhona Setyadi

Plh. Kepala Divisi Aktuaria
Act. Head of Actuarial Division

Menjabat Sejak Served Since	: 1 Oktober 2021 October 1, 2021
Tempat/Tanggal Lahir Place/Date of Birth	: Depok, 21 Mei 1987 Depok, May 21, 1987
Usia Age	: 34 tahun 34 years old
Domisili Domicile	: Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Education	: S.E, Manajemen, STIE Dharma Bumiputera Bachelor of Economics, Management, STIE Dharma Bumiputera
Sekilas Jabatan di Jamkrindo Positions in Jamkrindo	: <ul style="list-style-type: none"> • Plh. Kepala Divisi Aktuaria (1 Oktober 2021-sekarang) • Prohire - Bidang Aktuaria Perusahaan (1 Juni 2021-30 September 2021) • Act. Head of Actuarial Division (October 1, 2021-present) • Prohire - Corporate Actuarial Division (June 1, 2021-September 30, 2021)



Siti Maesaroh

Pj. Kepala Divisi Manajemen Sumber Daya Manusia
Act. Head of Human Resources Management Division

Menjabat Sejak Served Since	: 22 Maret 2021 March 22, 2021
Tempat/Tanggal Lahir Place/Date of Birth	: Magelang, 26 Maret 1971 Magelang, March 26, 1971
Usia Age	: 50 tahun 50 years old
Domisili Domicile	: Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Education	: M.M, Magister Manajemen, Universitas Negeri Jakarta, 2019 Master of Management, State University of Jakarta, 2019
Sekilas Jabatan di Jamkrindo Positions in Jamkrindo	: <ul style="list-style-type: none"> • Pj. Kepala Divisi Manajemen Sumber Daya Manusia (22 Maret 2021-sekarang) • 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) • Act. Head of Human Resources Management Division (March 22, 2021-Present) • Unit Head of HR Policy and Development in MSDM Division (October 1, 2018-March 21, 2021) • Unit Head of Operations and Human Resources Management in MSDM Division (March 13, 2017-September 30, 2018)



Sugiyono
Kepala Divisi Umum
Head of General Affairs Division

Menjabat Sejak <i>Served Since</i>	: 22 Maret 2021 <i>March 22, 2021</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Pati, 10 Maret 1974 <i>Pati, March 10, 1974</i>
Usia <i>Age</i>	: 47 tahun <i>47 years old</i>
Domisili <i>Domicile</i>	: Semarang, Jawa Tengah, Indonesia <i>Semarang, West Java, Indonesia</i>
Pendidikan Terakhir <i>Education</i>	: S.E, Akuntansi, Universitas Diponegoro tahun 2002 <i>Bachelor of Accounting, Diponegoro University in 2002</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Umum (22 Maret 2021-sekarang) • 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-Present) • Head of Regional Office VII, Denpasar (January 1, 2020-March 21, 2021) • Act. Head of Regional Office VII, Denpasar (August 31, 2018-December 31, 2019) • Head of Denpasar Branch Office (April 22, 2016-August 30, 2018)



M. Natsir Rahmadi
Kepala Divisi Hukum dan Kepatuhan
Head of Legal and Compliance Division

Menjabat Sejak <i>Served Since</i>	: 1 Agustus 2016 <i>August 1, 2016</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Pasuruan, 25 Mei 1972 <i>Pasuruan, May 25, 1972</i>
Usia <i>Age</i>	: 49 tahun <i>49 years old</i>
Domisili <i>Domicile</i>	: Jakarta, Indonesia
Pendidikan Terakhir <i>Education</i>	: S.H, Hukum, Universitas Brawijaya, 1999 <i>Bachelor of Law, Brawijaya University, 1999</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Hukum dan Kepatuhan (1 Agustus 2016-sekarang) • Sekretaris Perusahaan (10 Desember 2015-31 Juli 2016) • Head of Legal and Compliance Division (August 1, 2016-Present) • Corporate Secretary (December 10, 2015-July 31, 2016)



Harjanto
Pj Kepala Divisi Pengembangan TI
Acting Head of IT Development Division

Menjabat Sejak <i>Served Since</i>	: 25 Januari 2022 <i>January 25, 2022</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Wonogiri, 25 Juni 1982 <i>Wonogiri, June 25, 1982</i>
Usia <i>Age</i>	: 39 tahun <i>39 years old</i>
Domisili <i>Domicile</i>	: Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir <i>Education</i>	: M.Sc, Master of Science, University of New Castle
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Pj. Kepala Divisi Pengembangan TI (25 Januari 2022-sekarang) • 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) • Acting Head of IT Development Division (January 25, 2022-present) • Head of Management System and Organizational Development Unit, Strategic Planning Division (January 31, 2020-January 24, 2022) • Act. Head of Management System and Organizational Development Unit, Strategic Planning Division (January 31, 2019-January 30, 2020)



Nur Syamsuhadi

Pj Kepala Divisi Operasional TI
Acting Head of IT Operations Division

Menjabat Sejak <i>Served Since</i>	: 25 Januari 2022 <i>January 25, 2022</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Yogyakarta, 30 April 1988 <i>Yogyakarta, April 30, 1988</i>
Usia <i>Age</i>	: 33 tahun <i>33 years old</i>
Domisili <i>Domicile</i>	: Depok, Jawa Barat, Indonesia <i>Depok, West Java, Indonesia</i>
Pendidikan Terakhir <i>Education</i>	: S.Kom, Ilmu Komputer, Universitas Gadjah Mada <i>Bachelor of Computer, Computer Science, UGM</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Pj. Kepala Divisi Operasional TI (25 Januari 2022-sekarang) • 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) • Acting Head of IT Operations Division (January 25, 2022-present) • Head of IT Planning and Strategy Unit, Information Technology Division (January 2, 2020-January 24, 2022) • Act. Head of IT Planning and Strategy Unit, Information Technology Division (October 1, 2018-January 1, 2020)



Ariwibowo

Kepala Divisi Keuangan dan Investasi
Head of Finance and Investment Division

Menjabat Sejak <i>Served Since</i>	: 1 Agustus 2016 <i>August 1, 2016</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Probolinggo, 6 Juni 1966 <i>Probolinggo, June 6, 1966</i>
Usia <i>Age</i>	: 55 tahun <i>55 years old</i>
Domisili <i>Domicile</i>	: Drs. AK. M.M, Manajemen, Universitas Andalas, 2002 <i>Drs. AK. M.M, Management, Andalas University, 2002</i>
Pendidikan Terakhir <i>Education</i>	: S.E, Manajemen, STIE Dharma Bumiputera <i>Bachelor of Economics, Management, STIE Dharma Bumiputera</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Keuangan dan Investasi (1 Agustus 2016-sekarang) • 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-present) • 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

Pj Wakil Kepala Divisi Keuangan dan Investasi
Act. Deputy Head of Finance and Investment Division

Menjabat Sejak <i>Served Since</i>	: 21 April 2021 <i>April 21, 2021</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Gianyar, 22 Desember 1979 <i>Gianyar, December 22, 1979</i>
Usia <i>Age</i>	: 42 tahun <i>42 years old</i>
Domisili <i>Domicile</i>	: Gianyar, Bali, Indonesia
Pendidikan Terakhir <i>Education</i>	: S.E, Akuntansi, Universitas Udayana <i>Bachelor of Economic, Accounting, Udayana Universitas</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Pj. Wakil Kepala Divisi Keuangan dan Investasi (21 April 2021-sekarang) • 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) • Acting Deputy Head of Finance and Investment Division (April 21, 2021-present) • Madiun Branch Manager (May 2, 2020-April 20, 2021) • Plt. Madiun Branch Manager (May 2, 2019-May 1, 2020) • Head of Operations Unit of Regional Office VII Denpasar (March 13, 2017-May 1, 2019)



Diana Mayawati
Kepala Divisi Akuntansi
Head of Accounting Division

Menjabat Sejak <i>Served Since</i>	: 10 Desember 2015 <i>December 10, 2015</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Jakarta, 19 Oktober 1975 <i>Jakarta, October 19, 1975</i>
Usia <i>Age</i>	: 46 tahun <i>46 years old</i>
Domisili <i>Domicile</i>	: Bekasi, Jawa Barat, Indonesia <i>Bekasi, West Java, Indonesia</i>
Pendidikan Terakhir <i>Education</i>	: S.E, Akuntansi, Universitas Trisakti, 1998 <i>Bachelor of Accounting, Trisakti University, 1998</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Akuntansi (31 Agustus 2018-sekarang) • 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-Present) • Head of Accounting & PKBL Division (March 24, 2017-August 30, 2018) • Act. Head of Accounting & PKBL Division (December 10, 2015-March 23, 2017)



Boy Herwin Nur
Pj Wakil Kepala Divisi Akuntansi
Act. Deputy Head of Accounting Division

Menjabat Sejak <i>Served Since</i>	: 11 April 2022 <i>April 11, 2022</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Padang, 16 Februari 1973 <i>Padang, February 16, 1973</i>
Usia <i>Age</i>	: 48 tahun <i>48 years old</i>
Domisili <i>Domicile</i>	: Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir <i>Education</i>	: M.M, Manajemen, Universitas Tanjungpura <i>Master of Management, Tanjungpura University</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Wakil Kepala Divisi Akuntansi (11 April 2022-sekarang) • 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-present) • 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)



Puspita Dewi
Kepala Divisi Klaim dan Subrogasi
Head of Claims & Subrogation Division

Menjabat Sejak <i>Served Since</i>	: 11 April 2022 <i>April 11, 2022</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Cilacap, 23 Juni 1976 <i>Cilacap, June 23, 1976</i>
Usia <i>Age</i>	: 45 tahun <i>45 years old</i>
Domisili <i>Domicile</i>	: Depok, Jawa Barat, Indonesia <i>Depok, West Java, Indonesia</i>
Pendidikan Terakhir <i>Education</i>	: S.Tp, Teknologi Pertanian, Universitas Gadjah Mada <i>Bachelor of Agriculture Technology, Gadjah Mada University</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Klaim dan Subrogasi (11 April 2022-sekarang) • 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-present) • Acting Head 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)



Ceriandri Widuri
Kepala Divisi Manajemen Risiko
Head of Risk Management

Menjabat Sejak <i>Served Since</i>	: 31 Agustus 2018 <i>August 31, 2018</i>
Tempat/Tanggal Lahir <i>Place/Date of Birth</i>	: Semarang, 13 Maret 1972 <i>Semarang, March 13, 1972</i>
Usia <i>Age</i>	: 49 tahun <i>49 years old</i>
Domisili <i>Domicile</i>	: Bekasi, Jawa Barat, Indonesia <i>Bekasi, West Java, Indonesia</i>
Pendidikan Terakhir <i>Education</i>	: S.E, MBA, Manajemen Strategic, Universitas Gadjah Mada, 2009 <i>Bachelor in Economics, MBA, Strategic Management, Gadjah Mada University, 2009</i>
Sekilas Jabatan di Jamkrindo <i>Positions in Jamkrindo</i>	: <ul style="list-style-type: none"> • Kepala Divisi Manajemen Risiko dan Pemeringkatan Usaha Mikro, Usaha Kecil, Usaha Menengah, Konsultasi Manajemen (PUKM) (31 Agustus 2018-sekarang) • 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 of Micro Enterprises, Small Businesses, Medium Enterprises, Management Consulting (PUKM) (August 31, 2018-present) • Head of Risk Management Division (September 19, 2017-August 30, 2018) • Head of Sharia Assurance Division (March 10, 2014-September 18, 2017)

DEMOGRAFI KARYAWAN DAN PENGEMBANGAN KOMPETENSI SDM

EMPLOYEE DEMOGRAPHICS AND HUMAN RESOURCES COMPETENCY DEVELOPMENT



“1.951 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.”

“1,951 organic and non-organic employees working at Jamkrindo dedicate themselves to the MSMEs and Cooperatives sector 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 2021, Jamkrindo memiliki 1.951 karyawan mengalami kenaikan sebesar 11,93% dibandingkan jumlah karyawan per 31 Desember 2020 yaitu 1.743 orang. Kenaikan tersebut terutama disebabkan adanya rekrutmen karyawan pada tahun 2021.

Employee Demographics

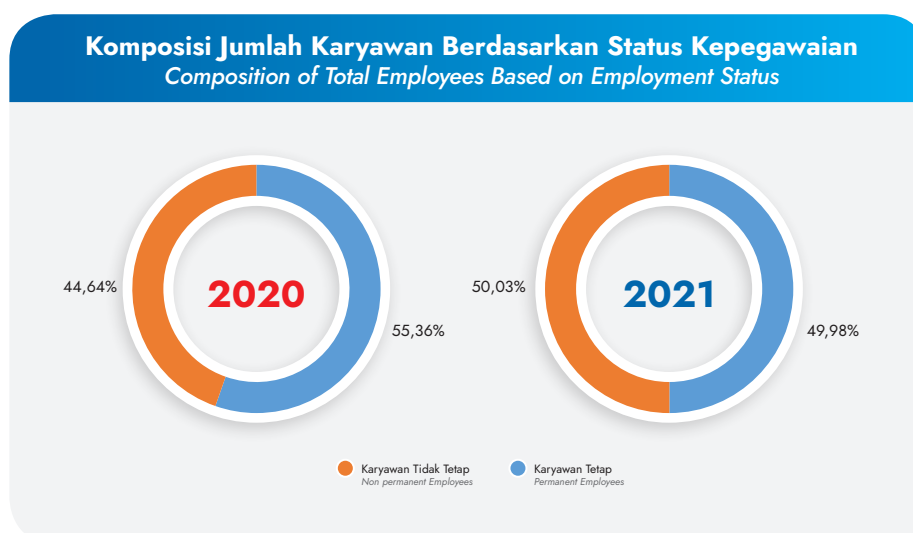
Jamkrindo has employees with a superior work culture which is the most valuable asset in providing credit guarantee products and services. By the end of 2021, Jamkrindo has 1,951 employees increased by 11,93% compared to the number of employees as of December 31, 2020 of 1,743 people. The increase was mainly due to the employees recruitment in 2021.

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

The demographic profile of Jamkrindo employees can be seen in the following tables and charts:

Demografi Karyawan Berdasarkan Status Kepegawaian (orang) Demographic of Employees Based on Employment Status (people)										
Status Kepegawaian Employment Status	2021				2020				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total	Persentase Percentage (%)	L M	P F	Jumlah Total	Persentase (%)	Jumlah Total	Persentase (%)
			(1)				(2)		(3=1-2)	(3/2)
TETAP PERMANENT										
• Permanen (PKWTT) • Permanent (PKWTT)	583	385	968	49,62%	586	372	958	54,96%	10	4,81%
• Penugasan pada entitas anak, PT Jamkrindo Syariah • Assigned to a Subsidiary, PT Jamkrindo Syariah	4	1	5	0,26%	4	1	5	0,29%	0	0,00%
• Penugasan PT LSPP • Assigned to PT LSPP	1	1	2	0,10%	1	1	2	0,11%	0	0,00%
Sub Jumlah Tetap Sub Total Permanent	588	387	975	49,98%	591	374	965	55,36%	10	4,81%
TIDAK TETAP NON PERMANENT										
• Kontrak Outsourcing • Outsourced Contracts	519	214	733	37,57%	501	195	696	39,93%	37	17,79%
• Magang Bersertifikasi • Certified Apprentice	52	80	132	6,77%	16	32	48	2,75%	84	40,38%
• Prohire	7	2	9	0,46%	8	3	11	0,63%	-2	-0,96%
• KKWT	38	64	102	5,23%	6	17	23	1,32%	79	37,98%
Sub Jumlah Tidak Tetap Sub Total of Non-permanent	616	360	976	50,03%	531	247	778	44,64%	198	95,19%
Jumlah Total	1.204	747	1.951	100,00%	1.122	621	1.743	100,00%	208	100,00%

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

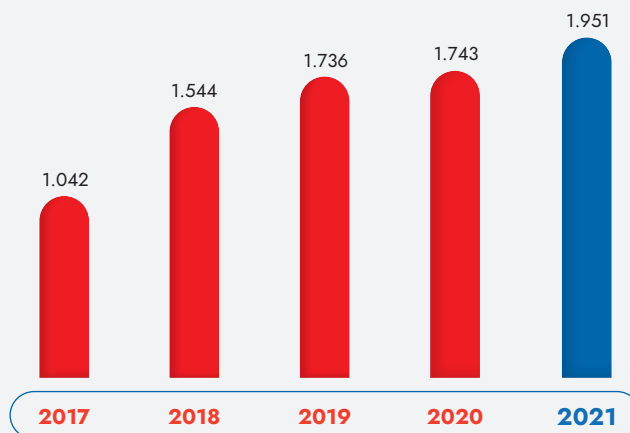


Berdasarkan status kepegawaian, komposisi karyawan tidak tetap Jamkrindo lebih besar jika dibandingkan dengan karyawan tetap. Karyawan tidak tetap Jamkrindo khususnya didominasi oleh tenaga *outsourcing*.

Based on employment status, the composition of Jamkrindo's non-permanent employees is greater than that of permanent employees. Jamkrindo's non-permanent employees in particular are dominated by *outsourcing* workers.

Pergerakan Jumlah Keseluruhan Karyawan dalam 5 (Lima) Tahun Terakhir 2017-2021

Growth of Number of Employees in the Last 5 (Five) Years 2017-2021



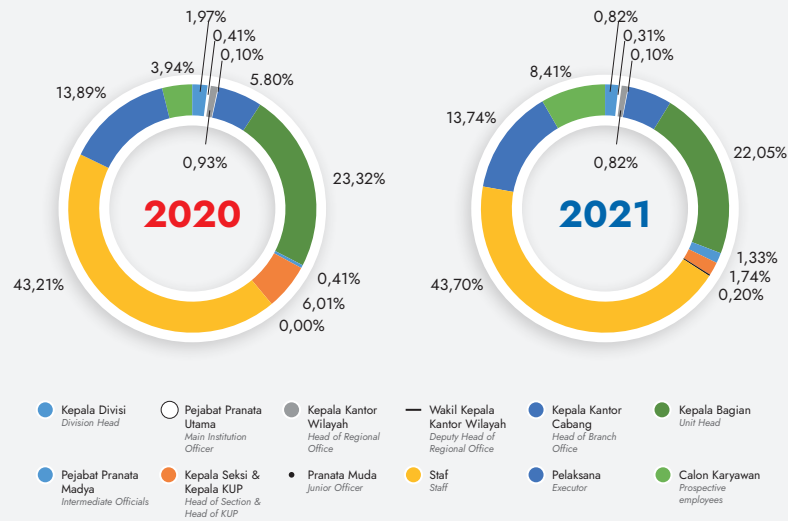
Demografi Karyawan Tetap Berdasarkan Level Organisasi (orang)

Demographic of Permanent Employees by Organization Level (people)

Level Organisasi Organization Level	2021				2020				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	0	0	0	0,00%	0	0	0	0%	0	0,00%
Kepala Divisi Division Head	11	6	17	1,74%	12	7	19	1,97%	-2	-10,53%
Wakil Kepala Divisi Deputy Division Head	0	1	1	0,10%	0	0	0	0%	1	100,00%
Pejabat Pranata Utama Main Institution Officer	1	2	3	0,31%	3	1	4	0,41%	-1	25,00%
Kepala Kantor Wilayah Head of Regional Office	7	1	8	0,82%	9	0	9	0,93%	-1	11,11%
Wakil Kepala Kantor Wilayah Deputy Head of Regional Office	1	0	1	0,10%	1	0	1	0,10%	0	0,00%
Kepala Kantor Cabang Head of Branch Office	50	6	56	5,74%	49	7	56	5,80%	0	0,00%
Kepala Bagian Unit Head	162	53	215	22,05%	165	60	225	23,32%	-10	4,44%
Pejabat Pranata Madya Intermediate Officials	9	4	13	1,33%	3	1	4	0,41%	9	225%
Kepala Seksi & Kepala KUP Head of Section & Head of KUP	13	4	17	1,74%	25	33	58	6,01%	-41	70,70%
Pranata Muda Junior Officer	0	2	2	0,20%	0	0	0	0%	2	200,00%
Staf Staff	222	204	426	43,70%	231	186	417	43,21%	9	2,16%
Pelaksana Executor	78	56	134	13,74%	78	56	134	13,88%	0	0,00%
Calon Karyawan Prospective employees	34	48	82	8,41%	15	23	38	3,94%	44	115,79%
Jumlah Total	588	387	975	100,00%	591	374	965	100,00%	10	1,04%

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

Komposisi Jumlah Karyawan Tetap Berdasarkan Level Organisasi Composition of Permanent Employees by Organization Level



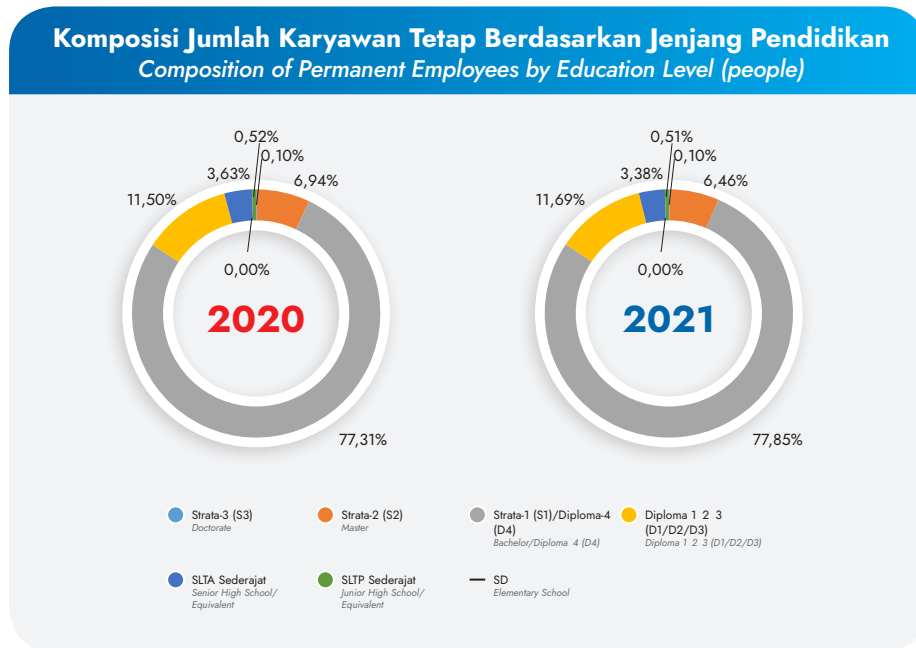
Berdasarkan level organisasi, komposisi karyawan tetap Jamkrindo didominasi oleh level Staf. Penambahan terbesar didapatkan dari Pejabat Pranata Madya sebanyak 9 orang, sedangkan pengurangan terbesar ada di Kepala Seksi & Kepala KUP sebanyak 41 orang. Terdapat juga penambahan Calon Karyawan sebanyak 44 orang.

Based on the organizational level, the composition of Jamkrindo's permanent employees is dominated by staff level. The largest additions were obtained from Intermediate Officials of 9 people, meanwhile the biggest reduction comes from Section Head & KUP Head of 41 people. There are also additional prospective employees as many as 44 people.

Demografi Karyawan Tetap Berdasarkan Jenjang Pendidikan (orang) Demographic of Permanent Employees by Education Level (people)

Jenjang Pendidikan Education Level	2021				2020				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) Doctorate	1	0	1	0,10%	1	-	1	0,10%	0	0,00%
Strata-2 (S2) Master	43	20	63	6,46%	46	21	67	6,94%	-4	-5,97%
Strata-1 (S1)/Diploma-4 (D4) Bachelor/Diploma-4 (D4)	462	297	759	77,85%	462	284	746	77,31%	13	1,74%
Diploma 1-2-3 (D1/D2/D3) Diploma 1-2-3 (D1/D2/D3)	53	61	114	11,69%	52	59	111	11,50%	3	2,70%
SLTA Sederajat Senior High School/Equivalent	24	9	33	3,38%	25	10	35	3,63%	-2	-5,71%
SLTP Sederajat Junior High School/Equivalent	5	0	5	0,51%	5	-	5	0,52%	0	0,00%
SD Elementary School	0	0	0	0,00%	0	0	0	0,00%	0	0,00%
Jumlah Total	588	387	975	100,00%	591	374	965	100,00%	10	1,04%

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



Berdasarkan jenjang pendidikan, komposisi karyawan tetap Jamkrindo didominasi oleh karyawan dengan latar belakang pendidikan Sarjana (S1)/Diploma 4 (D4) yang juga mengalami kenaikan di tahun 2021, begitu pula dengan karyawan dengan jenjang Diploma 1-2-3 (D1/D2/D3), sedangkan terdapat pengurangan pada karyawan dengan latar belakang pendidikan Strata-2 (S2) dan SLTA sederajat.

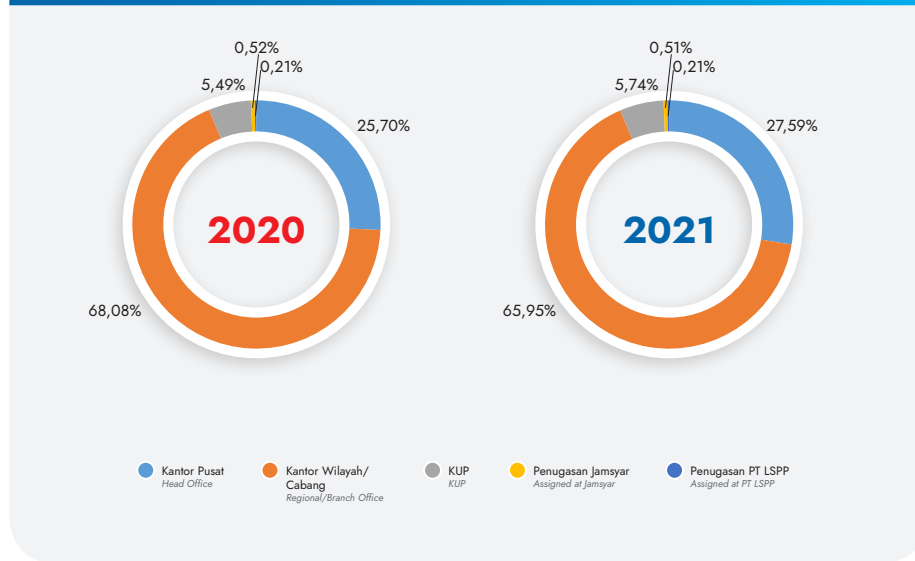
Based on the education level, the composition of Jamkrindo's permanent employees is dominated by employees with a bachelor's degree /Diploma 4 (D4) background which increased in 2021, as well as from Diploma 1-2-3 (D1/D2/D3), meanwhile, there is a reduction in employees with an educational background of Master (S2) and Senior High School/Equivalent.

Demografi Karyawan Tetap Berdasarkan Penempatan/Wilayah Kerja (orang) Demographic of Permanent Employees by Placement/Operating Area (people)

Penempatan/ Wilayah Kerja Placement/ Operating Area	2021				2020				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	119	269	27,59%	142	106	248	25,70%	21	8,47%
Kantor Wilayah/Cabang Regional/Branch Office	395	248	643	65,95%	411	246	657	68,08%	-14	-2,13%
KUP KUP	38	18	56	5,74%	33	20	53	5,49%	3	5,66%
Penugasan Jamsyar Assigned at Jamsyar	4	1	5	0,51%	4	1	5	0,52%	0	0,00%
Penugasan PT LSPP Assigned at PT LSPP	1	1	2	0,21%	1	1	2	0,21%	0	0,00%
Jumlah Total	588	387	975	100,00%	591	374	965	100,00%	10	1,04%

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

Komposisi Jumlah Karyawan Tetap Berdasarkan Penempatan/Wilayah Kerja Composition of Total Permanent Employees by Placement/Operating Area



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

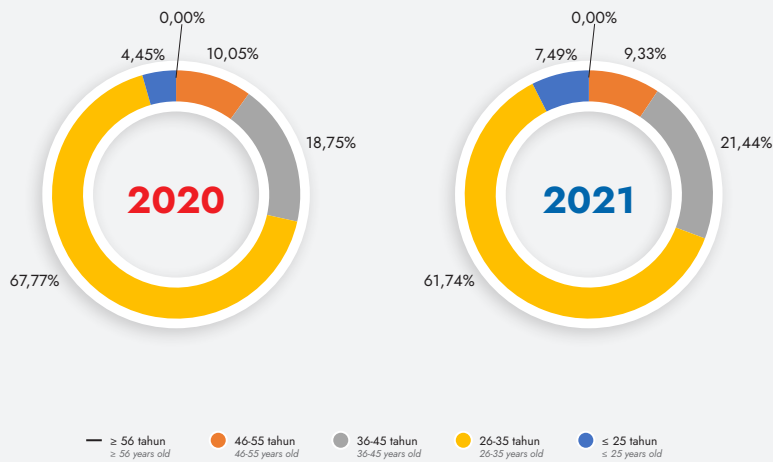
Based on the placement/operating area, the composition of Jamkrindo's permanent employees is dominated by permanent employees who serve in the Regional/Branch Office.

Demografi Karyawan Tetap Berdasarkan Rentang Usia (orang) Demographic of Permanent Employees by Age Range (people)

Rentang Usia Age Range	2021				2020				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	0	0	0	0,00%	0	0	0	0,00%	0	0,00%
46-55 tahun 46-55 years old	66	25	91	9,33%	62	25	87	10,05%	4	4,60%
36-45 tahun 36-45 years old	130	79	209	21,44%	115	66	181	18,75%	28	15,47%
26-35 tahun 26-35 years old	368	234	602	61,74%	402	252	654	67,77%	-52	-7,95%
≤ 25 tahun ≤ 25 years old	24	49	73	7,49%	12	31	43	4,45%	30	69,77%
Jumlah Total	588	387	975	100,00%	591	374	965	100,00%	10	1,04%

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

Komposisi Jumlah Karyawan Tetap Berdasarkan Rentang Usia Composition of Permanent Employees by Age Range



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

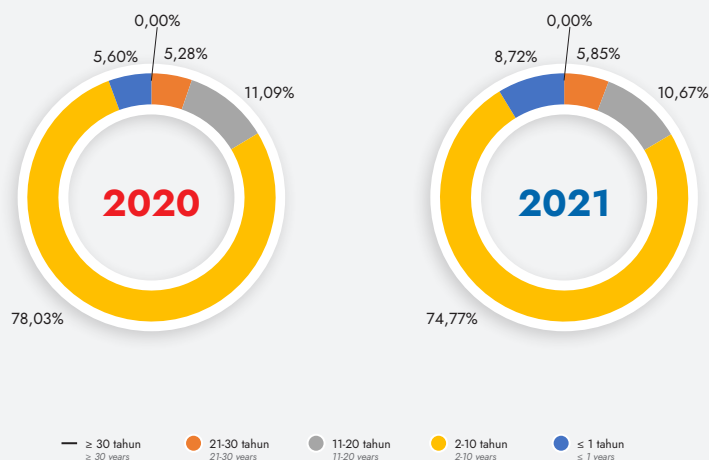
Based on the age range, the composition of Jamkrindo's permanent employees is dominated by permanent employees who are in the 26-35 years age group.

Demografi Karyawan Tetap Berdasarkan Masa Kerja (orang) Demographic of Permanent Employees by Serving Period (people)

Masa Kerja Serving Period	2021				2020				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	37	20	57	5,85%	34	17	51	5,28%	6	11,76%
11-20 tahun 11-20 years	61	43	104	10,67%	63	44	107	11,09%	-3	-2,80%
2-10 tahun 2-10 years	454	275	729	74,77%	472	281	753	78,03%	-24	-3,19%
≤ 1 tahun ≤ 1 years	36	49	85	8,72%	22	32	54	5,60%	31	57,41%
Jumlah Total	588	387	975	100,00%	591	374	965	100,00%	10	1,04%

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

Komposisi Jumlah Karyawan Tetap Berdasarkan Masa Kerja Composition of Permanent Employees by Serving Period



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 57,41%, sedangkan karyawan tetap dengan masa kerja 2-10 tahun mengalami penurunan 3,19%.

Based on serving period, the composition of Jamkrindo's permanent employees is dominated by permanent employees with 2-10 years of service. There was an additional 57.41% of Jamkrindo's permanent employees with less than 1 year of service, while permanent employees with 2-10 years of service experienced a 3.19% decrease.

Demografi Karyawan Tetap Berdasarkan Gender/Jenis Kelamin (orang) Demographic of Permanent Employees by Gender (people)

Gender	2021		2020		Kenaikan (Penurunan)	
	Jumlah Total	Persentase Persentase (%)	Jumlah Total	Persentase Persentase (%)	Jumlah Total	Persentase Persentase (%)
	(1)		(2)		(3=1-2)	(3/2)
Laki-laki Male	588	60,31%	591	61,24%	-3	-0,51%
Perempuan Female	387	39,69%	374	38,76%	13	3,48%
Jumlah Total	975	100%	965	100,00%	10	1,04%

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.

Competency Development

Professional HR management is one of Jamkrindo's main focuses in providing 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 various positions and jobs at the right time.

Tujuan perencanaan dan strategi pengembangan SDM adalah:

1. Menentukan 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. Menghindari kekurangan atau kelebihan karyawan;
6. Menjadi pedoman dalam menetapkan program rekrutmen, seleksi, pengembangan, kompensasi, pengintegrasian, pemeliharaan dan kedisiplinan, serta pemberhentian karyawan;
7. Menjadi pedoman dalam melaksanakan mutasi (vertikal atau horizontal) dan pensiun karyawan;
8. Menjadi dasar dalam melakukan penilaian pegawai.

The objectives of HR planning and development strategies are:

1. To determine the quality and quantity of employees who will fill all positions in the Company;
2. To ensure the availability of current and future labor so that every work can be completed;
3. To avoid the occurrence of mismanagement and overlap in the execution of duties;
4. To facilitate coordination, integration, and synchronization to increase work productivity;
5. To avoid employee shortages or excess ;
6. To become a guideline in establishing programs for recruitment, selection, development, compensation, integration, maintenance, and discipline, as well as the dismissal of employees;
7. To become a guideline in conducting transfer (vertical or horizontal) and employee retirement;
8. To become the basis for employee appraisal.

Biaya Pengembangan Kompetensi

Realisasi biaya pengembangan kompetensi karyawan pada tahun 2021 tercatat sebesar Rp18,525 miliar, naik 0,65% atau sebesar 120 juta dibandingkan tahun 2020, atau mencatat pencapaian 84,1% dibandingkan anggaran tahun 2021.

Besaran biaya pengembangan kompetensi karyawan secara total dapat dilihat pada tabel berikut:

Competency Development Costs

The realization of employee competency development costs in 2021 was recorded at IDR18.525 million, increased 0.65% or IDR120 million compared to 2020, or recorded an achievement of 84.1% compared to the 2021 budget.

Total cost of developing employee competency can be seen in the following table:

	Realisasi 2021 (Rp-juta) Realization 2021 (IDR-million)	Anggaran 2021 (Rp-juta) Budget 2021 (IDR- million)	Realisasi 2020 (Rp-juta) Realization 2020 (IDR-million)	Realisasi 2021 Terhadap Anggaran 2021 (%) Realization 2021 To Budget 2021 (%)	Realisasi 2021 Terhadap Realisasi 2020 (%) Realization 2021 To Realization 2020 (%)
	(1)	(2)	(3)	(1:2)	(1:3)
Biaya Pengembangan Kompetensi Competency Development Costs	18.525	22.036	18.405	84,1%	100,65%

Biaya Pengembangan Kompetensi dalam 5 (Lima) Tahun Terakhir 2017-2021 (Rp-juta) Competency Development Costs in the Last 5 (Five) Years 2017-2020 (IDR-million)





“Uraian tentang pengembangan SDM sebagai salah satu pemangku kepentingan Jamkrindo dapat dilihat pada bab Tanggung Jawab Sosial Perusahaan dalam bagian pembahasan aspek Tanggung Jawab Perusahaan atas Ketenagakerjaan, Kesehatan dan Keselamatan Kerja.”

“A description of HR development as one of Jamkrindo’s stakeholders can be read in the Corporate Social Responsibility chapter in the discussion section on aspects of Corporate Responsibility for Employment, Occupational Health and Safety.”



PENDIDIKAN DAN/ATAU PELATIHAN DEWAN KOMISARIS, DIREKSI, KOMITE-KOMITE, SEKRETARIS PERUSAHAAN, DAN UNIT AUDIT INTERNAL

EDUCATION AND/OR TRAINING OF THE BOARD OF COMMISSIONERS, BOARD OF DIRECTORS, COMMITTEES, CORPORATE SECRETARIES, AND INTERNAL AUDIT UNITS

Berikut informasi tentang program peningkatan kompetensi Dewan Komisaris, Direksi, Komite Audit, Komite Investasi dan Risiko Usaha, Sekretaris Perusahaan, dan Audit Internal, di sepanjang tahun 2021.

The following information about competency improvement programs of the Board of Commissioners, Board of Directors, Audit Committee, Investment and Business Risk Committee, Corporate Secretary, and Internal Audit, throughout 2021.

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place/Date	Penyelenggara Organizer
DEWAN KOMISARIS BOARD OF COMMISSIONERS				
Sri Mulyanto (Dewan Komisaris) (Board of Commissioner)	Program Pengembangan Direksi/ Dewan Komisaris Board of Directors/Board of Commissioners Development Program	Webinar Corporate Governance Series : Advancing Sustainability: Governing and Reporting Forging a Sustainable Future for Better Indonesia	Zoom Meeting, 8 Juli 2021 Zoom Meeting, July 8, 2021	IICD
	Program Pengembangan Direksi/ Dewan Komisaris Board of Directors/Board of Commissioners Development Program	Sosialisasi Peraturan KPK Nomor 2 Tahun 2020 Tata Cara Pendaftaran, Pengumuman & Pemeriksaan LHKPN Komisi Pemberantasan Korupsi RI Dissemination of KPK Regulation Number 2 of 2020 Procedures for Registration, Announcement & Examination of LHKPN RI Corruption Eradication Commission	Zoom Meeting, 19 Februari 2021 Zoom Meeting, February 19, 2021	Direktorat Pendaftaran & Pemeriksaan LHKPN Komisi Pemberantasan Korupsi RI Directorate of Registration & Examination of LHKPN Corruption Eradication Commission RI
Muhammad Muchlas Rowi (Komisaris Independen) (Independent Commissioner)	Program Pengembangan Direksi/ Dewan Komisaris Board of Directors/Board of Commissioners Development Program	Workshop Managing Risks of Innovation and Digital Transformation in The New Economy Era	Zoom Meeting, 28 April 2021 Zoom Meeting, April 28, 2021	Indonesian Institute for Corporate Directorship
	Program Pengembangan Direksi/ Dewan Komisaris Board of Directors/Board of Commissioners Development Program	Webinar Corporate Governance Series : Advancing Sustainability: Governing and Reporting Forging a Sustainable Future for Better Indonesia	Zoom Meeting, 8 Juli 2021 Zoom Meeting, July 8, 2021	IICD
	Program Pengembangan Direksi/ Dewan Komisaris Board of Directors/Board of Commissioners Development Program	Training Special Directorship Program	Zoom Meeting, 23-25 Agustus 2021 Zoom Meeting, August 23-25, 2021	Indonesian Institute for Corporate Directorship (IICD)
	Program Pengembangan Direksi/ Dewan Komisaris Board of Directors/Board of Commissioners Development Program	Sosialisasi Peraturan KPK Nomor 2 Tahun 2020 Tata Cara Pendaftaran, Pengumuman & Pemeriksaan LHKPN Komisi Pemberantasan Korupsi RI Dissemination of KPK Regulation Number 2 of 2020 Procedures for Registration, Announcement & Examination of LHKPN RI Corruption Eradication Commission	Zoom Meeting, 19 Februari 2021 Zoom Meeting, February 19, 2021	Direktorat Pendaftaran & Pemeriksaan LHKPN Komisi Pemberantasan Korupsi RI Directorate of Registration & Examination of LHKPN Corruption Eradication Commission RI
	Program Pengembangan Direksi/ Dewan Komisaris Board of Directors/Board of Commissioners Development Program	Pendidikan Ahli Hukum Kontrak Pengadaan Procurement Contract Legal Expert Education	Zoom Meeting, 17 Mei 2021 Zoom Meeting, May 17, 2021	The Global Voice and Network of Procurement Lawyer Profession

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Dra. Hernita Alius, M.M., M.Si (Komisaris Independen) (Independent Commissioner)	Program Pengembangan Direksi/ Dewan Komisaris <i>Board of Directors/Board of Commissioners Development Program</i>	Sosialisasi Peraturan KPK Nomor 2 Tahun 2020 Tata Cara Pendaftaran, Pengumuman & Pemeriksaan LHKPN Komisi Pemberantasan Korupsi RI <i>Dissemination of KPK Regulation Number 2 of 2020 Procedures for Registration, Announcement & Examination of LHKPN RI Corruption Eradication Commission</i>	Zoom Meeting, 19 Februari 2021 Zoom Meeting, February 19, 2021	Direktorat Pendaftaran & Pemeriksaan LHKPN Komisi Pemberantasan Korupsi RI <i>Directorate of Registration and Examination of LHKPN Corruption Eradication Commission RI</i>
	Pelatihan Mandatory & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	Mensrea	Zoom Meeting, 20 Februari 2021 Zoom Meeting, February 20, 2021	Indonesia Financial Group (IFG)
Ari Wahyuni (Komisaris) (Commissioner)	Program Pengembangan Direksi/ Dewan Komisaris <i>Board of Directors/Board of Commissioners Development Program</i>	Sosialisasi Peraturan KPK Nomor 2 Tahun 2020 Tata Cara Pendaftaran, Pengumuman & Pemeriksaan LHKPN Komisi Pemberantasan Korupsi RI <i>Dissemination of KPK Regulation Number 2 of 2020 Procedures for Registration, Announcement & Examination of LHKPN RI Corruption Eradication Commission</i>	Zoom Meeting, 19 Februari 2021 Zoom Meeting, February 19, 2021	Direktorat Pendaftaran & Pemeriksaan LHKPN Komisi Pemberantasan Korupsi RI <i>Directorate of Registration and Examination of LHKPN RI Corruption Eradication Commission</i>
DIREKSI BOARD OF DIRECTORS				
Putrama Wahyu Setyawan (Direktur Utama) (President Director)	Pelatihan Mandatory & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	Webinar Pencegahan Korupsi <i>Corruption Prevention Webinar</i>	Zoom Meeting, 6 Mei 2021 Zoom Meeting, May 6, 2021	IFG (Narsum Komisi Pemberantasan Korupsi) <i>IFG (Speaker of the Corruption Eradication Commission)</i>
Suwarnito (Direktur Bisnis Penjaminan) (Director of Guarantee Business)	Leadership Development Program ke Seluruh Level Jabatan <i>Leadership Development Program to All Position Levels</i>	Development Center (Jamkrindo Executive Development Program) Tahap II <i>Development Center (Jamkrindo Executive Development Program) Phase II</i>	Zoom Meeting, 22 Maret 2021 Zoom Meeting, March 22, 2021	PT Jamkrindo
Sulis Usdoko (Direktur MSDM, Umum dan Kepatuhan) (Director of HRM, General Affairs, and Compliance)	Self Development Program	Digital Marketing: A Strategic Perspective Online Program	Zoom Meeting, 12 Mei-7 Juli 2021 Zoom Meeting, May 12-July 7, 2021	Yale SOM Executive Education
	Self Development Program	13th Global Peter Drucker Forum 2021	Zoom Meeting, 10-17 November 2021 Zoom Meeting, November 10-17, 2021	Global Peter Drucker Forum
KOMITE AUDIT AUDIT COMMITTEE				
Selama tahun 2021, Perusahaan tidak memiliki program khusus pengembangan bagi Anggota Komite Audit. Namun demikian, Anggota Komite Audit tetap melakukan pengembangan diri secara mandiri dengan mengikuti berbagai pelatihan maupun seminar sesuai bidangnya masing-masing. <i>During 2021, the Company does not have a special development program for members of the Audit Committee. However, members of the Audit Committee continue to develop themselves independently by participating in various trainings and seminars according to their respective fields.</i>				
KOMITE NOMINASI DAN REMUNERASI NOMINATION AND REMUNERATION COMMITTEE				
Selama tahun 2021, Perusahaan tidak memiliki program khusus pengembangan bagi Anggota Komite Nominasi dan Remunerasi. Namun demikian, Anggota Komite Nominasi dan Remunerasi tetap melakukan pengembangan diri secara mandiri dengan mengikuti berbagai pelatihan maupun seminar sesuai bidangnya masing-masing. <i>During 2021, the Company does not have a special development program for members of the Nomination and Remuneration Committee. However, members of the Nomination and Remuneration Committee continue to develop themselves independently by participating in various trainings and seminars according to their respective fields.</i>				
KOMITE INVESTASI DAN RISIKO USAHA INVESTMENT AND BUSINESS RISK COMMITTEE				
Selama tahun 2021, Perusahaan tidak memiliki program khusus pengembangan bagi Anggota Komite Investasi dan Risiko Usaha. Namun demikian, Anggota Komite Investasi dan Risiko Usaha tetap melakukan pengembangan diri secara mandiri dengan mengikuti berbagai pelatihan maupun seminar sesuai bidangnya masing-masing. <i>During 2021, the Company does not have a special development program for members of the Investment and Business Risk Committee. However, members of the Investment and Business Risk Committee continue to develop themselves independently by participating in various trainings and seminars according to their respective fields.</i>				

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place/Date	Penyelenggara Organizer
SEKRETARIS PERUSAHAAN CORPORATE SECRETARY				
Abdul Bari (Sekretaris Perusahaan) (Corporate Secretary)	Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels	Development Center (Jamkrindo Executive Development Program) Tahap II Development Center (Jamkrindo Executive Development Program) Phase II	Zoom Meeting, 10 Maret 2021 Zoom Meeting, March 10, 2021	PT Jamkrindo
	Pelatihan Mandatory & Program Perusahaan Mandatory Training & Corporate Programs	"To Be a Master" dan "Saya Bahagia" "To Be a Master" and "I'm Happy"	Zoom Meeting, 31 Maret 2021 Zoom Meeting, March 31, 2021	Bpk. Imam Bustomi - Asisten Deputi Bidang TI KBUMN Mr. Imam Bustomi - Assistant Deputy for IT SOEs
	Pelatihan Mandatory & Program Perusahaan Mandatory Training & Corporate Programs	Pelatihan Antikorupsi Batch 1: Mengenali dan Memahami Korupsi pada BUMN Sektor Jasa Keuangan Serta Pencegahannya Anti-Corruption Training Batch 1: Recognizing and Understanding Corruption in SOEs in the Financial Services Sector and its Prevention	Zoom Meeting, 13-15 April 2021 Zoom Meeting, April 13-15, 2021	Komisi Pemberantasan Korupsi (KPK) Corruption Eradication Commission (KPK)
	Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels	Executive Mindfulness: Silent Mindful Listening for Leaders	Zoom Meeting, 27 Mei 2021 Zoom Meeting, May 27, 2021	Kampoong Hening
	Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels	BMDP Series Pendalaman Dalam Rangka Penguatan Experiential Learning: Series 9 BMDP Series Deepening in Order to Strengthen Experiential Learning: Series 9	Zoom Meeting, 5 November 2021 Zoom Meeting, November 5, 2021	PT Jamkrindo
	Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels	Assignment Project untuk Final Presentation Jamkrindo Executive Development Program Assignment Project for Jamkrindo Executive Development Program Final Presentation	Zoom Meeting, 7-29 Juli 2021 Zoom Meeting, July 7-29, 2021	PT Jamkrindo dan DDI
	Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels	Final Presentation Jamkrindo Executive Development Program Final Presentation Jamkrindo Executive Development Program	Zoom Meeting, 21-29 Juli 2021 Zoom Meeting, July 21-29, 2021	PT Jamkrindo dan DDI
	Program Lainnya Other Programs	IT Security Awareness (sesi 2) IT Security Awareness (session 2)	Zoom Meeting, 29 September 2021 Zoom Meeting, September 29, 2021	PT Jamkrindo
	Program Lainnya Other Programs	Assignment IT Security Awareness	Zoom Meeting, 30 September-1 Oktober 2021 Zoom Meeting, September 30-October 1, 2021	PT Jamkrindo
	Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels	"BMDP Series Pendalaman dalam Rangka Penguatan Experiential Learning: Operational Aspect: Digital Leadership" "BMDP Series Deepening in Order to Strengthen Experiential Learning: Operational Aspect: Digital Leadership"	Zoom Meeting, 22 Oktober 2021 Zoom Meeting, October 22, 2021	Imam Bustomi
	Pembekalan dan Sertifikasi Sesuai Keahlian POJK Debriefing and Certification According to POJK Expertise	Sertifikasi QRGP (Qualified Risk Governance Professional) QRGP (Qualified Risk Governance Professional) Certification	Zoom Meeting, 4 -6 Oktober 2021 Zoom Meeting, October 4-6, 2021	CRMS Indonesia
	Self Development Program	Workshop Pengembangan GRC Batch II GRC Batch II Development Workshop	Zoom Meeting, 13 Oktober 2021 Zoom Meeting, October 13, 2021	Ir. Jerry Marmen, M. S., M.Ec, M.Mgt,PhD (GRC Expert)
Internalisasi Budaya "AKHLAK" "AKHLAK" Culture Internalization	Culture Building Direktorat Utama Culture Building Main Directorate	JIS Resort, Puncak, 17-19 Desember JIS Resort, Puncak, December 17-19	PT Jamkrindo	

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place/Date	Penyelenggara Organizer
AUDIT INTERNAL/SATUAN PENGAWASAN INTERN INTERNAL AUDIT UNIT				
Andry Septianto (Kepala Satuan Pengawas Intern) (Head of Internal Control Unit)	Pelatihan <i>Mandatory</i> & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	Internal Control COSO -2013. <i>COSO -2013 Internal Controls.</i>	Zoom Meeting, 9-10 Maret 2021 <i>Zoom Meeting, March 9-10, 2021</i>	Yayasan Pendidikan Internal Audit (YPIA) <i>Internal Audit Education Foundation (YPIA)</i>
	Pelatihan <i>Mandatory</i> & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	Internal Auditing— Standar Audit dan Kode Etik Profesi <i>Internal Auditing— Auditing Standards and Professional Code of Ethics</i>	Zoom Meeting, 18-19 Maret 2021 <i>Zoom Meeting, March 18-19, 2021</i>	Yayasan Pendidikan Internal Audit (YPIA) <i>Internal Audit Education Foundation (YPIA)</i>
	Pelatihan <i>Mandatory</i> & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	"To Be a Master" dan "Saya Bahagia" <i>"To Be a Master" and "I'm Happy"</i>	Zoom Meeting, 31 Maret 2021 <i>Zoom Meeting, March 31, 2021</i>	Bpk. Imam Bustomi - Asisten Deputi Bidang TI KBUMN <i>Mr. Imam Bustomi - Assistant Deputy for IT SOEs</i>
	Pelatihan <i>Mandatory</i> & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	Pelatihan Antikorupsi <i>Batch 1</i> : Mengenali dan Memahami Korupsi serta Pencegahannya <i>Anti-Corruption Training Batch 1: Recognizing and Understanding Corruption in the Financial Services Sector and its Prevention</i>	Zoom Meeting, 13-15 April 2021 <i>Zoom Meeting, April 13-15, 2021</i>	Komisi Pemberantasan Korupsi (KPK) <i>Corruption Eradication Commission (KPK)</i>
	Pelatihan <i>Mandatory</i> & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	<i>Training Awareness & Training Internal Auditor SMAP ISO 37001:2016</i> <i>Awareness & Internal Auditor Training SMAP ISO 37001:2016</i>	Zoom Meeting, 21-23 April 2021 <i>Zoom Meeting, April 21-23, 2021</i>	Konsultan ERP <i>ERP Consulting</i>
	Pelatihan <i>Mandatory</i> & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	Review Penilaian Risiko Penyusunan Implementasi <i>Form SMAP ISO 37001</i> <i>Review of Bribery Risk Assessment Implementation of ISO 37001 SMAP Form</i>	Zoom Meeting, 10-11 Mei 2021 <i>Zoom Meeting, May 10-11, 2021</i>	Cevral Consulting
	Pembekalan dan Sertifikasi Sesuai Keahlian POJK <i>Debriefing and Certification According to POJK Expertise</i>	Pelatihan <i>Fraud Auditing</i> <i>Fraud Auditing Training Assignment</i>	Zoom Meeting, 3-7 Mei 2021 <i>Zoom Meeting, May 3-7, 2021</i>	Lembaga Pengembangan Fraud Auditing <i>Fraud Auditing Development Institute</i>
	Pembekalan dan Sertifikasi Sesuai Keahlian POJK <i>Debriefing and Certification According to POJK Expertise</i>	Assignment Pelatihan <i>Fraud Auditing</i> <i>Fraud Auditing Training Assignment</i>	Zoom Meeting, 3-7 Mei 2021 <i>Zoom Meeting, May 3-7, 2021</i>	Lembaga Pengembangan Fraud Auditing <i>Fraud Auditing Development Institute</i>
	Pembekalan dan Sertifikasi Sesuai Keahlian POJK <i>Debriefing and Certification According to POJK Expertise</i>	Pelatihan Audit Forensik <i>Forensic Audit Training</i>	Zoom Meeting, 19-21 Mei 2021 <i>Zoom Meeting, May 19-21, 2021</i>	Lembaga Pengembangan Fraud Auditing (LPFA) <i>Fraud Auditing Development Institute</i>
	Pembekalan dan Sertifikasi Sesuai Keahlian POJK <i>Debriefing and Certification According to POJK Expertise</i>	Assignment Pelatihan Audit Forensik <i>Forensic Audit Training Assignment</i>	Zoom Meeting, 19-21 Mei 2021 <i>Zoom Meeting, May 19-21, 2021</i>	Lembaga Pengembangan Fraud Auditing (LPFA) <i>Fraud Auditing Development Institute</i>
	Leadership Development Program ke Seluruh Level Jabatan <i>Leadership Development Program to All Position Levels</i>	<i>Executive Mindfulness: Silent Mindful Listening for Leaders</i>	PT Jamkrindo, 27 Mei 2021 <i>PT Jamkrindo, May 27, 2021</i>	Kampoong Hening
	Pelatihan <i>Mandatory</i> & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	Pelatihan Persiapan Pelaksanaan Internal Auditor SMAP ISO 37001:2016 <i>Training for the Implementation of the ISO 37001:2016 SMAP Internal Auditor Implementation</i>	Zoom Meeting, 7 Juni 2021 <i>Zoom Meeting, June 7, 2021</i>	FKAP
	Leadership Development Program ke Seluruh Level Jabatan <i>Leadership Development Program to All Position Levels</i>	"BMDP Series Pendalaman dalam Rangka Penguatan <i>Experiential Learning: Series 2: Business Aspect - Rencana Aksi Pengelolaan KC Medan</i> " <i>"BMDP Series Deepening in Order to Strengthen Experiential Learning: Series 2: Business Aspect - Medan Branch Office Management Action Plan"</i>	Zoom Meeting, 23 Juli 2021 <i>Zoom Meeting, July 23, 2021</i>	PT Jamkrindo / Bapak Winddy Dwi Cahyo (Pemimpin Cabang Medan) <i>PT Jamkrindo / Mr. Winddy Dwi Cahyo (Medan Branch Manager)</i>

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels		"BMDP Series Pendalaman dalam Rangka Penguatan <i>Experiential Learning: Series 3: Financial Aspect</i> - Rencana Aksi Pengelolaan KC Jakarta dan Roll Out Implementasi Document Management System (DMS)" "BMDP Series Deepening in Order to Strengthen <i>Experiential Learning: Series 3: Financial Aspect</i> - Jakarta Branch Office Management Action Plan and Roll Out Document Management System (DMS) Implementation"	Zoom Meeting, 2 Agustus 2021 Zoom Meeting, August 2, 2021	"PT Jamkrindo 1. Bapak Sulis Usdoko (Direktur MSDM, Umum, dan Kepatuhan) 2. Bapak Abdul Bari (Sekretaris Perusahaan) 3. Bapak Mohammad Robith Azmi (Pemimpin Cabang Jakarta)" "PT Jamkrindo" 1. Mr. Sulis Usdoko (Director of HR, General Affairs, and Compliance) 2. Mr. Abdul Bari (Corporate Secretary) 3. Mr. Mohammad Robith Azmi (Jakarta Branch Manager)"
Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels		"BMDP Series Pendalaman dalam Rangka Penguatan <i>Experiential Learning: Series 4: Operational Aspect</i> Sesi 2: <i>Data Management in Banking Industry Experience</i> " "BMDP Series In-depth study to Strengthen <i>Experiential Learning: Series 4: Operational Aspect</i> Session 2: <i>Data Management in Banking Industry Experience</i> "	Zoom Meeting, 13 Agustus 2021 Zoom Meeting, August 13, 2021	PT Jamkrindo / Nefo P. Trianggono
Program Lainnya Other Programs		IT Security Awareness (sesi 1) IT Security Awareness (session 1)	PT Jamkrindo, 28 September 2021 PT Jamkrindo, September 28, 2021	PT Jamkrindo
Self Development Program		Workshop Pengembangan GRC Batch II GRC Batch II Development Workshop	Zoom Meeting, 13 Oktober 2021 Zoom Meeting, October 13, 2021	Ir. Jerry Marmen, M. S., M.Ec, M.Mgt, PhD (GRC Expert)
Internalisasi Budaya "Akhlaq" "Akhlaq" Culture Internalization		Culture Building Direktorat Utama Culture Building Main Directorate	JJS Resort, Puncak, 17-19 Desember 2021 JJS Resort, Puncak, December 17-19, 2021	PT Jamkrindo
Program Lainnya Other Programs		"Directorship Development Program (DDP) Preliminary Assignment"	Zoom Meeting, 18-23 Oktober 2021 Zoom Meeting, October 18-23, 2021	PPM Manajemen PPM Management
Program Lainnya Other Programs		"Directorship Development Program (DDP) Virtual Class Experience 1: Identify the Challenge to transform"	Zoom Meeting, 25-30 Oktober 2021 Zoom Meeting, October 25-30, 2021	PPM Manajemen PPM Management
Program Lainnya Other Programs		"Directorship Development Program (DDP) Individual Coaching & Group Coaching Experience 1: Identify the Challenge to transform"	Zoom Meeting, 25-30 Oktober 2021 Zoom Meeting, October 25-30, 2021	PPM Manajemen PPM Management
Program Lainnya Other Programs		"Directorship Development Program (DDP) Workplace Implementation Project Phase 1"	Zoom Meeting, 1-5 November 2021 Zoom Meeting, November 1-5, 2021	PPM Manajemen PPM Management
Program Lainnya Other Programs		"Directorship Development Program (DDP) Virtual Class Experience 2: Designing Transformation Roadmap"	Zoom Meeting, 8-13 November 2021 Zoom Meeting, November 8-13, 2021	PPM Manajemen PPM Management
Program Lainnya Other Programs		"Directorship Development Program (DDP) Individual & Group Coaching Experience 2: Designing Transformation Roadmap"	Zoom Meeting, 8-13 November 2021 Zoom Meeting, November 8-13, 2021	PPM Manajemen PPM Management
Program Lainnya Other Programs		"Directorship Development Program (DDP) Workplace Implementation Project Phase 2"	Zoom Meeting, 15-19 November 2021 Zoom Meeting, November 15-19, 2021	PPM Manajemen PPM Management
Program Lainnya Other Programs		"Directorship Development Program (DDP) Virtual Class Experience 3: Leading the Transformation"	Zoom Meeting, 22-27 November 2021 Zoom Meeting, November 22-27, 2021	PPM Manajemen PPM Management

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Program Lainnya Other Programs	"Directorship Development Program (DDP) Individual & Group Coaching Virtual Class Experience 3: Leading the Transformation"	Zoom Meeting, 22-27 November 2021 Zoom Meeting, November 22-27, 2021	PPM Manajemen PPM Management
	Program Lainnya Other Programs	"Directorship Development Program (DDP) Workplace Implementation Project Phase 3"	Zoom Meeting, 29 November- 3 Desember 2021 Zoom Meeting, November 29 -December 3, 2021	PPM Manajemen PPM Management
	Program Lainnya Other Programs	"Directorship Development Program (DDP) Final Report: Final Presentation"	Zoom Meeting, 13 Desember 2021 Zoom Meeting, December 3, 2021	PPM Manajemen PPM Management
	Pelatihan Mandatory & Program Perusahaan Mandatory Training & Corporate Programs	Workshop Penerapan Management Risiko Dalam Penggunaan Teknologi Informasi Batch 2 Workshop on Application of Risk Management in the Use of Information Technology Batch 2	Mercure Ancol, 3-5 Desember 2021 Mercure Ancol, December 3-5, 2021	PT Jamkrindo

FUNGSI MANAJEMEN RISIKO RISK MANAGEMENT FUNCTION

Ceriandri Widuri (Kepala Divisi Manajemen Risiko) (Head of Risk Management Division)	Pelatihan Mandatory & Program Perusahaan Mandatory Training & Corporate Programs	Workshop Instructional System Design	Zoom Meeting, 15-17 Februari 2021 Zoom Meeting, February 15-17, 2021	Wahana Tatar Wirakelola
	Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels	Development Center (Jamkrindo Executive Development Program)	Zoom Meeting, 18-19 Februari 2021 Zoom Meeting, February 18-19, 2021	PT Daya Dimensi Indonesia (DDI)
	Pelatihan Mandatory & Program Perusahaan Mandatory Training & Corporate Programs	"To Be a Master" dan "Saya Bahagia" "To Be a Master" and "I'm Happy"	Zoom Meeting, 31 Maret 2021 Zoom Meeting, March 31, 2021	Bpk. Imam Bustomi - Asisten Deputi Bidang TI KBUMN Mr. Imam Bustomi - Assistant Deputy for IT SOEs
	Pelatihan Mandatory & Program Perusahaan Mandatory Training & Corporate Programs	Pelatihan Antikorupsi Batch 1: Mengenali dan Memahami Korupsi serta Pencegahannya Anti-Corruption Training Batch 1: Recognizing and Understanding Corruption in SOEs in the Financial Services Sector and its Prevention	Zoom Meeting, 13-15 April 2021 Zoom Meeting, April 13-15, 2021	Komisi Pemberantasan Korupsi (KPK)
	Pelatihan Mandatory & Program Perusahaan Mandatory Training & Corporate Programs	Pelatihan Sertifikasi ISO 37001:2016 Sistem Manajemen Anti Penyuapan (SMAP) ISO 37001:2016 Anti-Bribery Management System (SMAP) Certification Training	Zoom Meeting, 12-13 April 2021 Zoom Meeting, April 12-13, 2021	FKAP
	Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels	Executive Mindfulness: Silent Mindful Listening for Leaders	PT Jamkrindo, 27 Mei 2021 PT Jamkrindo, May 27, 2021	Kampoong Hening
	Pelatihan Mandatory & Program Perusahaan Mandatory Training & Corporate Programs	Pelatihan Persiapan Pelaksanaan Internal Auditor SMAP ISO 37001:2016 Training for the Implementation of the ISO 37001:2016 SMAP Internal Auditor Implementation	PT Jamkrindo, 7 Juni 2021 PT Jamkrindo, June 7, 2021	FKAP
	Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels	Assignment Project untuk Final Presentation Jamkrindo Executive Development Program Assignment Project for Jamkrindo Executive Development Program Final Presentation	PT Jamkrindo, 7-29 Juli 2021 PT Jamkrindo, July 7-29, 2021	PT Jamkrindo dan DDI PT Jamkrindo and DDI
	Leadership Development Program ke Seluruh Level Jabatan Leadership Development Program to All Position Levels	Final Presentation Jamkrindo Executive Development Program Final Presentation Jamkrindo Executive Development Program	PT Jamkrindo, 21-29 Juli 2021 PT Jamkrindo, July 21-29, 2021	PT Jamkrindo dan DDI PT Jamkrindo and DDI

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place/Date	Penyelenggara Organizer
	Pelatihan Mandatory & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	GRC Webinar Series Enhancing Your ERM	PT Jamkrindo, 30 Agustus 2021 <i>PT Jamkrindo, August 30, 2021</i>	LSPMR
	Program Lainnya <i>Other Programs</i>	IT Security Awareness (sesi 1) <i>IT Security Awareness (session 1)</i>	PT Jamkrindo, 28 September 2021 <i>PT Jamkrindo, September 28, 2021</i>	PT Jamkrindo
	Program Lainnya <i>Other Programs</i>	IT Security Awareness (sesi 2) <i>IT Security Awareness (session 2)</i>	PT Jamkrindo, 29 September 2021 <i>PT Jamkrindo, September 29, 2021</i>	PT Jamkrindo
	Program Lainnya <i>Other Programs</i>	Assignment IT Security Awareness	PT Jamkrindo, 30 September-1 Oktober 2021 <i>PT Jamkrindo, September 30-October 1, 2021</i>	PT Jamkrindo
	Pelatihan Mandatory & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	Workshop Pengembangan GRC <i>GRC Development Workshop</i>	PT Jamkrindo, 4 Oktober 2021 <i>PT Jamkrindo, October 4, 2021</i>	Ir. Jerry Marmen, M. S., M.Ec, M.Mgt,PhD (GRC Expert)
	Internalisasi Budaya "Akhlaq" <i>"Akhlaq" Culture Internalization</i>	Culture Building Direktorat Keuangan <i>Culture Building Directorate of Finance</i>	PT Jamkrindo, 16-18 Desember 2021 <i>PT Jamkrindo, December 16-18, 2021</i>	PT Jamkrindo
	Pelatihan Mandatory & Program Perusahaan <i>Mandatory Training & Corporate Programs</i>	Workshop Penerapan Management Risiko dalam Penggunaan Teknologi Informasi Batch 2 <i>Workshop on Application of Risk Management in the Use of Information Technology Batch 2</i>	PT Jamkrindo, 3-5 Desember 2021 <i>PT Jamkrindo, December 3-5 2021</i>	PT Jamkrindo

KOMPOSISI PEMEGANG SAHAM

COMPOSITION OF SHAREHOLDERS

Rincian Pemegang Saham

Berdasarkan 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 9 April 2020 yang dibuat di hadapan Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., Notaris, di Jakarta Pusat, dan sehubungan dengan ditetapkannya 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, terdapat pengalihan seluruh saham Seri B milik Negara Republik Indonesia kepada PT Bahana Pembinaan Usaha Indonesia (Persero) untuk dijadikan tambahan penyertaan modal Negara Republik Indonesia sebanyak 10,638,733 saham.

Berikut rincian pemegang saham Jamkrindo:

1. Saham Seri A sebanyak 1 (satu) lembar milik Negara Republik Indonesia; dan
2. Saham Seri B sebanyak 10.638.733 (sepuluh juta enam ratus tiga puluh delapan ribu tujuh ratus tiga puluh tiga) saham milik Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia.

Details of Shareholders

Based on Deed of Establishment No.25 dated February 24, 2020 and last amended by Deed of Statement of Decision of The Shareholders of the Company (Persero) PT Jaminan Kredit Indonesia on Amendments to articles of association No. 2 dated April 9, 2020 made before Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., Notary, in Central Jakarta, and in connection with the establishment of Government Regulation No. 20 of 2020 concerning the Addition of State Capital Participation of the Republic of Indonesia to the Company's Share Capital (Persero) PT Bahana Pembinaan Usaha Indonesia, there is a transfer of all series B shares owned by the Republic of Indonesia to PT Bahana Pembinaan Usaha Indonesia (Persero) to be used as an additional capital investment of the Republic of Indonesia as much as 10,638,733 shares.

The details of Jamkrindo's shareholders are as follows:

1. Series A shares as much as 1 (one) share owned by the Republic of Indonesia; and
2. Series B shares amounted to 10,638,733 (ten million six hundred thirty eight thousand seven hundred and thirty three) shares owned by the Company (Persero) PT Bahana Pembinaan Usaha Indonesia.

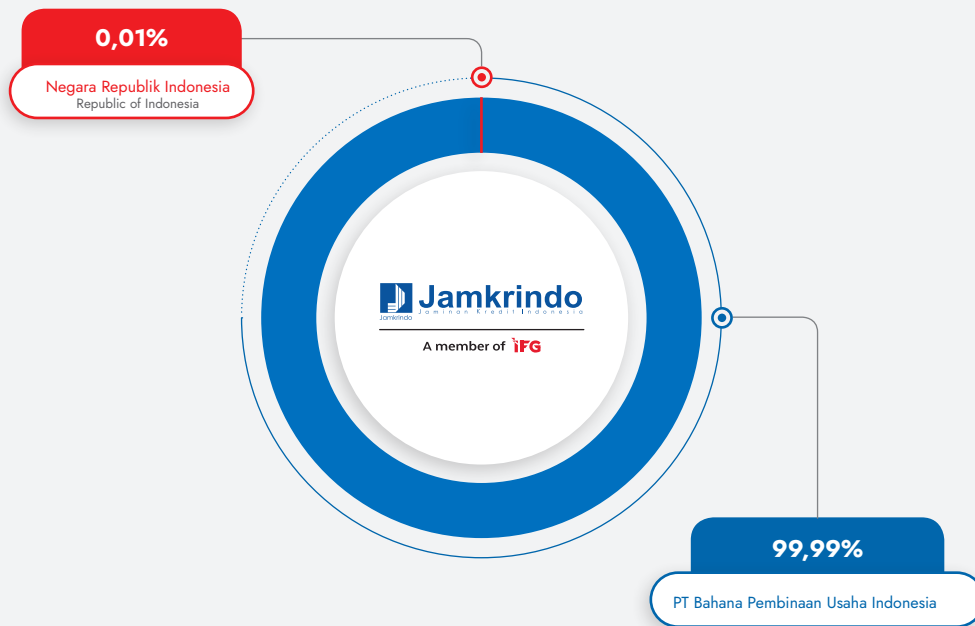
Kepemilikan Saham Jamkrindo per 31 Desember 2021

Jamkrindo's Ownership as of December 31, 2021

Pemegang Saham Shareholders	Jumlah Saham (lembar) Total Shares (Sheet)	Modal Ditempatkan dan Disetor Penuh (Rp) Paid-Up and Issued Capital (IDR)	Persentase Kepemilikan Percentage of Ownership (%)
Nilai Nominal Saham = Rp1.000.000,-/lembar saham Share Nominal Value = IDR1,000,000,-/share			
<ul style="list-style-type: none"> • Pemerintah Republik Indonesia • Government of the Republic of Indonesia 	1	1.365.160	0,0000128%
<ul style="list-style-type: none"> • PT Bahana Pembinaan Usaha Indonesia 	10.638.733	10.638.733.000.000	99,9999872%
Jumlah Total	10.638.734	10.638.734.365.160	100,00%

Komposisi Pemegang Saham Jamkrindo per 31 Desember 2021

Jamkrindo Shareholder Composition as of December 31, 2021



Informasi Tentang Kepemilikan Saham oleh Manajemen dan Kelompok Pemegang Saham Masing-Masing di Bawah 5 (Lima) Persen

Hingga 31 Desember 2021, 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 Shareholder Groups Less Than 5 (Five) Percent

Each as of December 31, 2021, Jamkrindo does not have an *Employee Stock Ownership Program (ESOP)* policy and a *Management Stock Ownership Program (MSOP)*. The Company also does not conduct an *Initial Public Offering of Shares* that allows the public ownership of the Company's shares. All shareholdings are in accordance with the above explanation. Thus, no company officials or employees own shares of the Company.

Informasi Tentang Pemegang Saham Utama/Pengendali Hingga Entitas Pemilik Akhir

Information About Major/Controlling Shareholders up to Ultimate Owner Entities

“Pemerintah Republik Indonesia merupakan entitas pemilik akhir dari Jamkrindo dengan kepemilikan sebesar 100%, yang terdiri dari kepemilikan langsung sebesar 0,01% dan sisanya sebanyak 99,99% kepemilikan tidak langsung melalui PT Bahana Pembinaan Usaha Indonesia (Persero)”

“The Government of the Republic of Indonesia is the ultimate owner entity of Jamkrindo with 100% ownership, consisting of direct ownership of 0.01% and the remaining 99.99% 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 No. 2 Tanggal 9 April 2020, 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 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.

As described above, based on Government Regulation No.20 of 2020 dated March 16, 2020 concerning Addition of State Capital Participation of the Republic of Indonesia into the Share Capital of the Company (Persero) PT Bahana Pembinaan Usaha Indonesia and Amendment to the Deed of Articles of Association No.2 dated April 9, 2020, Jamkrindo officially became a subsidiary of the Holding insurance and guarantee of 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 Authority of the Minister of Finance to Limited Corporation (Persero), Public Corporation (PERUM) and Service Corporation (PERJAN) to the Minister of State-Owned Enterprises and Law No.19 of 2003 concerning State-Owned Enterprises and State Gazette of the Republic of Indonesia; the power of the Main Shareholder/Controlling Company is the Ministry of State-Owned Enterprises (SOEs). Thus, the Ministry of SOEs as the power of shareholders of the Government of Indonesia acts as the main/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 (SOEs)
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 Addition of State Capital Participation of the Republic of Indonesia for The Company's Establishment in the National Private Business Development Sector as amended by Government Regulation No.15 of 2020 concerning Amendments to Government Regulation No.18 of 1973 concerning Addition of State Capital Participation of the Republic of Indonesia for The Company's Establishment in the National Private Business Development Sector.
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% The Government of Republic Indonesia 100.00%
Penyertaan Modal Negara State Equity Participation	: Rp67.163.537.000.000 yang terdiri dari: <ul style="list-style-type: none"> • 1 (satu) saham seri A Dwiwarna, dengan nilai nominal Rp1.000.000 dan, • 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 which consists of: <ul style="list-style-type: none"> • 1 (one) series A Dwiwarna shares, with a par value of IDR1,000,000; and • 67,163,536 series B shares, each with a par value of IDR1,000,000 or in total with a par 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
Telepon Phone	: +62 21 2505080
Faksimili Fax	: +62 21 2505070
Email 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 Independent Commissioner, Fauzi Ichsan*
- *Independent Commissioner, Hotbonar Sinaga*
- *Commissioner, Masyita Crystallin*
- *Commissioner, Sumiyati*
- *Commissioner, Nasrudin*

Board of Directors

- *President Director, Robertus Billitea*
- *Vice President Director, Hexana Tri Sasongko*
- *Director of Finance and General Affairs, Rizal Ariansyah*
- *Director of Business, Pantro Pander Silitonga*
- *Technical Director, Rianto Ahmadi*

Pemegang Saham Utama/Pengendali sekaligus Entitas Pemilik Akhir Main/Controlling Shareholder as well as the Ultimate Owning 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

Kantor Kementerian Sekretariat Negara Republik Indonesia Office of the Ministry of State Secretariat of the Republic of Indonesia

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

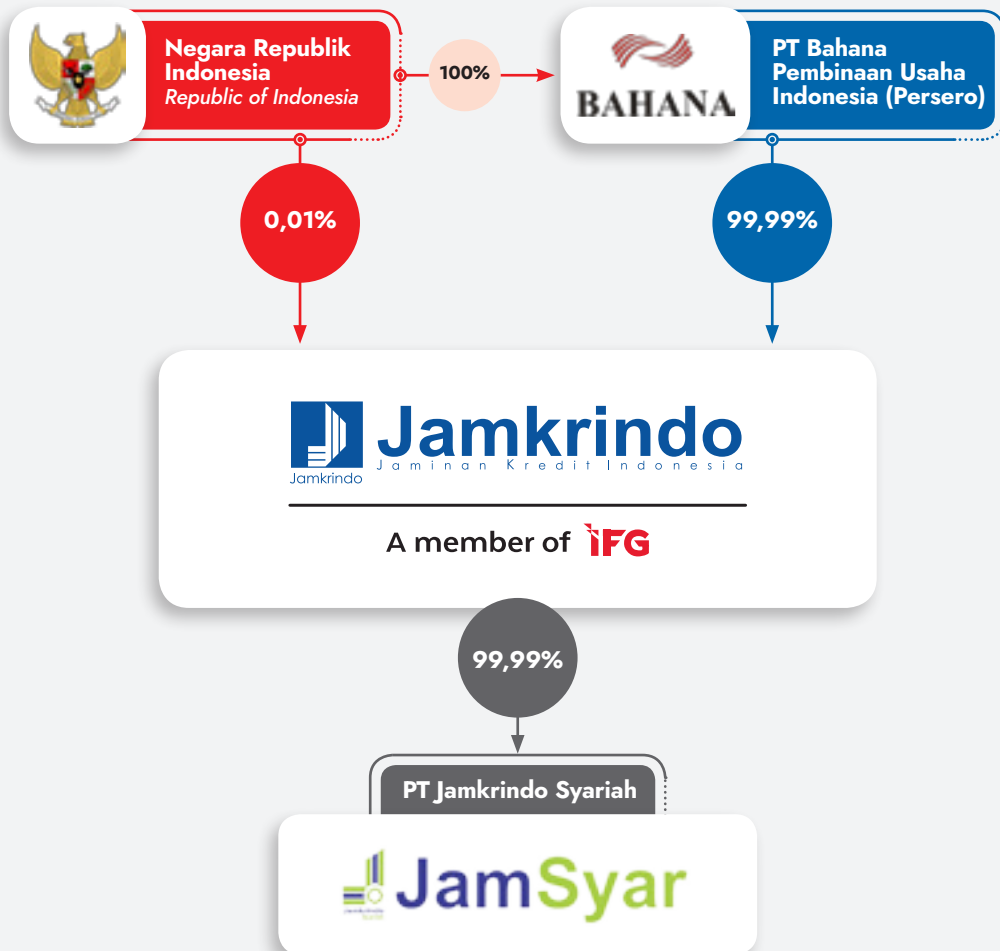
Kementerian Badan Usaha Milik Negara (BUMN) Ministry of State-Owned Enterprises (SOE)

Kantor Kementerian BUMN Office of the Ministry of SOEs

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

STRUKTUR GRUP DAN KELOMPOK USAHA

GROUP STRUCTURE AND BUSINESS GROUP



● 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 ASSOCIATE ENTITIES/ JOINT VENTURE ENTITIES (JV)/SPECIAL PURPOSE VEHICLE (SPV)

Entitas Anak Subsidiary	Bidang Usaha Line of Business	Domisili Domicile	Tahun Pendirian Year of Establishment	Tahun Beroperasi Year of Operation	Kepemilikan Saham Share Ownership (%)		Jumlah Aset (Rp-juta) Total Assets (IDR-million)		Status Operasi Operation Status
					2021	2020	2021	2020	
PT Penjaminan Jamkrindo Syariah	Jasa Penjaminan Syariah Sharia Guarantee Business	Jakarta	2014	2014	99,99%	99,99%	2.445.582	1.573.879	Beroperasi Operating

PT Penjaminan Jamkrindo Syariah (Jamsyar)

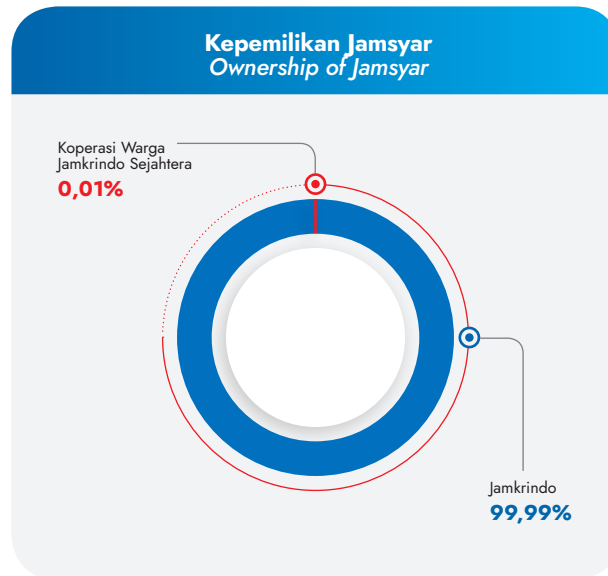


PT Penjaminan Jamkrindo Syariah ("Jamsyar") didirikan pada tanggal 16 September 2014 dan mendapatkan izin operasional pada tanggal 7 November 2014. Jamsyar dibentuk melalui Akta Notaris No. 68 oleh Notaris Aryanti Artisari, S.H., M.Kn. tanggal 19 September 2014 dan terdaftar di Kementerian Hukum dan HAM Republik Indonesia melalui Keputusan Menteri Hukum dan HAM No. AHU-26462.40.10.2014 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas PT Penjaminan Jamkrindo Syariah tanggal 24 September 2014, kemudian mendapatkan izin operasi dari Otoritas Jasa Keuangan (OJK) melalui surat No. KEP-134/d.05/2014 tanggal 7 November 2014 tentang Pemberian Izin usaha Perusahaan Penjaminan Syariah Kepada PT Penjaminan Jamkrindo Syariah, serta Surat OJK No. S-34/nB.223/2015 tanggal 15 Januari 2015 tentang Pencatatan Produk Baru PT Penjaminan Jamkrindo Syariah. Jamsyar bergerak dalam bidang usaha Jasa Penjaminan Syariah, dengan mengusung *tagline* "Jamsyar Progresif: Profesional, Gesit, Responsif, dan Inovatif".

Perusahaan memiliki 99,99% saham Jamsyar, sementara sisanya sebesar 0,01% dimiliki oleh Koperasi Warga Jamkrindo Sejahtera.

PT Penjaminan Jamkrindo Syariah ("Jamsyar") was established on September 16, 2014 and obtained an operational permit on November 7, 2014. Jamsyar was established through Notarial Deed No.68 made by the Notary Aryanti Artisari, S.H., M.Kn. dated September 19, 2014 which was registered with the Ministry of Law and Human Rights of the Republic of Indonesia through the Decree of the Minister of Law and Human Rights No.AHU-26462.40.10.2014 concerning Ratification of the Establishment of Legal Entity of PT Jamkrindo Syariah dated September 24, 2014, It received an operation permit from the Financial Services Authority (FSA) through the FSA letter No. KEP-134/d.05/2014 November 7, 2014 concerning the Granting of a Sharia Guarantee Company Business License to PT Penjaminan Jamkrindo Syariah, and FSA Letter No.S-34/nB.223/2015 January 15, 2015 concerning the Listing of New Products of PT Penjaminan Jamkrindo Syariah. Jamsyar is engaged in the Sharia Guarantee Services business, with the *tagline* "Progressive Jamsyar: Professional, Agile, Responsive, and Innovative".

The Company owns 99.99% of Jamsyar shares, while the remaining 0.01% is owned by Koperasi Warga Jamkrindo Sejahtera.



Ikhtisar Keuangan Jamsyar Jamsyar Financial Highlights

	2021 (Rp-juta) (Rp-million)	2020 (Rp-juta) (Rp-million)
Pendapatan <i>Income</i>	717.308	310.329
Beban Usaha <i>Operating Expenses</i>	101.345	70.497
Laba Bersih <i>Net Income</i>	168.157	45.137
Laba Komprehensif <i>Comprehensive Income</i>	168.234	50.460
Aset <i>Asset</i>	2.445.582	1.573.879
Liabilitas <i>Liabilities</i>	1.468.535	920.686
Ekuitas <i>Equity</i>	977.047	653.193

Manajemen Kunci Jamsyar per 31 Desember 2021 Jamsyar Key Management as of December 31, 2021

Dewan Komisaris Board of Commissioners

Komisaris Utama <i>President Commissioner</i>	: Aribowo
Komisaris Independen <i>Independent Commissioner</i>	: Wildan
Komisaris <i>Commissioner</i>	: Muhammad Syakir Sula

Direksi Board of Directors

Direktur Utama <i>President Director</i>	: Gatot Suprabowo
Direktur Keuangan, SDM dan Umum <i>Director of Finance, Human Resources and General Affairs</i>	: Endang Sri Winarni
Direktur Operasional <i>Director of Operations</i>	: Achmad Sonhadji

Dewan Pengawas Syariah Sharia Supervisory Board

Ketua Dewan Pengawas Syariah <i>Chairman of Sharia Supervisory Board</i>	: Prof. Dr. Hasanuddin AF
Anggota Dewan Pengawas Syariah <i>Member of Sharia Supervisory Board</i>	: Abdul Aziem, SH., M.Pd

KRONOLOGIS PENERBITAN SAHAM DAN PENERBITAN EFEK LAINNYA

CHRONOLOGICAL ISSUANCE AND LISTING OF OTHER SECURITIES

Hingga tanggal 31 Desember 2021 maupun tanggal disampaikannya data/informasi ini, Perusahaan tidak melakukan Penawaran Umum Perdana Saham dan tidak memperdagangkan sahamnya di bursa saham manapun. Dengan demikian tidak terdapat informasi terkait tahun penerbitan saham, jumlah saham, nilai nominal saham, 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 Perusahaan dicatatkan.

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

As of December 31, 2021 and the date of submission of this data/information, The Company does not conduct an Initial Public Offering and does not trade its shares on any stock exchange. Therefore, there is no information related to the year of shares issuance, number of shares, nominal value of shares, share offering price for each corporate action, number of shares listed after each corporate action, and the name of the stock exchange on which Company shares are listed.

The Company also does not issue any securities. Therefore, there is no information regarding the name of other securities, the year of other securities issuance, the interest rate/reward of other securities, and other securities maturity dates; value of other securities; name of the exchange in which other securities are listed; and securities ratings.

LEMBAGA DAN PROFESI PENUNJANG

SUPPORTING INSTITUTIONS AND PROFESSIONS

Pemeringkat Perusahaan Rating Companies

PT Pemeringkat Efek Indonesia (PEFINDO)

Panin Tower Lantai 17 Senayan City
Jl. Asia Afrika Lot. 19 Jakarta 10270
Telp: (+6221) 7278 2380
Faks: (+6221) 7278 2370
Situs Web: www.pefindo.com
Bentuk Jasa: pemeringkat efek
Jasa Lainnya: -
Periode Penugasan: 08 Desember 2021
Biaya di Tahun 2021: Rp143.000.000,00

PT Pemeringkat Efek Indonesia (PEFINDO)

Panin Tower, 17th Floor Senayan City
Jl. Asia Afrika Lot. 19 Jakarta 10270
Telp. +62 21 7278 2380
Facs. +62 21 7278 2370
Website : www.pefindo.com
Form of Service: Rating Effect
Other Services: -
Assignment Period: December 08, 2021
Cost in 2021: IDR143,000,000.00

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 2020
Jasa Lainnya : -
Periode Penugasan : 15 Februari 2021
Biaya di Tahun 2021 : Rp6.600.000.000,00

KAP Tanudiredja Wibisana Rintis dan Rekan (PWC)

World Trade Center 3
Jl. Jend. Sudirman Kav. 29-31
Permit Number : 241/KM.1/2015
Telp : 021-50992901, 31192901
Fax : 021-52905555, 52905050
Email : id_contactus@pwc.com
Website : www.pwc.com/id
Form of Services: Public Accountant – General Audit Service of Consolidated Financial Statements of PT Jaminan Kredit Indonesia in 2020
Other Services: -
Assignment Period : February 15, 2021
Cost in 2021 : IDR 6,600,000,000.00

KAP Hertanto, Grace, Karunawan (KAP HGK)

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
Situs Web : www.hgkfirm.com
Bentuk Jasa : Akuntan Publik – Jasa Konsultan Kantor Akuntan Publik (KAP) Pendampingan General Audit Laporan Keuangan Tahun Buku 2021
Jasa Lainnya : -
Periode Penugasan : 13 Desember 2021
Biaya di Tahun 2021 : Rp1.672.000.000,00

KAP Hertanto, Grace, Karunawan Palma

Tower 18th Floor Lot F & G
Jl. RA Kartini II-S Kav. 06 TB Simatupang
Jakarta Selatan 12310
License No: 929/KM.1/2014
Telp. +62 21 75930431; 75930432
Facs. +62 21 75930430
Website: www.hgkfirm.com
Form of Services: Public Accountant – Consultant Service of Public Accountant Firm; Assistance of General Audit of Financial Statements in 2021
Other Services: -
Assignment Period: December 13, 2021
Cost in 2021: IDR1,672,000,000.00

Akuntan Publik Public Accountant

KAP Husni Wibawa dan Rekan (KAP HWR)

The Royal Palace Blok C18
Jl. Prof Dr. Soepomo No. 178A, Tebet
Jakarta Selatan 12870
No. Izin: 591/KM.1/2020
Telp: +6221 8351868
Faks: +6221 8351978
Surel: info@kaphwr.id
Situs Web: <https://kaphmr.id>

Bentuk Jasa :

1. Akuntan Publik - Jasa Konsultan Penyusunan User Requirement Sistem ERP Tahap 2 Lanjutan
Periode Penugasan: 30 Juni 2021
Biaya di Tahun 2021: Rp214.500.300,00
2. Akuntan Publik - Jasa Konsultan Untuk Rekonsiliasi Data Operasional Dan Akuntansi Pada PT Jamkrindo

Periode Penugasan: 24 November 2021
Biaya di Tahun 2021: Rp396.000.000,00

KPMG Siddharta Advisory

33rd Floor WISMA GKBI
28, Jl. Jenderal Sudirman
No. Izin: 916/KM.1/2014
Telp: +62 (0) 21 574 2333/2888
Fax: +62 (0) 21 574 1777/2777
Surel:
Situs Web: <https://home.kpmg/id>

Bentuk Jasa :

1. Jasa Konsultan Cadangan Klaim dalam Rangka Audit Laporan Keuangan PT Jamkrindo posisi 30 September 2021
Periode Penugasan: 14 September 2021
Biaya di Tahun 2021: Rp1.650.000.000,00
2. Jasa Konsultan Perhitungan Cadangan Klaim
Periode Penugasan: 24 Maret 2021
Biaya di Tahun 2021: Rp1.199.000.000,00
3. Jasa Konsultan Pendamping Implementasi PSAK 71 dan PSAK 73
Periode Penugasan: 31 Maret 2021
Biaya di Tahun 2021: Rp847.000.000
4. Jasa Konsultan Pekerjaan Pendampingan Pelaksanaan Audit Internal Divisi Teknologi Informasi
Periode Penugasan: 6 April 2021
Biaya di Tahun 2021: Rp399.300.000

KAP Husni Wibawa & Partners (KAP HWR)

The Royal Palace Blok C18
Jl. Prof Dr. Soepomo No.178A, Tebet
Jakarta Selatan 12870
License No: 591/KM.1/2020
Telp: +62 21 8351868
Facs: +62 21 8351978
Email: info@kaphwr.id
Website: <https://kaphmr.id>

Form of Service:

1. Public Accountant – Consultant Services for Preparation of ERP System User Requirements Phase 2 Advanced
Assignment Period: June 30, 2021
Cost in 2021: IDR214,500,300.00
2. Form of Services: Public Accountant - Consultant Services for Operational and Accounting Data Reconciliation at PT Jamkrindo
Assignment Period: 24 November, 2021
Cost in 2021: IDR396,000,000.00

KPMG Siddharta Advisory

33rd Floor WISMA GKBI
28, Jl. Jenderal Sudirman
License No: 916/KM.1/2014
Telp: +62 (0) 21 574 2333/2888
Fax: +62 (0) 21 574 1777/2777
Email:
Website: <https://home.kpmg/id>

Service Form:

1. Claims Reserve Consultant Services for the Audit of PT Jamkrindo's Financial Statements position 30 September 2021
Assignment Period: September 14, 2021
Fees in 2021: IDR1,650,000,000.00
2. Claims Reserve Calculation Consultant Services
Assignment Period: March 24, 2021
Fees in 2021: Rp1,199,000,000.00
3. Advisory Services for the Implementation of PSAK 71 and PSAK 73
Assignment Period: March 31, 2021
Cost in 2021: IDR847,000,000
4. Consultant Services for Assistance in the Implementation of the Information Technology Division's Internal Audit
Assignment Period: April 6, 2021
Cost in 2021: IDR399,300,000

Konsultan Aktuaria Actuarial Consultant

PT Padma Radya Aktuaria (KKA Riana dan Rekan)

Disctrict 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:

1. Pekerjaan Jasa Konsultan Perhitungan Jasa Aktuaria PSAK 24
Periode Penugasan: 8 April 2021
Biaya di Tahun 2021: Rp38.885.000
2. Pekerjaan Jasa Konsultan Aktuaria dalam rangka Restrukturisasi Kredit Konsumtif
Periode Penugasan: 23 Agustus 2021
Biaya di Tahun 2021: Rp399.712.500
3. Pekerjaan Jasa Konsultan untuk Perhitungan Imbalan Pasca Kerja Periode 31 Desember 2021
Periode Penugasan: 23 November 2021
Biaya di Tahun 2021: Rp32.835.000

KKA I GDE EKA SARMAJA, FSAI & REKAN

Grand Safara Lt. 4
Jl. Bungur II No. 8B Kebayoran Lama Selatan,
Jakarta Selatan 12240
No. Izin: 231/KM.1/2020
Telp: 0878 8885 6123
Faks: -
Surel: -
Situs Web: www.kkagd.com
Bentuk Jasa: Konsultan Aktuaria Pemanfaatan dan Pengelolaan dana investasi
Jasa Lainnya: -
Periode Penugasan: 13 Agustus 2021
Biaya di Tahun 2021: Rp291.500.000

PT Padma Radya Aktuaria (KKA Riana and Partners)

Disctrict 8, Treasury Tower 6th Floor, Unit N
Jl. Jend. Sudirman kav 52-53, SCBD Jakarta 1219
Permit No.: 725/KM.1/2021
Telp 1: +62 21 5060 6888
Telp 2: +62 21 5155 787
Email: info@padmaaktuaria.com
Website: <https://www.padmaaktuaria.com>

Service Form:

1. PSAK 24 Actuarial Services Calculation Consultant Services
Assignment Period: April 8, 2021
Cost in 2021: IDR38,885,000
2. Actuarial Consultant Services for Consumptive Credit Restructuring
Assignment Period: August 23, 2021
Cost in 2021: IDR399,712,500
3. Consulting Services for Calculation of Post-Employment Benefits for the Period of December 31, 2021
Assignment Period: November 23, 2021
Cost in 2021: IDR32,835,000

KKA I GDE EKA SARMAJA, FSAI & PARTNERS

Grand Safara Lt. 4
Jl. Bungur II No. 8B Kebayoran Lama Selatan,
Jakarta Selatan 12240
Permit Number: 231/KM.1/2020
Phone: 0878 8885 6123
Fax: -
Email: -
Website: www.kkagd.com
Form of Service: Actuarial Consultant Utilization and Management of Investment Funds
Other Services:-
Assignment Period: August 13, 2021
Cost in 2021: IDR291,500,000

Konsultan Hukum Legal Consultant

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:

1. Pekerjaan Jasa Konsultan Hukum (Retainer Lawyer)
Periode Penugasan: 13 Maret 2021 s.d. 12 Maret 2022
Biaya di Tahun 2021: Rp55.000.000/bulan
2. Pekerjaan Jasa Konsultan Penyusunan Buku Pedoman
Penjaminan Perusahaan
Periode Penugasan: 19 Juli 2021
Biaya di Tahun 2021: Rp249.700.000,00

Rahmad Irwan And Partners

Gandaria 8 Office Tower Lantai 15 Unit D
Jl. Sultan Iskandar Muda, Kebayoran Lama
Jakarta Selatan 12240
Telp: +62 21-29303560, 29303570, 29303580
Faks: +62 21-29303581
Surel: rinp@rinpartners.com
Situs Web: www.rinpartners.com
Bentuk Jasa: Pekerjaan Jasa Konsultan Hukum (Retainer Lawyer)
Periode Penugasan: 17 April 2021 s.d. 16 Juli 2021
Biaya di Tahun 2021: Rp25.000.000,00 per bulan

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: +62 21 58903993; 58903993
Fax: +62 21 22544367
Email: info@jusufind.com
Website: www.jusufind.com

Form of Services:

1. Legal Consultant Services (Retainer Lawyer)
Assignment Period: March 13, 2021 to March 12, 2022
Cost in 2021: IDR55,000,000/month
2. Consultant Services for Compiling Company Guarantee Guidelines
Assignment Period: July 19, 2021
Cost in 2021: IDR249,700,000.00

Rahmad Irwan And Partners

Gandaria 8 Office Tower Lantai 15 Unit D
Jl. Sultan Iskandar Muda, Kebayoran Lama
Jakarta Selatan 12240
Telp: +62 21 29303560, 29303570, 29303580
Facs: +62 21 29303581
Email: rinp@rinpartners.com
Website: www.rinpartners.com
Form of Service: Legal Consultant Services (Retainer Lawyer)
Assignment Period: April 17, 2021 s.d. July 16, 2021
Cost in 2021: IDR25,000,000 per month

Penilai Assessor

KJPP Kusno Raharjo dan Rekan

Ruko Taman Kopo Katapang Blok G No.10
Pangauban, Katapang, Bandung Kode Pos 40921
No. Izin: 119/KM.1/2020
Telp: (022) 877.871.86
Fax: (022) 877.871.86
Surel: -
Situs Web: <https://www.kjpp-krr.com>
Bentuk Jasa: Pekerjaan Jasa Konsultan Kantor Jasa Penilai Publik (KJPP) dalam Rangka Penghapusbukuan
Periode Penugasan: 11 November 2021
Biaya di Tahun 2021: Rp114.400.000

KJPP Kusno Raharjo and Partners

Ruko Taman Kopo Katapang Blok G No.10
Pangauban, Katapang, Bandung Postal Code 40921
Permit No.: 119/KM.1/2020
Tel: (022) 877.871.86
Fax: (022) 877.871.86
Email: -
Website: <https://www.kjpp-krr.com>
Form of Service: Public Appraisal Service Office Consultant Services (KJPP) for Write Off
Assignment Period: November 11, 2021
Cost in 2021: IDR114,400,000

PENGHARGAAN DAN SERTIFIKASI

AWARDS AND CERTIFICATIONS

Penghargaan Tahun 2021 Berskala Internasional/Regional

International/Regional-level Awards in 2021

GPEA – World Class

Deskripsi Penghargaan | Award Description:
World Class

Pemberi Penghargaan | Organizer by:
GPEA (Global Performance Excellence Awards 2021)

Tanggal Diberikan | Award Date:
1 Oktober 2021 | October 1, 2021



GPEA – World Class

Deskripsi Penghargaan | Award Description:
World Class

Pemberi Penghargaan | Organizer by:
GPEA (Global Performance Excellence Awards 2021)

Tanggal Diberikan | Award Date:
15-18 November 2021 | November 15-18, 2021

Penghargaan Tahun 2021 Berskala Nasional

National-level Award in 2021



Penghargaan Palang Merah Indonesia Indonesian Red Cross Award

Deskripsi Penghargaan | Award Description:
Pengumpul Dana Tertinggi 1 Tingkat Dunia Usaha/Badan/Kantor Kota Administrasi Jakarta Pusat
Highest Fund Raising 1 Business World Level/Entity/Central Jakarta Administrative City Office

Pemberi Penghargaan | Organizer by:
Palang Merah Indonesia
Indonesian Red Cross

Acara/Kegiatan | Event:
Penghargaan Palang Merah Indonesia
Indonesian Red Cross Award

Tanggal Diberikan | Award Date:
4 Januari 2021 | January 4, 2021

Bulan Dana PMI Tingkat Provinsi DKI Jakarta Tahun 2020 Indonesian Red Cross Fund Month for DKI Jakarta Province in 2020

Deskripsi Penghargaan | Award Description:
Penghargaan Unsur Perusahaan Pengumpul Bulan Dana PMI Tertinggi I Tingkat Dunia Usaha/Badan/Kantor Kota Adm Jakarta Pusat
Award for Highest Indonesian Red Cross (PMI) Month Company Element I Business World/Agency/ Central Jakarta Administrative City Office

Pemberi Penghargaan | Organizer by:
Gubernur Daerah Khusus Ibukota Jakarta
Governor of DKI Jakarta

Acara/Kegiatan | Event:
Bulan Dana PMI Tingkat Provinsi DKI Jakarta Tahun 2020
Indonesian Red Cross Fund Month for DKI Jakarta Province in 2020

Tanggal Diberikan | Award Date:
20 Januari 2021 | January 20, 2021



Penghargaan Tahun 2021 Berskala Nasional National-level Award in 2021



Indonesia Enterprises Risk Management Award-IV-2021

Deskripsi Penghargaan | Award Description:
1st – The Best Indonesia Enterprises Risk Management Award-IV-2021 (Category Multifinance Company – BUMN & Subsidiary)

Pemberi Penghargaan | Organizer by:
ECONOMIC review

Acara/Kegiatan | Event:
Indonesia Enterprises Risk Management Award-IV-2021

Tanggal Diberikan | Award Date:
9 April 2021 | April 9, 2021

BUMN Marketeers Awards 2021

Deskripsi Penghargaan | Award Description:
Silver Winner – The Most Promising Company in Marketing 3.0

Pemberi Penghargaan | Organizer by:
BUMN Marketeers

Acara/Kegiatan | Event:
BUMN Marketeers Awards 2021

Tanggal Diberikan | Award Date:
9 Juni 2021 | June 9, 2021



Indonesia Corporate Secretary Communication Award-IV-2021

Deskripsi Penghargaan | Award Description:
PT Jamkrindo 1st The Best Informative Website – Category: Multi Finance Company – BUMN & Subsidiary – Asset Rp10 T s/d Rp30 T

Pemberi Penghargaan | Organizer by:
ECONOMIC

Acara/Kegiatan | Event:
Indonesia Corporate Secretary Communication Award-IV-2021

Tanggal Diberikan | Award Date:
24 Juni 2021 | June 24, 2021

IDX CHANNEL Anugerah Inovasi Indonesia 2021

Deskripsi Penghargaan | Award Description:
Kategori Produk & Model | Product & Model Category

Pemberi Penghargaan | Organizer by:
IDX CHANNEL

Acara/Kegiatan | Event:
IDX CHANNEL Anugerah Inovasi Indonesia 2021

Tanggal Diberikan | Award Date:
24 Juni 2021 | June 24, 2021



Penghargaan Tahun 2021 Berskala Nasional National-level Award in 2021



Indonesia Best CEO Awards

Deskripsi Penghargaan | Award Description:
Putrama Wahyu Setyawan – Indonesia Best CEO Awards Employees' Choice 2021

Pemberi Penghargaan | Organizer by:
The Iconomics

Acara/Kegiatan | Event:
Indonesia Best CEO Awards

Tanggal Diberikan | Award Date:
23 Juli 2021 | July 23, 2021

GRC 2021 & Performance Excellence Award

Deskripsi Penghargaan | Award Description:
Ceriandri Widuri – PT Jaminan Kredit Indonesia The Best Chief Risk Management Officer 2021 (Financial Services)

Pemberi Penghargaan | Organizer by:
Business News

Acara/Kegiatan | Event:
GRC 2021 & Performance Excellence Award

Tanggal Diberikan | Award Date:
5 Agustus 2021 | August 5, 2021



GRC 2021 & Performance Excellence Award

Deskripsi Penghargaan | Award Description:
The Best GRC Overall for Corporate Governance & Performance 2021 (Financial Services)

Pemberi Penghargaan | Organizer by:
Business News

Acara/Kegiatan | Event:
GRC 2021 & Performance Excellence Award

Tanggal Diberikan | Award Date:
5 Agustus 2021 | August 5, 2021



GRC 2021 & Performance Excellence Award

Deskripsi Penghargaan | Award Description:
ABDUL BARI – The Best Corporate Secretary 2021 (Financial Services)

Pemberi Penghargaan | Organizer by:
Business News

Acara/Kegiatan | Event:
GRC 2021 & Performance Excellence Award

Tanggal Diberikan | Award Date:
5 Agustus 2021 | August 5, 2021



Penghargaan Tahun 2021 Berskala Nasional National-level Award in 2021



BPEA – Business Performance Excellence Awards

Deskripsi Penghargaan | Award Description:
Good Performance – Based on assessment KPKU BUMN
Total Score 573.75

Pemberi Penghargaan | Organizer by:
Forum Ekselen BUMN | SOEs Ekselen Forum

Acara/Kegiatan | Event:
Business Performance Excellence Awards

Tanggal Diberikan | Award Date:
1 September 2021 | September 1, 2021

3rd Anniversary Indonesia BUMN Awards 2021

Deskripsi Penghargaan | Award Description:
The Best Social Economy Contribution in Special Insurance
Category INDONESIA BUMN AWARDS 2021

Pemberi Penghargaan | Organizer by:
The Iconomics

Acara/Kegiatan | Event:
3rd Anniversary Indonesia BUMN Awards 2021

Tanggal Diberikan | Award Date:
12 Oktober 2021 | October 12, 2021



9th BUMN Branding and Marketing Award 2021

Deskripsi Penghargaan | Award Description:
LOCAL COLLABORATION – Kategori Adaptive Through
Collaboration BUMN

Pemberi Penghargaan | Organizer by:
BUMNinc

Acara/Kegiatan | Event:
BUMN Branding and Marketing Award 2021

Tanggal Diberikan | Award Date:
15 Desember 2021 | December 15, 2021

9th BUMN Branding and Marketing Award 2021

Deskripsi Penghargaan | Award Description:
Silver Winner Brand Communication & Activation

Pemberi Penghargaan | Organizer by:
BUMNinc

Acara/Kegiatan | Event:
9th BUMN Branding and Marketing Award 2021

Tanggal Diberikan | Award Date:
15 Desember 2021 | December 15, 2021



Sertifikasi yang Masih Berlaku di Tahun 2021

Certification that Applies in 2021



Sertifikasi Manajemen Mutu SNI ISO 9001:2015

ISO 9001:2015 Quality Management Certification

Deskripsi Sertifikasi | *Certification Description:*

Sertifikasi Sistem Manajemen Mutu dengan standar bertaraf Internasional yang bertujuan untuk menjamin produk atau jasa yang dihasilkan suatu Perusahaan.

Quality Management System Certification with international standard that aims to guarantee the products or services produced by a Company.

Lembaga yang Mengeluarkan Sertifikasi | *Certificate Issuer:*
Sucofindo

Tanggal Dikeluarkannya Sertifikasi | *Certification Date:*
25 Oktober 2021 | *October 25, 2021*

Masa Berlaku Hingga | *Valid Until:*
1 Mei 2024 | *May 1, 2024*

Sertifikasi Sistem Manajemen Anti Suap (SMAP) ISO 37001:2016

ISO 37001:2016 Anti-Bribery Management System (SMAP) Certification

Deskripsi Sertifikasi | *Certification Description:*

Sertifikasi untuk mengambil langkah-langkah preventif guna mencegah, mendeteksi, maupun mengatasi penyuaapan yang terjadi di lingkungan Perusahaan.

Certification to take preventive measures to prevent, detect, or address bribery occurring in an enterprise environment.

Lembaga yang Mengeluarkan Sertifikasi | *Certificate Issuer:*
PT SAI Global Indonesia

Tanggal Dikeluarkannya Sertifikasi | *Certification Date:*
5 Agustus 2020 | *August 5, 2020*

Masa Berlaku Hingga | *Valid Until:*
4 Agustus 2023 | *August 4, 2023*



Sertifikasi Peningkatan AA+ dari Pefindo *AA+ Rating Certification from Pefindo*

Deskripsi Sertifikasi | *Certification Description:*

Sertifikasi terhadap Perusahaan atas Risiko Kredit.
Certification of Companies for Credit Risk.

Lembaga yang Mengeluarkan Sertifikasi | *Certificate Issuer:*
PT Peningkatan Efek Indonesia (PEFINDO)

Tanggal Dikeluarkannya Sertifikasi | *Certification Date:*
21 Desember 2021 | *December 21, 2021*

Masa Berlaku Hingga | *Valid Until:*
1 Desember 2022 | *December 1, 2022*

KEANGGOTAAN ASOSIASI

ASSOCIATION MEMBERSHIP

Untuk memperkuat bisnisnya, Jamkrindo telah tergabung dalam keanggotaan organisasi, yaitu ASIPPINDO (Asosiasi Perusahaan Penjaminan Indonesia).

To strengthen its business, Jamkrindo has joined the membership of the organization, namely ASIPPINDO (Association of Indonesian Guarantee Companies).





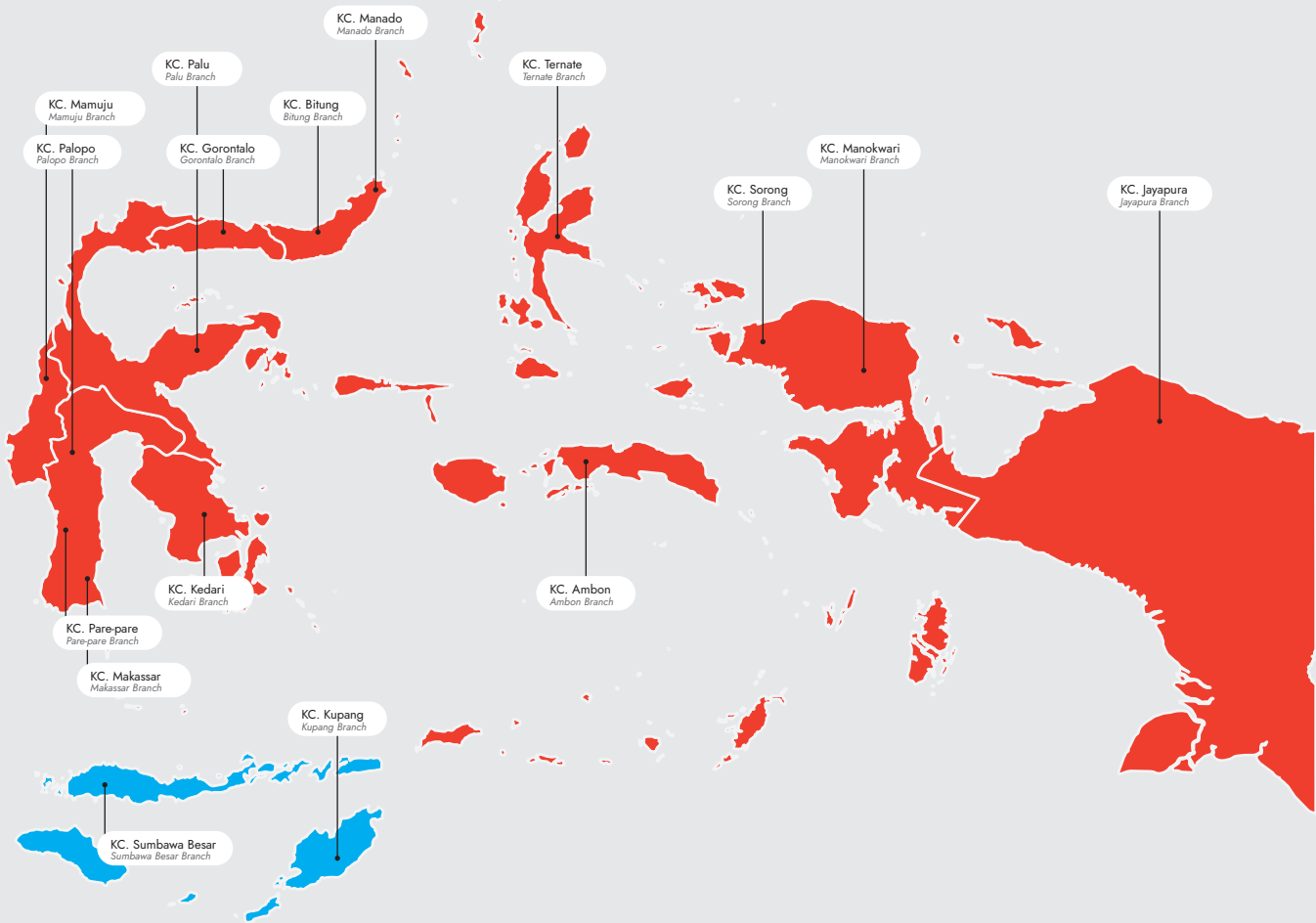
DAFTAR ALAMAT ENTITAS ANAK DAN KANTOR CABANG/KANTOR PERWAKILAN

ADDRESS LIST OF SUBSIDIARIES AND BRANCH OFFICES/ REPRESENTATIVE OFFICES



- **Kanwil I Medan**
Regional Office I Medan
- **Kanwil II Palembang**
Regional Office II Palembang
- **Kanwil III Jakarta**
Regional Office III Jakarta
- **Kanwil IV Bandung**
Regional Office IV Bandung
- **Kanwil V Semarang**
Regional Office V Semarang
- **Kanwil VI Surabaya**
Regional Office VI Surabaya
- **Kanwil VII Denpasar**
Regional Office VII Denpasar
- **Kanwil VIII Banjarmasin**
Regional Office VIII Banjarmasin
- **Kanwil IX Makassar**
Regional Office IX Makassar

Kantor Pusat PT Jamkrindo <i>PT Jamkrindo Head Office</i>	
ENTITAS ANAK <i>SUBSIDIARIES</i>	<p>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</p> <hr/> <p>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</p>



Kantor Wilayah Regional Offices

Kanwil Regional Office	Alamat Address
I Medan	Jl. Bukit Barisan No. 03 Medan – 20111; Telp: (061) 88813219 Fax: (061) 88741192
II Palembang	Jalan Basuki Rahmat Ruko No. 2-3 (Depan BLPT) Kecamatan kemuning, Kota Palembang; 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. 744, Cisaranten Endah, Kec. Arcamanik Bandung 40293. Telp: (022) 87359999
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 Office

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

Kantor Cabang Khusus Special Branch Office

Kanwil Regional Office	Kantor Cabang Branch Office	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
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. 744, Cisaranten Endah, Kec. Arcamanik Bandung 40293 Telp: (022) 87359999
	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. 199 A Ruko No. 6 F Kel. Lengkongsari Tawang-Tasikmalaya Telp: (0265) 314169

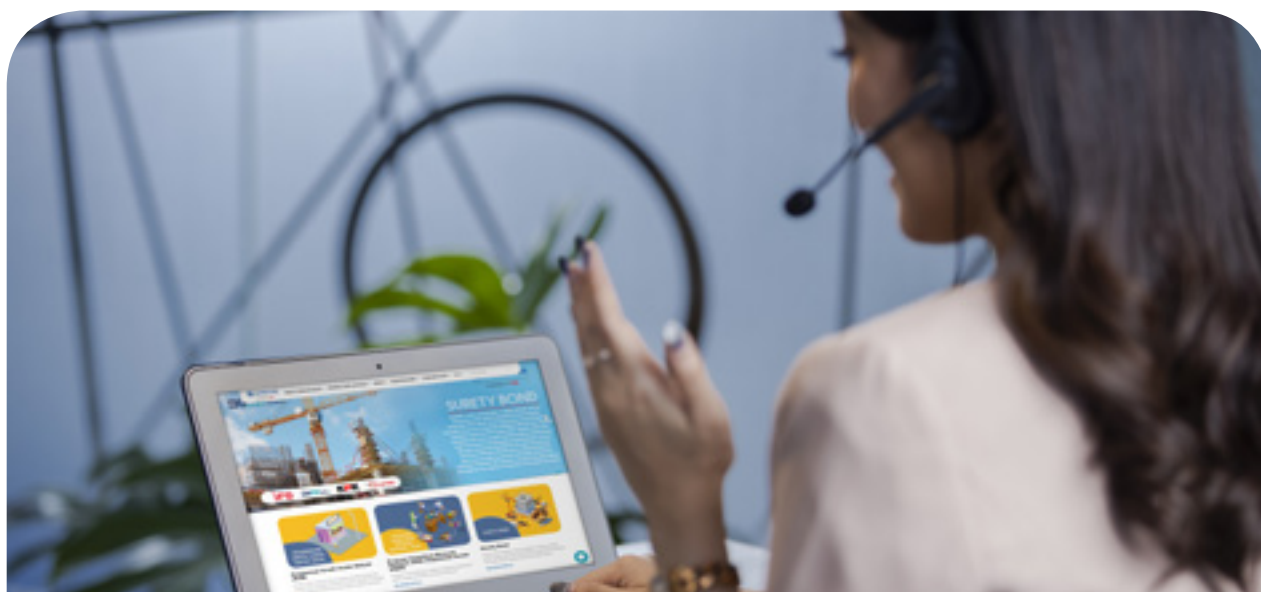
Kanwil Regional Office	Kantor Cabang Branch Office	Alamat Address
V	21 Semarang	Jl. Pamularsih No. 68 A Semarang; Telp: (024) 7614136/ 7610129 Fax: (024) 7614138
	22 Yogyakarta	Jl. HOS Cokroaminoto No.161 A, Tegalrejo Kota Yogyakarta - 55244; Telp: (0274) 5012288 / 5012323 Fax: (0274) 5012545
	23 Solo	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
VII	31 Madiun	Jl. Thamrin No. 38, Madiun – 63117; Telp: (0351) 4472250 Fax: (0351) 4472249
	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
VIII	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
	36 Samarinda	Jl. A Yani No. 37 Kec. Sungai Pinang, Kel. Sungai Pinang Dalam, Samarinda, Kalimantan Timur 75117; Telp: (0541) 747608 Fax: (0541) 206578
VIII	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
IX	41 Makassar	Jl. Dr. Sam Ratulangi No. 140; Telp : (0411)873031
	42 Gorontalo	Jl. HB Jassin No.218, Kel. Libuo, Kec. Duingingi, Kota Gorontalo; Telp (0435) 828003 Fax: (0435) 828002
	43 Mamuju	Jl. Urip Sumoharjo No. 55, Kabupaten Mamuju
	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
IX	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	Jl. R.E. Marthadinata No. 43 Manado (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 Offices (KUP)

Kanwil Regional 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, Sumatera 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	Komplek Ruko Sentra Bisnis Bekasi Mustika Pura Blok A No. 7Jl. Insinyur Haji Juanda No.137 Kelurahan Bekasi Jaya Kecamatan Bekasi Timur, Kotamadya Bekasi 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 Kepatihan Kecamatan Kaliwates, Kabupaten Jember Jawa Timur Kode pos 68137 Telp & Fax: 0331-4431044
	14 Bojonegoro	Jl. WR. Supratman No.15, Bojonegoro – 62111; Telp: (0353) 2898420 Fax: (0353) 2899525
VIII	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'S WEBSITE



Perusahaan memiliki situs web resmi dengan alamat www.jamkrindo.co.id. Situs Web ini berisi informasi seputar korporasi Perusahaan. Situs web ini menjadi portal yang dapat diakses secara terbuka, dengan tujuan memberikan informasi yang komprehensif tentang Perusahaan kepada khalayak luas.

The company has an official website with the address www.jamkrindo.co.id. This Website contains information about the Company. This website is a portal that can be accessed openly, with the aim of providing comprehensive information about the Company to a broad audience.

Uraian Description	Ketersediaan Availability	Keterangan Information
Informasi pemegang saham sampai dengan pemilik akhir individu <i>Shareholder information up to the individual final owner</i>	√	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>
Isi Kode Etik <i>Code of Conduct</i>	√	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>
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 <i>The information of the General Meeting of Shareholders (GMS) shall at least include the agenda materials discussed in the GMS, the summary of the minutes of GMS, and important date information, namely date of GMS announcement, date of GMS summons, date of GMS implementation, date of release of the summary of the minutes of GMS</i>	√	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>
Laporan keuangan tahunan terpisah (5 tahun terakhir) <i>Separate annual financial statements (last 5 years)</i>	√	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>
Profil Dewan Komisaris dan Direksi <i>Profile of the Board of Commissioners and Board of Directors</i>	√	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>
Piagam/Charter Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal <i>Charter of the Board of Commissioners, Board of Directors, Committees, and Internal Audit Unit</i>	√	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>

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

KINERJA JAMKRINDO

JAMKRINDO PERFORMANCE

Posisi Keuangan Konsolidasian

Consolidated Financial Statements

(dalam jutaan Rupiah) (in millions IDR)	2021	2020	2019*	2018	2017	YoY 2020-2021 (%)	CAGR 2017-2021 (%)
Jumlah Aset Total Assets	25.351.207	19.122.829	16.770.270	15.146.126	14.678.143	32,57 ↑	14,64 ↑
Jumlah Liabilitas Total Liabilities	12.516.659	10.266.950	8.092.195	6.729.540	3.554.268	21,91 ↑	36,99 ↑
Jumlah Ekuitas Total Equities	12.834.548	8.855.879	8.678.075	8.416.586	11.123.875	44,93 ↑	3,64 ↑

*) Disajikan kembali
*) restated

Laba (Rugi) dan Penghasilan Komprehensif Lain Konsolidasian

Consolidated Profit (Loss) and Other Comprehensive Income

(dalam jutaan Rupiah) (in millions IDR)	2021	2020	2019*	2018	2017	YoY 2020-2021 (%)	CAGR 2017-2021 (%)
Pendapatan Penjaminan Guarantee Income	4.293.841	2.633.393	2.152.072	1.248.710	1.805.686	63,05 ↑	24,18 ↑
Beban Klaim Claim Expenses	2.737.761	1.830.400	1.737.959	723.274	(1.004.610)	49,57 ↑	N/a
Penjaminan Bersih Net Guarantee	1.556.080	802.993	414.113	525.437	801.076	93,79 ↑	18,06 ↑
Komisi - Bersih Commission - Net	6.791	(27.195)	(48.138)	-	-	(124,97) ↓	N/a
Pendapatan Investasi Bersih Investment Income - net	735.428	799.211	782.810	684.108	601.634	(7,98) ↓	5,15 ↑
Beban Usaha Operating Expenses	(977.748)	(903.670)	(991.759)	(693.236)	(708.169)	8,20 ↑	8,40 ↑
Pendapatan (Beban) Lain-lain Bersih Other Income (Expenses) - Net	16.820	51.130	24.612	(8.025)	328.679	(67,10) ↓	(52,44) ↓
Laba Sebelum Pajak Income Before Tax	1.337.371	722.469	181.638	508.284	1.023.221	85,11 ↑	6,92 ↑
Beban Pajak Final Final Tax Expenses	(113.178)	(118.307)	(139.147)	(117.274)	(221.375)	(4,33) ↓	(15,44) ↓
Laba Sebelum Pajak Penghasilan Profit Before Income Tax	1.224.193	604.162	42.491	391.010	775.860	102,63 ↑	12,08 ↑
(Beban)/Manfaat Pajak Penghasilan (Expense)/Income Tax Benefit	(158.185)	(148.029)	156.420	397.543	(25.986)	6,86 ↑	57,07 ↑
Laba Tahun Berjalan Current Year Income	1.066.008	456.133	198.911	397.544	801.846	133,71 ↑	7,38 ↑
Penghasilan Komprehensif Lain Other Comprehensive Income	(87.826)	89.480	102.334	(135.957)	57.831	(100,10) ↓	N/a ↑
Laba Komprehensif Tahun Berjalan Comprehensive Income for the Current Year	978.182	545.613	301.245	261.586	859.677	79,28 ↑	3,28 ↑

(dalam jutaan Rupiah) (in millions IDR)	2021	2020	2019*	2018	2017	YoY 2020-2021 (%)	CAGR 2017-2021 (%)
Labanya Tahun Berjalan yang Diatribusikan Kepada: <i>Comprehensive Income for the Current Year Attributed To:</i>							
Pemilik Entitas Induk <i>Parent Entity Owner</i>	1.065.822	456.312	198.913	389.847	801.845	133,57 ↑	7,37 ↑
Kepentingan Non-Pengendali <i>Non-controlling interests</i>	186	1	(2)	1	1	18.500,00 ↑	269,30 ↑
	1.066.008	456.313	198.911	397.544	801.846	133,61 ↑	7,38 ↑
Labanya Komprehensif yang Diatribusikan Kepada: <i>Comprehensive Income Attributed To:</i>							
Pemilik Entitas Induk <i>Parent Entity Owner</i>	977.992	545.612	301.247	397.542	801.845	79,25 ↑	5,09 ↑
Kepentingan Non-Pengendali <i>Non-controlling interests</i>	190	1	(2)	1	1	18.900,00 ↑	271,27 ↑
	978.182	545.613	301.245	261.586	859.677	79,28 ↑	3,28 ↑

*) Disajikan kembali
*) restated

Arus Kas Konsolidasian

Consolidated Cash Flow

(dalam jutaan Rupiah) (in millions IDR)	2021	2020	2019*	2018	2017	YoY 2020-2021 (%)	CAGR 2017-2021 (%)
Arus Kas Bersih dari Aktivitas Operasi <i>Net Cash Flow from Operating Activities</i>	1.664.670	528.040	9.666	491.688	350.306	215,25 ↑	47,65 ↑
Arus Kas Bersih dari Aktivitas Investasi <i>Net Cash Flow From Investment Activities</i>	(4.590.357)	(115.549)	(116.668)	360.876	(608.193)	3.872,65 ↑	65,75 ↑
Arus Kas Bersih dari Aktivitas Pendanaan <i>Net Cash Flow From Funding Activities</i>	3.000.000	(400.000)	(39.754)	(80.185)	(48.000)	(850,00) ↓	N/a
Kenaikan/Penurunan (Bersih) Kas dan Setara Kas <i>Increase/Decreased (Net) In Cash and Cash Equivalents</i>	74.313	12.491	(146.756)	772.379	(305.887)	494,93 ↑	N/a
Kas dan Setara Kas Awal Tahun <i>Cash and Equivalents of the Beginning Year</i>	101.105	88.614	235.370	5.417.929	5.723.816	14,10 ↑	(63,54) ↓
Kas dan Setara Kas Akhir Tahun <i>Cash and Equivalents at the End of Year</i>	175.418	101.105	88.614	6.190.307	5.417.929	73,50 ↑	(57,58) ↓

*) Disajikan kembali
*) restated

Rasio-rasio Keuangan Konsolidasian

Consolidated Financial Ratios

(dalam persen (%), kecuali dinyatakan lain) (in percent (%), unless stated otherwise)	2021	2020	2019*	2018	2017	Kenaikan (Penurunan) Increase (Decrease) 2019-2020
RASIO RENTABILITAS EARNING RATIOS						
Net Profit Margin	24,44	16,14	8,60	24,00	33,31	8,30 ↑
Profit Margin on Sales	24,34	17,60	6,19	25,10	42,50	6,74 ↑
Return on Assets (ROA)	6,01	4,03	1,14	3,29	7,29	1,98 ↑
Return on Equity (ROE)	9,83	5,20	2,33	3,50	7,49	4,63 ↑
RASIO LIKUIDITAS LIQUIDITY RATIOS						
Current Ratio	191,60	219,19	205,18	450,89	769,09	(27,59) ↓
RASIO SOLVABILITAS SOLVABILITY RATIOS						
Debt to Equity Ratio (DER)	97,52	115,93	207,47	43,78	31,95	(18,41) ↓
*) Disajikan kembali *) restated						

PROFIL PERUSAHAAN

Company Profile

2022



A member of **IFG**

PT Jaminan Kredit Indonesia

Kantor Pusat

Gedung Jamkrindo

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