

Menavigasi Transformasi untuk Tumbuh Berkelanjutan

Navigating Transformation for Sustainable Growth





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TRANSFORMASI JAMKRINDO

JAMKRINDO TRANSFORMATION

1970–1981

Lembaga Jaminan Kredit Koperasi (LJKK)
Penjaminan Kredit Program untri TRI, Kredit Padi Palawija, Kredit Pengadaan Pupuk.

Cooperative Credit Guarantee Institution (LJKK)
Untri TRI Program Credit Guarantee, Palawija Rice Credit, Fertilizer Procurement Credit.

2000–2008

Perusahaan Umum Sarana Pengembangan Usaha (Perum Sarana)
Penjaminan Kredit dengan *Business Oriented* untuk pengembangan UMKM, pemberian Pinjaman Bagi Hasil, peluncuran Produk Penjaminan Syariah.

Public Corporation for Business Development Facility (Perum Sarana)
Business Oriented Credit Guarantee for the development of MSMEs, provision of Profit-Sharing Loans, launch of Sharia Guarantee Products.

1981–2000

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.

Cooperative Financial Development Public Company (Perum PKK)
Program Credit Guarantee for Cooperatives, such as: TRI, GLP & GLK, Kopetra, RMU, Dairy Cow Credit, Palawija Rice Clove Credit, Fertilizer Procurement Credit, KUT.

2020

PT Jaminan Kredit Indonesia (Persero)

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

PT Jaminan Kredit Indonesia (Persero)

Credit Guarantee for MSMEs offered in conventional and sharia schemes, namely general credit, micro credit, construction credit, guarantees for guarantee bank, distribution guarantees, program guarantees and Surety Bonds and guarantees in the context of SOE synergy.

2008–2020

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.

General Company Jaminan Kredit Indonesia (Perum Jamkrindo)

Credit guarantees for MSMEs offered in conventional and sharia schemes, namely general credit, micro credit, construction credit, guarantees for guarantee bank, distribution guarantees, program guarantees and Surety Bonds and guarantees in the context of SOE synergy.

2020–2023

PT Jaminan Kredit Indonesia

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.

PT Jaminan Kredit Indonesia

Credit Guarantee for MSMEs offered in conventional and sharia schemes, namely general credit, micro credit, construction credit, guarantees for guarantee bank, distribution guarantees, program guarantees and Surety Bonds and guarantees in the context of SOE synergy.



INFORMASI UMUM DAN IDENTITAS PERUSAHAAN

GENERAL INFORMATION AND CORPORATE IDENTITY

Nama Perusahaan

Company Name



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

Bentuk dan Status

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 Nomor 25 tanggal 24 Februari 2020 yang dibuat dihadapan Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., Notaris di Jakarta dan telah mendapat pengesahan Pendirian Badan Hukum Perseroan Terbatas dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-0011484.AH.01.01 Tahun 2020 tanggal 24 Februari 2020 dan terakhir diubah dengan Akta Nomor 07 tanggal 07 Oktober 2022 yang dibuat dihadapan Bernadette Wirastuti Puntaraksma, M.KN., Notaris di Jakarta dan telah mendapatkan persetujuan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-0075624.AH.01.02. Tahun 2022 tanggal 19 Oktober 2022.

Deed of Establishment Number 25 dated February 24, 2020 made before Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., Notary in Jakarta and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-0011484.01 Year 2020 dated February 24, 2020 and last amended by Deed Number 07 dated October 07, 2022 made before Bernadette Wirastuti Puntaraksma, M.KN., Notary in Jakarta and has received approval from the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-0075624.AH.01.02. Year 2022 dated October 19, 2022.

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 (termasuk 1 Kantor Cabang Khusus), dan 17 Kantor Unit Pelayanan (KUP) yang tersebar di seluruh Indonesia

9 Regional Offices, 55 Branch Offices (including Special Branch Offices), and 17 Service Unit Offices (KUP) spread throughout Indonesia



Kepemilikan Ownership

- Saham Seri A Dwiwarna
Pemerintah Republik Indonesia (0,000009%)
- Saham Seri B
PT Bahana Pembinaan Usaha Indonesia (Persero) (99,999991%)
- Series A Dwiwarna Shares
The Government of Republik Indonesia (0.000009%)
- Series B Shares
PT Bahana Pembinaan Usaha Indonesia (Persero) (99.999991%)

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 1.075 orang di tahun 2023
Permanent Employees 1,075 employees in 2023

Alamat dan Informasi Perusahaan Company Address and Information

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

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

Media Sosial Social Media




Twitter	@pt_jamkrindo
Instagram	@pt_jamkrindo
Facebook	Jamkrindo
YouTube	PT Jamkrindo






PENGHARGAAN DAN SERTIFIKASI

AWARDS AND CERTIFICATIONS

Penghargaan pada Tahun 2023 Awards in 2023

Tanggal	Deskripsi	Dokumentasi
<p>7 September 2023 September 7, 2023</p>	<p>PT Jamkrindo memenangkan penghargaan TrenAsia ESG Award 2023 pada kategori Credit Guarantee for Sustainability. Penghargaan tersebut merupakan bentuk apresiasi kepada Jamkrindo yang senantiasa berkontribusi terhadap pertumbuhan dan keberlangsungan UMKM serta ekonomi nasional.</p> <p>PT Jamkrindo won the 2023 TrenAsia ESG Award in the category of Credit Guarantee for Sustainability. This award is a form of appreciation to Jamkrindo which always contributes to the growth and sustainability of MSMEs and the national economy.</p>	
<p>18 September 2023 September 18, 2023</p>	<p>Jamkrindo kembali meraih penghargaan SWA Indonesia Most Reputable Companies 2023 pada kategori Guarantee Company.</p> <p>Jamkrindo again won the 2023 SWA Indonesia Most Reputable Companies award in the category of Guarantee Company.</p>	
<p>21 September 2023 September 21, 2023</p>	<p>PT Jaminan Kredit Indonesia (Jamkrindo) kembali berhasil memperoleh penghargaan di ajang IDX Channel Anugerah Inovasi 2023.</p> <p>Dalam ajang tersebut, IDX Channel memberikan apresiasi atas Inovasi Jamkrindo Online Suretyship (JOS) untuk kategori Hubungan Eksternal. Hadir dalam simbolis penyerahan penghargaan pada Rabu, 20 September 2023 yaitu Wakil Kepala Divisi Hubungan Kelembagaan II PT Jamkrindo.</p> <p>PT Jaminan Kredit Indonesia (Jamkrindo) has again succeeded in winning an award at the 2023 IDX Channel Anugerah Innovation.</p> <p>In this event, IDX Channel expressed appreciation for the Jamkrindo Online Suretyship (JOS) Innovation in the category of External Relations. Present at the symbolic award presentation on Wednesday, September 20, 2023 was the Deputy Head of Institutional Relations Division II of PT Jamkrindo.</p>	

Penghargaan pada Tahun 2023 Awards in 2023

Tanggal	Deskripsi	Dokumentasi
10 November 2023 November 10, 2023	<p>PT Jaminan Kredit Indonesia (Jamkrindo) berhasil memperoleh penghargaan di acara Indonesia Digital Ecosystem Summit (IDES) 2023.</p> <p>Dalam ajang tersebut, SWA Media Group memberikan penghargaan kepada Jamkrindo sebagai perusahaan terbaik yang telah menyiapkan <i>ecosystem digital</i> untuk kepentingan bisnis di masa depan, dengan mendapatkan Predikat <i>Very Good</i>.</p> <p>PT Jaminan Kredit Indonesia (Jamkrindo) has succeeded in winning an award at the 2023 Indonesia Digital Ecosystem Summit (IDES).</p> <p>In this event, SWA Media Group awarded Jamkrindo as the best company that has prepared a digital ecosystem for future business interests, by receiving a Very Good Predicate.</p>	
21 November 2023 November 21, 2023	<p>PT Jamkrindo berhasil mendapatkan anugerah Santripreneur Award 2023 kategori BUMN yang Peduli Entrepreneur/UMKM di Istana Wakil Presiden pada Senin, 20 November 2023 yang dihadiri oleh Direktur Utama PT Jamkrindo Bapak Akhmad Purwakajaya.</p> <p>PT Jamkrindo succeeded in receiving the 2023 Santripreneur Award in the category of SOE that Cares about Entrepreneurs/MSMEs at the Vice President's Palace on Monday, November 20, 2023, which was attended by the President Director of PT Jamkrindo, Mr. Akhmad Purwakajaya.</p>	
30 November 2023 November 30, 2023	<p>PT Jamkrindo memenangkan penghargaan TrenAsia ESG Award 2023 pada kategori Credit Guarantee for Sustainability. Penghargaan tersebut merupakan bentuk apresiasi kepada Jamkrindo yang senantiasa berkontribusi terhadap pertumbuhan dan keberlangsungan UMKM serta ekonomi nasional.</p> <p>PT Jamkrindo won the 2023 TrenAsia ESG Award in the category of Credit Guarantee for Sustainability. This award is a form of appreciation to Jamkrindo which always contributes to the growth and sustainability of MSMEs and the national economy.</p>	

Sertifikasi yang masih berlaku di Tahun 2023 Certification in 2023

Tanggal Date	Nama Sertifikasi Name of Certification	Berlaku Hingga Valid until	Diberikan oleh Organizer
25 Oktober 2021 October 25, 2021	<p>Sistem Manajemen Mutu (SMM) SNI ISO 9001 : 2015 Quality Management System, Requirements (Guarantee & Claim Service)</p> <p>Quality Management System (QMS) SNI ISO 9001: 2015 Quality Management System, Requirements (Guarantee & Claim Service)</p>	1 Mei 2024 May 1, 2024	SUCOFINDO INTERNASIONAL CERTIFICATION SERVICE
17 September 2023 September 17, 2023	<p>Sistem Manajemen Anti Penyyuapan (SMAP) SNI ISO 37001 : 2016 (Anti Bribery Management System)</p> <p>Anti-bribery Management System (ABMS) SNI ISO 37001: 2016 (Anti Bribery Management System)</p>	4 Agustus 2026 August 4, 2026	Intertect SAI Global



Sertifikasi yang masih berlaku di Tahun 2023
Certification in 2023

Tanggal Date	Nama Sertifikasi Name of Certification	Berlaku Hingga Valid until	Diberikan oleh Organizer
28 Januari 2023 January 28, 2023	Sistem Manajemen Layanan Teknologi Informasi SNI ISO 20000 : 2018 Anti-bribery Management System (ABMS) SNI ISO 37001: 2016 (Anti-Bribery Management System)	27 Januari 2026 August 4, 2026	BSI (British Standards Institution)
29 April 2019 April 29, 2019	Sistem Manajemen Keamanan Infomasi SNI ISO 27001 : 2013 Information Security Management System SNI ISO 27001: 2013	28 April 2025 April 28, 2025	BSI (British Standards Institution)
1 November 2023 November 1, 2023	Business Continuity Management System SNI ISO 22301 Business Continuity Management System SNI ISO 22301	1 November 2024 November 1, 2024	BSI Group

KEANGGOTAAN ASOSIASI

ASSOCIATION MEMBERSHIP

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

To strengthen its business, Jamkrindo has joined the following membership organizations :

Nama Organisasi/Asosiasi Name of Organization/Association	Ruang Lingkup Scope	Posisi Keikutsertaan Position
Asosiasi Perusahaan Penjaminan Indonesia (ASIPPINDO)	Nasional National	Anggota Member



KILAS PERISTIWA 2023

2023 EVENTS HIGHLIGHTS



11 Februari 2023
February 11, 2023

Prospek Stabil, Jamkrindo Kembali Raih Peringkat idAA+ dari Pefindo
Stable Prospects, Jamkrindo Again Achieves idAA+ Rating from Pefindo



07 Mei 2023
May 07, 2023

Direktur Utama Jamkrindo Hendro Padmono Tutup Usia
President Director of Jamkrindo Hendro Padmono Passes Away



16 Mei 2023
May 16, 2023

Jamkrindo Lakukan Edukasi Anti Perundungan dan Kekerasan Seksual Kepada Ribuan Pelajar SD
Jamkrindo Conducts Anti-Bullying and Sexual Violence Education for Thousands of Elementary School Students



15 Juni 2023
June 15, 2023

Jamkrindo Bagi Ratusan Kacamata Gratis Untuk Pelajar di Indonesia Timur
Jamkrindo Gives Hundreds of Free Glasses to Students in Eastern Indonesia



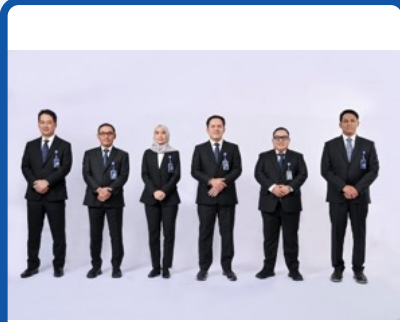
01 Juli 2023
July 01, 2023

Rayakan HUT ke-53, Jamkrindo Berkomitmen Tingkatkan Kinerja dalam Menjembatani Aksesibilitas Finansial UMKM
Celebrating its 53rd Anniversary, Jamkrindo is Committed to Improving Performance in Bridging Financial Accessibility for MSMEs



05 Juli 2023
July 05, 2023

Dorong Peningkatan Kompetensi UMKM Tanah Air, Jamkrindo Gelar Kelas Bisnis UMKM 2023
Encouraging Increased Competency of Indonesian MSMEs, Jamkrindo Holds 2023 MSME Business Class



31 Juli 2024
July 31, 2024

Perubahan Susunan Komisaris & Direksi PT Jamkrindo
Changes in the Composition of Commissioners & Directors of PT Jamkrindo



12 Agustus 2023
August 12, 2023

Jamkrindo berpartisipasi dalam acara Hari UMKM Nasional EXPO 2023 di Kota Surakarta dengan mempromosikan UMKM Binaan dan sosialisasi layanan penjaminan Jamkrindo participates in the National MSME Day EXPO 2023 event in Surakarta City by promoting assisted MSMEs and disseminating guarantee services.



15 September 2023
September 15, 2023

Jamkrindo Bawa 21 Produk UMKM ke Festival Pasar Senggol di Turki
Jamkrindo Brings 21 MSME Products to the Bump Market Festival in Turkey



27 September 2023
September 27, 2023

Dorong UMKM Naik Kelas, Jamkrindo Kembali Gelar *Workshop* Pengelolaan Keuangan
Encouraging the Upgrade of MSMEs, Jamkrindo again holds a financial management workshop



02 Oktober 2023
October 02, 2023

Gelar *Workshop* di Palu, Jamkrindo Dorong Literasi Keuangan UMKM di Wilayah Indonesia Timur
Holding a Workshop in Palu, Jamkrindo Encourages Financial Literacy for MSMEs in Eastern Indonesia



1 November 2023
November 1, 2023

Perluas Akses Pembiayaan, Bank BJB dan Jamkrindo Jalin Kerja Sama penjaminan Kredit Usaha Rakyat (KUR)
Expanding Access to Financing, Bank Bjb and Jamkrindo Establish Cooperation in guaranteeing People's Business Credit (KUR)



20 November 2023
November 20, 2023

Berkontribusi positif dalam bidang wirausaha berbasis pesantren, Jamkrindo Raih PT Jamkrindo memperoleh *Santripreneur Award 2023*
Contributing positively to Islamic boarding school (pesantren)-based entrepreneurship, Jamkrindo wins *Santripreneur Award 2023*



RIWAYAT SINGKAT PERUSAHAAN BRIEF HISTORY OF THE COMPANY



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Sekilas tentang Jamkrindo

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

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

A Glance at 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).

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

1. Anggota *Holding* Pasar Modal dan Jasa Keuangan
 - a. PT Bahana TCW Investment Management ("BTIM"), bergerak di bidang manajemen investasi;
 - b. PT Bahana Sekuritas, bergerak dibidang penjamin emisi efek dan perantara perdagangan efek;
 - c. PT Bahana Artha Ventura ("BAV"), yang bergerak di bidang pembiayaan modal ventura dan bertugas membina sektor UMKMK di Indonesia;
 - d. PT Bahana Kapital Investa ("BKI"), bergerak dalam bidang investasi dan jasa penasehat keuangan (*advisory*);

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 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:
 - a. PT Bahana TCW Investment Management ("BTIM"), is engaged in investment management;
 - b. PT Bahana Sekuritas, is engaged in securities underwriting and securities trading brokerage;
 - c. PT Bahana Artha Ventura ("BAV"), which is engaged in venture capital financing and is tasked with fostering the MSME sector in Indonesia;
 - d. PT Bahana Kapital Investa ("BKI"), is engaged in investment and financial advisory services (*advisory*);



- e. PT Grahaniaga Tatautama (“GNTU”), bergerak di bidang kepemilikan, pengelolaan, dan penyewaan Gedung.
- 2. Anggota *Holding* Asuransi Umum dan Penjaminan
 - a. PT Asuransi Kredit Indonesia (“Askrindo”) yang melaksanakan usaha di bidang jasa asuransi kredit dan asuransi umum;
 - b. PT Jaminan Kredit Indonesia (“Jamkrindo”) yang melayani penjaminan, baik secara langsung maupun tidak langsung, kepada bank ataupun non-bank;
 - c. PT Asuransi Kerugian Jasa Raharja (“Jasa Raharja”) bergerak di bidang asuransi sosial;
 - d. 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.

- e. PT Graha Niaga Tata Utama (“GNTU”), is engaged in building ownership, management, and rental.
- 2. Member of General Insurance and Guarantee Holding
 - a. PT Asuransi Kredit Indonesia (“Askrindo”) which conducts business in the field of credit insurance and general insurance services;
 - b. PT Jaminan Kredit Indonesia (“Jamkrindo”) which provides guarantees, either directly or indirectly, to banks or non-banks;
 - c. PT Asuransi Jasa Raharja (“Jasa Raharja”) is engaged in social insurance;
 - d. PT Asuransi Jasa Indonesia (“Jasindo”) is engaged in general insurance.
- 3. Life and Health Insurance Holding Member PT Asuransi Jiwa IFG (IFG Life) which is engaged in life insurance.

Riwayat Perubahan Nama Perusahaan

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

1. 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;
2. Nama Perusahaan diubah menjadi Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU) berdasarkan Peraturan Pemerintah No. 95 Tahun 2000;
3. Nama Perusahaan kembali diubah, menjadi Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo) berdasarkan Peraturan Pemerintah No. 41 Tahun 2008;

The Change of Company’s Name

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

1. 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;
2. The Company name was changed to Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU) based on Government Regulation No. 95 of 2000;
3. The company name was changed again into Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo) based on the Government Regulation No. 41 of 2008;

Lembaga Jaminan Kredit Koperasi (LJKK)

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

1970-1981

Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK)

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

1981-2000

Perusahaan Umum Sarana Pengembangan Usaha (Perum Sarana)

Penjaminan Kredit dengan Business Oriented untuk pengembangan UMKM, pemberian Pinjaman Bagi Hasil, peluncuran Produk Penjaminan Syariah.
Credit Guarantee with Business Oriented for MSME development, Profit Sharing Loan, launch of Sharia Guarantee Product.

2000-2008



4. 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);
 5. 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.
4. 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);
 5. 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 Jaminan Kredit Indonesia (Perum Jamkrindo)

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

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

2008-2020



PT Jaminan Kredit Indonesia (Persero)

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

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

2020



PT Jamkrindo

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

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

2020-Sekarang
2020-Present



BIDANG USAHA SERTA PRODUK DAN JASA LINE OF BUSINESS 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 adalah untuk melaksanakan kegiatan usaha Penjaminan bagi Usaha Mikro, Usaha Kecil dan Usaha Menengah serta Koperasi, Penjaminan bagi Badan Usaha Milik Negara, Penjaminan Sistem Resi Gudang, dan Penjaminan lainnya serta optimalisasi pemanfaatan sumber dana Perseroan berdasarkan prinsip tata Kelola Perusahaan yang baik.

Kegiatan Usaha yang Dijalankan dan Kesesuaiannya dengan Anggaran Dasar Perusahaan

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

Business Activities Based on 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 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.

Implemented Business Activities and Their Compliance with the Company's Articles of Association

To achieve those aims and objectives, the Company is able to perform some business activities and business development policies to support financing. The following is a presentation of the implementation of business activities and business development policies that have been implemented.

No	Kegiatan Activities	Telah/Belum Dijalankan Has/Has not been Implemented	Keterangan Description
1.	Penjaminan kredit, pembiayaan atau pembiayaan berdasarkan Prinsip Syariah yang diberikan oleh lembaga keuangan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Credit guarantee, conventional financing, or financing based on Sharia Principles provided by financial institutions to Micro, Small and Medium Enterprises and Cooperatives	✓	Terdapat pada produk Penjaminan Kredit Umum, Penjaminan Kredit Mikro, Penjaminan Kredit Usaha Rakyat, Penjaminan Program PEN Available in General Credit Guarantee, Micro Credit Guarantee, People's Business Credit Guarantee products. PEN Program Guarantee
2.	Penjaminan pinjaman yang disalurkan oleh Koperasi simpan pinjam atau Koperasi yang mempunyai unit usaha simpan pinjam kepada anggotanya Loan guarantees channeled by savings and loan cooperatives or cooperatives that have a savings and loan business unit to its members	✓	Terdapat pada produk Penjaminan Kredit Multiguna KKLK Available in the KKLK Multipurpose Credit Guarantee product
3.	Penjaminan kredit dan/atau pinjaman program kemitraan yang disalurkan oleh badan usaha milik negara dalam rangka program kemitraan dan bina lingkungan Credit guarantee and/or partnership program loans distributed by state-owned enterprises in the context of partnership and community development programs	✓	Penyaluran program kemitraan Distribution of partnership programs
4.	Penjaminan surat utang kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of debt securities for Micro, Small and Medium Enterprises, and Cooperatives	x	Belum/Tidak dijalankan Not yet implemented
5.	Penjaminan pembelian barang secara angsuran yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of purchase of goods in installments made to Micro Enterprises, Small Businesses, and Medium Enterprises, as well as Cooperatives	✓	Terdapat pada produk Penjaminan Kredit OTO Available in the OTO Credit Guarantee product

No	Kegiatan Activities	Telah/Belum Dijalankan Has/Has not been Implemented	Keterangan Description
6.	Penjaminan surat utang kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of debt securities for Micro, Small and Medium Enterprises, and Cooperatives	n/a	Tidak ada None
7.	Penjaminan pembelian barang secara angsuran yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of purchase of goods in installments made to Micro Enterprises, Small Businesses, and Medium Enterprises, as well as Cooperatives	✓	Terdapat pada produk Penjaminan Kredit OTO Available in the OTO Credit Guarantee product
8.	Penjaminan transaksi dagang yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of the trade transactions carried out to Micro, Small Business, and Medium Enterprises, as well as Cooperatives	✓	Terdapat dalam produk Penjaminan Distribusi Barang Available in the Goods Distribution Guarantee product
9.	Penjaminan pengadaan barang dan/atau jasa <i>surety bond</i> yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of the procurement of surety bond goods and/or services carried out for Micro, Small Business, and Medium Enterprises, as well as Cooperatives	✓	Terdapat pada produk <i>Surety Bond</i> , <i>Surety Bond Co-Guarantee</i> , Penjaminan Kredit Konstruksi dan Pengadaan Barang/Jasa Available in Surety Bond products, Surety Bond Co-Guarantee, Guarantee of Construction Credit & Procurement of Goods/Services
10.	Penjaminan bank garansi (kontra bank garansi) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of bank guarantees (counter bank guarantees) made to Micro, Small and Medium Enterprises, and Cooperatives	✓	Terdapat dalam produk Penjaminan Kredit Kontra Bank Garansi, Penjaminan Kredit Kontra Bank Garansi <i>Co-Guarantee</i> Available in the Credit Guarantee of Counter Bank Guarantee, Co-Guarantee Counter Bank Guarantee
11.	Penjaminan surat kredit berdokumen dalam negeri yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of domestic documented letters of credit for Micro, Small and Medium Enterprises, and Cooperatives	x	Belum dijalankan Not yet implemented
12.	Penjaminan <i>letter of credit</i> yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Guarantee of letters of credit made to Micro, Small and Medium Enterprises, and Cooperatives	x	Belum dijalankan Not yet implemented
13.	Penjaminan kepabeanan (<i>Custom Bond</i>) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Customs guarantees (Custom Bonds) carried out for Micro Businesses, Small Businesses, and Medium Enterprises, as well as Cooperatives	✓	Terdapat pada <i>Customs Bond</i> Available in the Customs Bond
14.	Penjaminan cukai yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Excise guarantees carried out on Micro, Small and Medium Enterprises, and Cooperative	✓	Terdapat pada produk <i>Customs Bond</i> Available in the Customs Bond product
15.	Penjaminan pembiayaan kepada usaha rintisan (<i>start up business</i>) yang memenuhi kriteria Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi Financing guarantees for start-up businesses that meet the criteria of Micro Business, Small Business, and Medium Enterprises, as well as Cooperatives	✓	Terdapat pada produk penjaminan Kredit Umum, dan Penjaminan Kredit Mikro Available in General Credit guarantee products, and Micro Credit Guarantee
16.	Penjaminan layanan pinjam meminjam uang berbasis teknologi informasi yang diberikan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi The guarantee of IT-based money lending services provided to Micro, Small and Medium Enterprises, and Cooperatives	✓	Terdapat pada produk Penjaminan Kredit Mikro Available in Micro Credit Guarantee products

No	Kegiatan Activities	Telah/Belum Dijalankan Has/Has not been Implemented	Keterangan Description
17.	Penjaminan dalam rangka sinergi antara Perseroan dengan badan usaha milik negara lain Guarantee in the context of synergy between the Company and other state-owned enterprises	✓	Terdapat dalam produk <i>Surety Bond</i> , Penjaminan Bersama KUR, Penjaminan Pembiayaan <i>Invoice</i> Available in Surety Bond, Guarantee of KUR Joint, Guarantee of Invoice Financing products
18.	Penjaminan kredit atau pembiayaan berdasarkan Prinsip Syariah kepada perorangan sesuai dengan maksud dan tujuan Perseroan Credit guarantee or financing based on Sharia Principles to individuals in accordance with the purposes and objectives of the Company	x	Tidak dijalankan karena dialihkan seluruhnya kepada PT Jamsyar. Not implemented because it was transferred entirely to PT Jamsyar
19.	Pemberian jasa konsultasi manajemen terkait dengan kegiatan usaha Penjaminan Provision of management consulting services related to Guarantee business activities	✓	Terdapat di Divisi Hubungan Bisnis Kelembagaan II Available in Institutional Business Relations Division II
20.	Pemeringkatan, konsultasi manajemen, jasa manajemen, pendampingan/pemberdayaan, serta layanan lainnya bagi Usaha Mikro, Usaha Kecil, dan Usaha Menengah serta Koperasi Ranking, management consulting, management services, assistance/empowerment, as well as other services for Micro Businesses, Small Businesses, and Medium Enterprises, and Cooperatives	✓	Terdapat di Divisi Hubungan Bisnis Kelembagaan II Available in Institutional Business Relations Division II
21.	Kegiatan usaha utama lainnya setelah mendapat persetujuan dari Otoritas Jasa Keuangan dan/atau instansi terkait sesuai dengan kewenangannya Other main business activities after obtaining approval from the Financial Services Authority and/or related institutions in accordance with their authority	n/a	Tidak ada None

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

The Company's main business activities can be 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

Berikut disampaikan produk dan jasa yang dijalankan Perusahaan per 31 Desember 2023.

Products and Services of the Company

The following are the products and services implemented by the Company as of December 31, 2023.

Jenis Produk Type of Product	Keterangan Description
Penjaminan Kredit Usaha Rakyat (KUR) Guarantee of People's Business Credit	Kredit/Pembiayaan Modal Kerja dan/atau investasi kepada UMKMK di bidang usaha yang produktif dan layak, namun belum <i>bankable</i> yang dijamin oleh Perusahaan Penjamin. Penyaluran KUR diharapkan dapat membantu pengembangan usaha produktif. 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.
Penjaminan KPR Sejahtera FLPP KPR Sejahtera Guarantee-Housing Financing Liquidity Facility	Kegiatan penjaminan terhadap penyaluran kredit pemilikan rumah yang merupakan program kerja sama antara Pihak Perbankan dengan Kementerian Pekerjaan umum dan Perumahan Rakyat Republik Indonesia dengan suku bunga rendah, cicilan ringan dan tetap sepanjang jangka waktu kredit yang diperuntukkan bagi masyarakat berpenghasilan rendah. Guarantee 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.

Jenis Produk Type of Product	Keterangan Description
Penjaminan Sistem Resi Gudang Guarantee on the Warehouse Receipt System	Kegiatan pemberian jaminan kepada Pengelola Gudang atas Kewajibannya kepada petani dalam melakukan pengelolaan barang komoditas. Activities of providing guarantees to warehouse managers for their obligations to farmers in managing commodity goods.
Penjaminan Kredit Umum Guarantee on General Credit	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin untuk keperluan tambahan modal Kerja dan/atau Investasi dalam rangka peningkatan dan pengembangan usaha Terjamin (Proses penjaminan dilakukan secara kasus per kasus) Guarantee of credit/financing provided by the Guarantor 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).
Penjaminan Kredit Mikro Micro Credit Guarantee	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin, Pengusaha mikro dan Kecil, untuk keperluan modal Kerja dan/atau investasi dalam rangka peningkatan dan pengembangan usaha Terjamin, dengan jumlah <i>plafond</i> kredit atau pembiayaan disesuaikan ketentuan kredit mikro yang berlaku di Penerima Jaminan yang proses penjaminan dilakukan secara otomatis Bersyarat (<i>Conditional Automatic Cover/CAC</i>) Guarantee 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 (<i>Conditional Automatic Cover/CAC</i>).
Penjaminan Kredit Konstruksi & Pengadaan Barang/Jasa Guarantee of Construction Credit & Procurement of Goods/ Services	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin untuk keperluan tambahan modal kerja usaha jasa konstruksi dan pengadaan barang/jasa sesuai dengan kontrak kerja antara Terjamin dengan <i>Bouwheer</i> (pemilik proyek), yang sumber pengembaliannya berasal dari dana APBN/APBD/BUMN atau swasta nasional. Guarantee on credit/financing provided by the Guarantor 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 <i>Bouwheer</i> (the project owner), the source of which is from the State/Regional Budget, or State-owned Enterprises, or national private expenditure.
Penjaminan Kredit Multiguna Multipurpose Credit Guarantee	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan untuk Lembaga Keuangan lainnya (Non Bank) kepada Terjamin, perorangan (pegawai tetap suatu Perusahaan/ instansi Pemerintah) baik yang penyalurnya dilakukan secara langsung maupun melalui lembaga lainya, yang sumber pengembaliannya dengan cara memotong gaji Terjamin dan proses pengajuan penjaminannya dilakukan secara kolektif. Guarantee on credit/financing provided by the Guarantor to the Guaranteed 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.
Penjaminan Distribusi Barang Goods Distribution Guarantee	Penjaminan kredit untuk kredit/pembiayaan distribusi yang diberikan oleh perusahaan pabrik (manufaktur) kepada distributor yang mendistribusikan barang. (analisa penjaminan dilakukan dengan <i>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).
Penjaminan Bank Garansi/Kontra Garansi Guarantee on Guarantee/ Counter Guarantee Bank	Penjaminan yang diberikan Penjamin (Perum Jamkrindo) kepada Penerima Jaminan (Bank) yang bersifat tanpa syarat (<i>unconditional</i>) dan Penjamin akan membayar ganti rugi kepada Penerima Jaminan atas tuntutan pencairan Bank Garansi (BG) yang diajukan <i>Obligee</i> ketika Terjamin wanprestasi. 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 <i>Obligee</i> when the Guaranteed has defaulted.
Surety Bond Surety Bond	Suatu perjanjian 3 pihak antara Penjamin atas dasar keyakinan kepada Terjamin secara bersama-sama berjanji kepada <i>Obligee</i> bahwa apabila Terjamin oleh sebab suatu hal menjadi lalai atau gagal melaksanakan pekerjaan sesuai dengan yang diperjanjikan dengan <i>Obligee</i> , maka Penjamin akan bertanggung jawab terhadap <i>Obligee</i> untuk menyelesaikan kewajiban Terjamin tersebut A 3-party agreement between the Guarantor and the Guaranteed on the basis of confidence jointly pledged to the <i>Obligee</i> that if due to any circumstances the Guaranteed has become negligent or fail to carry out work in accordance with the <i>Obligee's</i> demand, the Guarantor will be responsible to the <i>Obligee</i> to settle the Guaranteed's obligations.
Payment Bond	Jaminan yang diterbitkan oleh Penjamin untuk menjamin Terjamin melakukan pembayaran kepada Penerima Jaminan atas fasilitas dana talangan Penerima Jaminan baik yang berasal dari Penerima Jaminan atau sumber pembiayaan lain yang ditunjuk oleh Penerima Jaminan. Guarantee issued by the Guarantor to 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.
Customs Bond	Jaminan atas fasilitas kepabeanan, fasilitas penangguhan/pembebasan Bea masuk barang & impor dan pemungutan bea masuk barang lainnya kepada <i>Obligee</i> (Direktorat Jenderal Bea Cukai) apabila Terjamin (importir/produsen eksportir) tidak menyelesaikan kewajibannya. Guarantee on customs facilities, facilities for suspension/exemption of goods import duty and collection of other goods import duty to the <i>Obligee</i> (Directorate General of Customs and Excise) if the Guaranteed (importer/producer of exporters) does not complete its obligations.

Jenis Produk Type of Product	Keterangan Description
Penjaminan Keagenan Kargo Cargo Agency Guarantee	<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>A guarantee that is given to the Recipient of Guarantee/<i>Obligee</i> (The Transportation Service Provider) for guaranteed obligations/<i>principal</i> (Cargo Agent) in making payment of freight costs to the Recipient of Guarantee/<i>Obligee</i>.</p>
Penjaminan <i>Invoice Financing</i> Guarantee of Invoice Financing	<p>Penjaminan untuk menjamin kewajiban pembayaran terjamin berdasarkan pada <i>invoice</i> yang diterbitkan oleh penerima jaminan.</p> <p>Guarantee to guarantee the Guaranteed payment obligations based on invoices issued by Guarantee Recipients.</p>
Penjaminan <i>Supply Chain Financing</i> Guarantee of Supply Chain Financing	<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>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.</p>
Penjaminan Kemaritiman /Jaring Maritime/Fisheries Guarantee	<p>Penjaminan atas pembiayaan untuk modal kerja dan investasi yang dipergunakan untuk kegiatan dibidang Kelautan dan Perikanan.</p> <p>Guarantee on financing for working capital and investment used for activities in the field of Marine and Fisheries.</p>
Penjaminan Pembiayaan Otomotif Automotive Financing Guarantee	<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>Guarantee of credit/financing to own motorized vehicles provided by other financial institutions for the purpose of working capital and/or investment or multipurpose.</p>
Penjaminan Kredit Skema Subsidi Resi Gudang Credit Guarantee on Subsidy Scheme of Warehouse Receipt	<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>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.</p>
Penjaminan Kredit Resi Gudang Warehouse Receipt Credit Guarantee	<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>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).</p>
Penjaminan <i>Fintech</i> Fintech Guarantee	<p>Penjaminan atas layanan pinjam meminjam uang berbasis teknologi informasi yang disalurkan oleh <i>lender</i> melalui penyelenggara (<i>peer to peer landing</i>) kepada <i>borrower</i>.</p> <p>Guarantee on information technology-based money lending services that are channeled by lenders through the organizer (peer to peer lending) to the borrower.</p>
Penjaminan KPR Guarantee of Home Ownership Loans	<p>Penjaminan terhadap penyalur Kredit Pemilikan Rumah yang diberikan oleh Penerima Jaminan Lembaga Keuangan Lainnya (<i>Non Bank</i>) kepada Terjamin yang fasilitas pembiayaannya digunakan untuk membeli rumah, rumah susun/apartemen, rumah kantor, rumah toko atau untuk kebutuhan konsumtif lainnya dengan jaminan/agunan berupa rumah, rumah susun/apartemen, rumah kantor, rumah toko.</p> <p>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.</p>
Penjaminan <i>Capital Management Guarantee</i> (CMG) Guarantee on Capital Management Guarantee (CMG)	<p>Penjaminan atas portofolio kredit dalam 1 (satu) <i>coverage</i> penjaminan sebagai salah satu bentuk Mitigasi Risiko Kredit (MRK) Bank.</p> <p>Guarantee on the loan portfolio in 1 (one) guarantee coverage as one of the Bank's Credit Risk Mitigation.</p>

KOMPETENSI INTI

CORE COMPETENCY

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

To achieve company goals, good strategies and methods are needed so that the Company can offer more than its competitors. This is referred to as core competency. By optimizing the core competency, the Company is able to connect the values of its core business with its main business competencies. As a result, the Company will have a competitive advantage and will be ready to face future business challenges.

Kriteria Identifikasi Identification Criteria	<i>Accessibility</i>	Perluasan pasar melalui kolaborasi BUMN dan peningkatan efisiensi melalui kolaborasi <i>Holding</i> Market expansion through the collaboration of SOEs and increased efficiency through the collaboration of Holding.
	Unik/Langka Unique/Rare	Satu-satunya BUMN yang bergerak dibidang penjaminan khususnya untuk UMKM The only state-owned enterprise engaged in special guarantees for MSMEs.
	<i>Value Creation</i>	Mengoptimalkan reputasi dan citra terpercaya sebagai anggota Holding BUMN Perasuransian dan Penjaminan untuk membentuk <i>brand preference</i> di mata pelanggan Optimizing reputation and trusted image as a member of SOE's Holding in Insurance and Guarantee to establish brand preference in the eyes of customers.
Risiko Risk	<ol style="list-style-type: none"> 1. Target bisnis tidak tercapai; 2. Kualitas layanan yang dinilai kurang baik oleh pelanggan/mitra seperti layanan penjaminan dan klaim yang melebihi SLA; 3. Pelaksanaan kegiatan operasional yang tidak efisien; 4. Implementasi IT kurang sesuai dengan persyaratan <i>best practice</i> IT yang berlaku. 	<ol style="list-style-type: none"> 1. Business target not achieved; 2. Service quality that is considered poor by customers/partners, such as guarantee and claims services that exceed the SLA; 3. Inefficient implementation of operational activities; 4. IT implementation is not in accordance with applicable IT best practice requirements.
Kendala Constraint	<ol style="list-style-type: none"> 1. Dampak Pandemi COVID-19 terhadap keberlangsungan usaha debitur UMKM Terjamin; 2. Keterbatasan ekspansi produk-produk yang <i>profitable</i> sebagai dampak dari pandemi COVID-19; 3. Persaingan usaha yang semakin ketat. 	<ol style="list-style-type: none"> 1. The impact of the COVID-19 pandemic on the business continuity of Guaranteed MSME debtors; 2. Limited expansion of profitable products as a result of the COVID-19 pandemic; 3. Business competition is getting tighter.

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

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

In accordance with the 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 largest guarantee company in Indonesia;
2. The guarantee capacity of MSMEs is very large;
3. Jamkrindo better understands MSMEs;
4. Having good expertise and reputation in the field of MSMEs credit guarantee, speed of payment of credit guarantee claims, and serving products according to the needs of partners (*customized products*);
5. Having large capital and great support from the Government;
6. Information systems that are integrated internally and externally with partners;
7. 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/RUPS/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.

Kredo Perusahaan

Kredo perusahaan Jamkrindo terdiri dari 5 (lima) butir, sebagai berikut:

1. Terpercaya dalam melaksanakan usaha penjaminan;
2. Responsif terhadap perubahan lingkungan bisnis;
3. Unggul dan Profesional dalam pelayanan;
4. Sehat dalam tata kelola perusahaan;
5. Terkemuka dalam memberikan kepuasan pelanggan.

Budaya Perusahaan

Sesuai dengan arahan Menteri BUMN kepada seluruh Perusahaan BUMN, maka budaya perusahaan Jamkrindo terdiri dari 6 (enam) butir nilai-nilai budaya yang dianut Perusahaan, yaitu budaya "AKHLAK".

Company Credo

There are five points in the Credo of Jamkrindo, which are:

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

Corporate Culture

In accordance with the direction of the Minister of SOEs to all state-owned enterprises, Jamkrindo's corporate culture consists of 6 (six) items of cultural values embraced by the Company, namely the culture of "AKHLAK".

AKHLAK

Amanah

Memegang teguh kepercayaan yang diberikan

Trusted

Uphold the given trust

Kompeten

Terus belajar dan mengembangkan kapabilitas

Competent

Continuously learn and develop capabilities

Harmonis

Saling peduli dan menghargai perbedaan

Harmonious

Care to each other and respect differences

Loyal

Berdedikasi dan mengutamakan kepentingan Bangsa dan Negara

Loyal

Prioritize dedication for Nation and Country

Adaptif

Terus berinovasi dan antusias menggerakkan ataupun menghadapi perubahan

Adaptive

Continuously innovate to respond and make change

Kolaboratif

Membangun kerja sama yang sinergis

Collaborative

Build strategic alliance



MAKNA LOGO MEANING OF LOGO



A member of **IFG**



Ikon Grafis
The Graphic Icon



Akronim Perusahaan
The Company's Acronym



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 moto Perusahaan, yaitu "Kunci Usaha Mikro, Kecil, Menengah dan Koperasi (UMKM) menuju sukses". Huruf "J" pada logo terbentuk dari 3 (tiga) garis tegas berwarna putih, yang melambangkan kesatuan dari inti pelayanan Perusahaan, yaitu Jaminan terhadap UMKM.

Visual logo Perusahaan juga disematkan frasa "A Member of IFG" yang menggambarkan bahwa PT Jamkrindo merupakan bagian dari semangat kolaboratif IFG Holding dalam bergerak untuk menjadi penyedia jasa asuransi, penjaminan, dan investasi yang terdepan, terpercaya, dan terintegrasi, sebagai motor penggerak ekosistem yang inklusif dan berkelanjutan di Indonesia.

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.

The Company's visual logo is also embedded with the phrase "A Member of IFG" which illustrates that PT Jamkrindo is part of the collaborative spirit of IFG Holding in moving to become a leading, trusted and integrated insurance, guarantee and investment service provider, as a driving force for an inclusive and sustainable ecosystem in Indonesia.

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.

Jamkrindo

Jaminan Kredit Indonesia

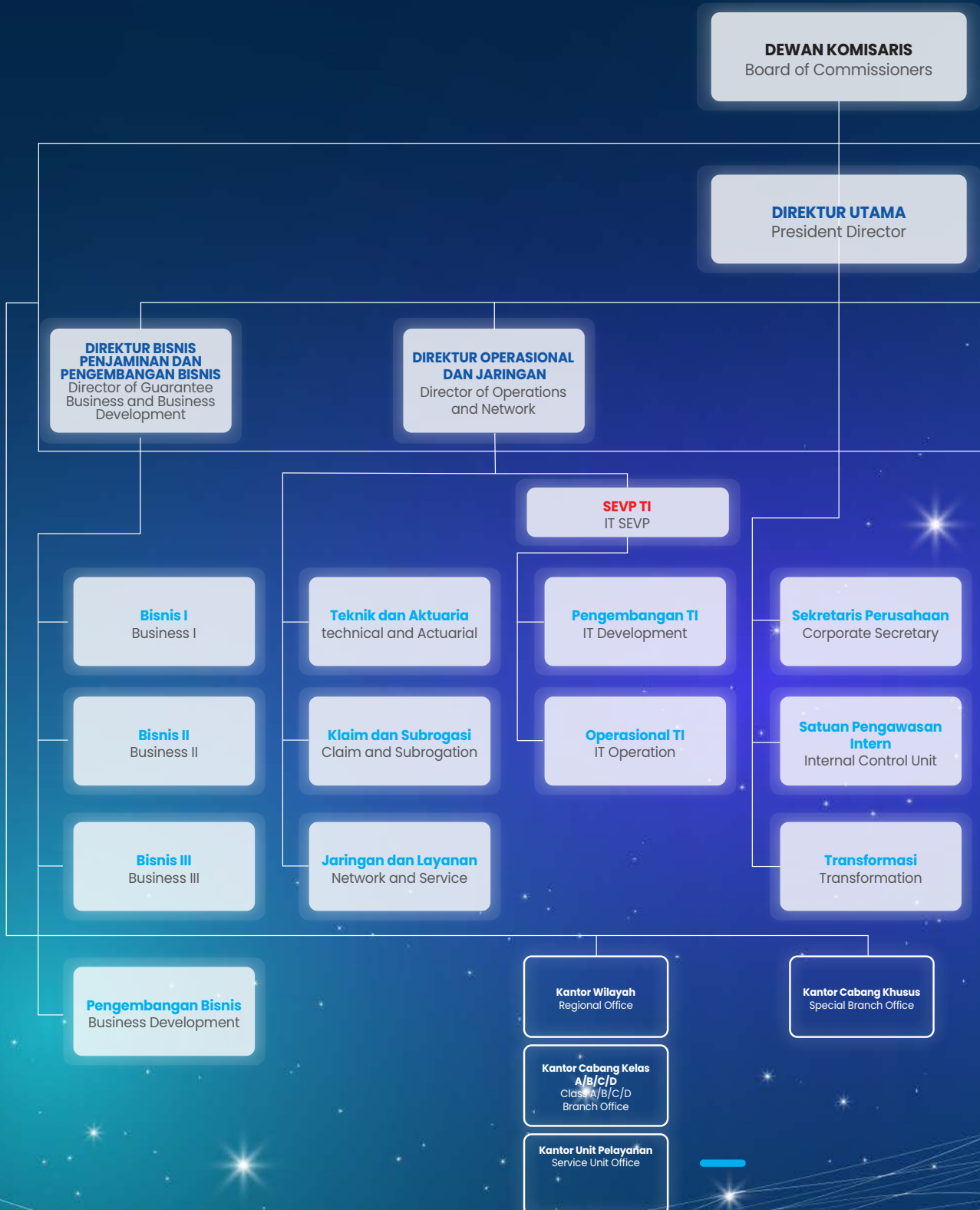
A member of **IFG**





STRUKTUR ORGANISASI

ORGANIZATIONAL STRUCTURE

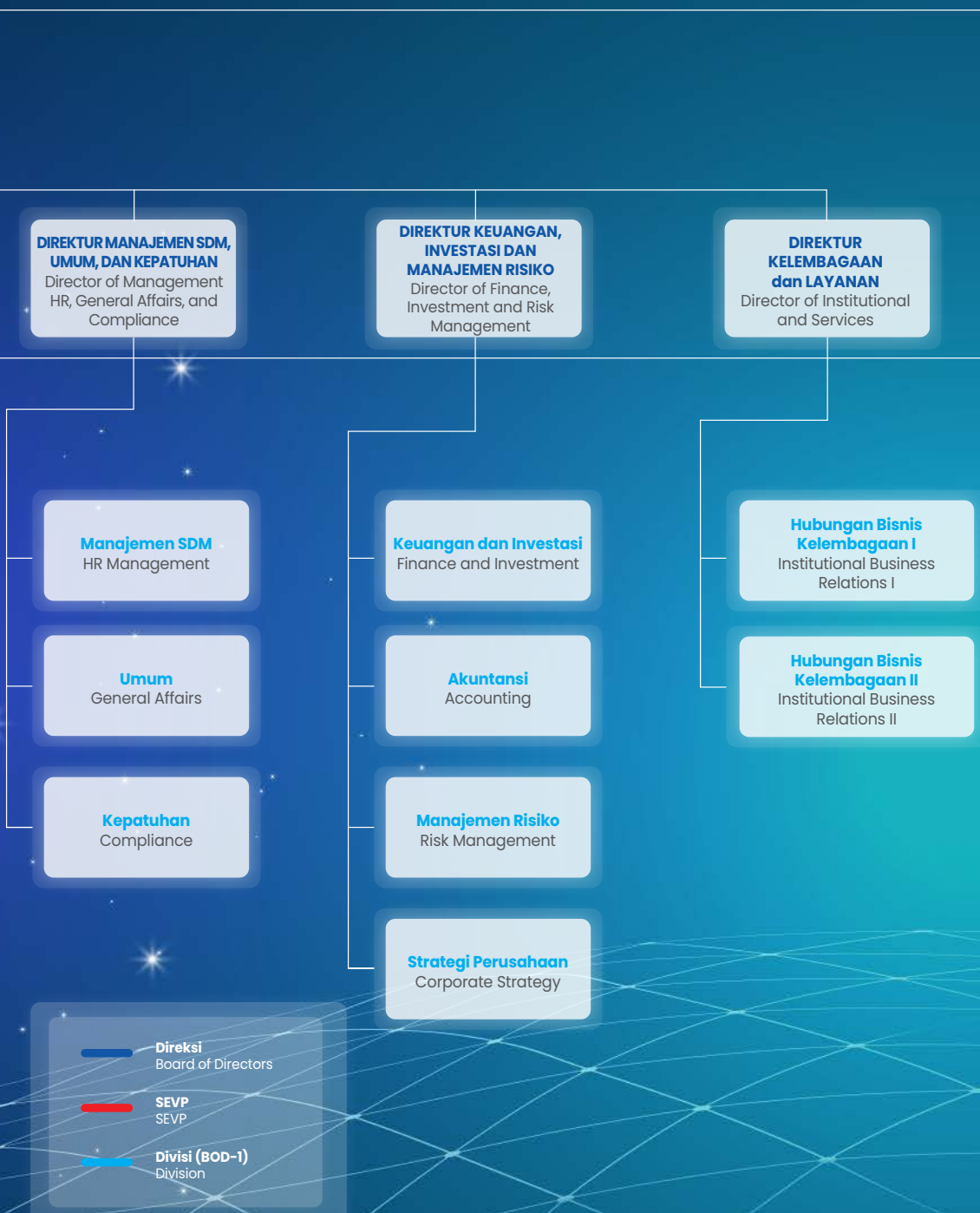


Bagi Perusahaan salah faktor terpenting dalam kesuksesan pengelolaan operasional adalah bagaimana memiliki strategi dalam mengembangkan dan mendesain struktur organisasinya agar efektif dan efisien. Perusahaan senantiasa membuat strategi pengembangan organisasi yang disesuaikan dengan kebutuhan dan tantangan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

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

Perusahaan telah menetapkan ketentuan berkaitan dengan penyesuaian Struktur Organisasi Perusahaan sesuai Ketetapan Direksi No: 01/KD/5/VI/2023 tanggal 5 Juni 2023 tentang Struktur Organisasi Jamkrindo, sebagai berikut :

The Company has established provisions relating to adjustments to the Company's Organizational Structure in accordance with Directors' Decree No: 01/KD/5/VI/2023 dated June 5, 2023 concerning Organizational Structure of Jamkrindo, as follows:





PROFIL DEWAN KOMISARIS BOARD OF COMMISSIONERS PROFILE

Ari Wahyuni
Komisaris
Commissioner

Hernita Alius
Komisaris Independen
Independent Commissioner

Krisna Wijaya
Komisaris Utama/Independen
President/Independent Commissioner



Muhammad Muchlas Rowi
Komisaris Independen
Independent Commissioner

Desty Arlaini
Komisaris
Commissioner

Angger P. Yuwono
Komisaris
Commissioner





Krisna
Wijaya

Komisaris Utama/Independen

President Commissioner/
Independent Commissioner

Periode Jabatan
2022-2027, Periode Pertama
Term of Office
2022-2027, 1st Period



Warga negara Citizenship	:	Indonesia
Usia Age	:	68 tahun 68 years old
Kelahiran Birth	:	Jakarta/22 Juli 1955 Jakarta, July 22, 1955
Domisili Domicile	:	Jakarta Selatan, DKI Jakarta South Jakarta, DKI Jakarta
Pendidikan Education	:	<ul style="list-style-type: none"> Program Doktor Studi Antar Bidang, Fakultas Pascasarjana Universitas Gadjah Mada (2009) Jurusan Ilmu-ilmu Sosial, Program Studi Magister Manajemen, Universitas Gadjah Mada (1990) Jurusan Sosial Ekonomi Pertanian, Fakultas Pertanian Institut Pertanian Bogor (1980) <p>Short Course (1) Harvard Business School, Corporate Social Responsibility Program, 2011, (2) Stanford School of Business and Chicago Booth, Chicago, AS Director's Program 2012, (3) Wharton Business School, Pennsylvania, AS, Program Strategic Decision Making, 2013, (4) Cambridge University Business School, London, Program Strategic Decision Making, 2014</p> <ul style="list-style-type: none"> Doctoral Program in Interdisciplinary Studies, Graduate Faculty, Gadjah Mada University (2009) Department of Social Sciences, Master of Management Study Program, Universitas Gadjah Mada (1990) Department of Agricultural Social Economics, Faculty of Agriculture, Bogor Agricultural University (1980) <p>Short Course (1) Harvard Business School, Corporate Social Responsibility Program, 2011, (2) Stanford School of Business and Chicago Booth, Chicago, USA Director's Program 2012, (3) Wharton Business School, Pennsylvania, USA, Strategic Decision Making Program, 2013, (4) Cambridge University Business School, London, Strategic Decision Making Program, 2014.</p>
Riwayat Penunjukan History of Appointment	:	SK-243/MBU/10/2022 DAN 013/KepSir-PS/BPUI/X/2022 SK-243/MBU/10/2022 and 013/KepSir-PS/BPUI/X/2022
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisiner OJK No. KEP-7/KDK.05/2023 tanggal 27 Februari 2023 OJK Board of Commissioners Decree No. KEP-7/KDK.05/2023 dated February 27, 2023
Riwayat Profesi Professional History	:	<p>Anggota Tim Penilai Klarifikasi/ Presentasi Penilaian Kemampuan dan Kepatutan Bidang Perbankan OJK (2022-sekarang), Komisaris Utama/Independen PT Perusahaan Pengelola Aset (PPA) (2020-2022), Komisaris Utama PT Danareksa (Persero) (Mei 2020-Oktober 2020), Komisaris Utama PT Brilian Indah Gemilang (2018-sekarang), Komisaris Independen PT Adira Finance (Tbk) (2016-sekarang), Direktur Lembaga Pengembangan Perbankan Indonesia (LPPi) (2016-2022), Komisaris Utama/Independen PT BNI Life (2015-2018), Anggota Dewan Pengawas Yayasan Adaro Membangun Negeri (2014-sekarang), Komisaris Independen PT Bank Mandiri (Tbk) (2010-2015), Anggota Dewan Pengawas Syariah PT Chub Syariah Insurance (2009-sekarang), Komisaris PT Bank Danamon (Tbk) (2008-2010), Kepala Eksekutif/Dewan Komisiner Lembaga Penjamin Simpanan (LPS) (2005-2007), Komisaris Independen PT Bank Rakyat Indonesia (Tbk) (Juli 2005-September 2005), Direktur PT Bank Rakyat Indonesia (Tbk) (2000-2005).</p> <p>Member of the Assessment Team for Clarification/Presentation of the OJK Banking Sector Capability and Proper Test (2022-present), President/Independent Commissioner of PT Perusahaan Pengelola Aset (PPA) (2020-2022), President Commissioner of PT Danareksa (Persero) (May 2020-October 2020), President Commissioner of PT Brilian Indah Gemilang (2018-present), Independent Commissioner of PT Adira Finance (Tbk) (2016-present), Director of the Indonesian Banking Development Institute (LPPi) (2016-2022), President/Independent Commissioner of PT BNI Life (2015-2018), Member of the Supervisory Board of the Adaro Building the Nation Foundation (2014-present), Independent Commissioner of PT Bank Mandiri (Tbk) (2010-2015), Member of the Sharia Supervisory Board of PT Chub Syariah Insurance (2009-present), Commissioner of PT Bank Danamon (2018-2018). Tbk) (2008-2010), Chief Executive/Board of Commissioners of the Deposit Insurance Corporation (LPS) (2005-2007), Independent Commissioner of PT Bank Rakyat Indonesia (Tbk) (July 2005-September 2005), Director of PT Bank Rakyat Indonesia (Tbk) (2000-2005).</p>
Rangkap Jabatan Concurrent Position	:	<p>Krisna Wijaya memiliki rangkap jabatan pada perusahaan/lembaga lain.</p> <ol style="list-style-type: none"> Anggota Dewan Pengawas Syariah PT Chub Syariah Insurance (2009 sd Sekarang). Anggota Dewan Pengawas Yayasan Adaro Membangun Negeri (2014 sd 2023) sudah selesai Nov 2023. Komisaris Independen PT Adira Finance (Tbk) (2016 sd Sekarang) Komisaris Utama/Independen PT Brilian Indah Gemilang (2018 sd sekarang). Anggota Tim Penilai Klarifikasi/Presentation Penilaian Kemampuan dan Kepatutan Bidang Perbankan, OJK (2015 sd sekarang). Honorable Faculty Lembaga Pengembangan Perkembangan Perbankan Indonesia (LPPi) 2023 sd sekarang. <p>Krisna Wijaya holds multiple concurrent positions at other companies/institutions.</p> <ol style="list-style-type: none"> Member of Sharia Supervisory Board of PT Chub Syariah Insurance (2009 to present). Member of the Supervisory Board of Adaro Membangun Negeri (2014 to 2023) has finished Nov 2023. Independent Commissioner of PT Adira Finance (Tbk) (2016 to present). President Commissioner/Independent of PT Brilian Indah Gemilang (2018 to present). Member of the Assessment Team for Clarification/Presentation of Capability and Appropriateness Assessment for Banking, OJK (2015 to present). Honorable Faculty of the Indonesian Banking Development Institute (LPPi) 2023 until now.
Hubungan Afiliasi Affiliate Relationship	:	<p>Krisna Wijaya tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, Direksi, serta dengan pemegang saham utama.</p> <p>Krisna Wijaya 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.</p>
Sertifikasi yang Dimiliki Certification	:	<p>Manajemen Risiko Level I, II, III, 3rd Level of International Risk Management, Level IV, Level V, Key Risk Management Challenges, dan Sertifikasi Profesi Penjaminan.</p> <p>Risk Management Level I, II, III, 3rd Level of International Risk Management, Level IV, Level V, Key Risk Management Challenges, and Guarantee Professional Certification.</p>



Muhammad
Muchlas
Rowi



Komisaris Independen
Independent Commissioner

Periode Jabatan
17 Oktober 2019 - 17 Oktober 2024,
Periode Pertama
Term of Office
October 17, 2019 - October, 17 2024,
1st Period

Warga negara Citizenship	: Indonesia
Usia Age	: 51 tahun 51 years old
Kelahiran Birth	: Garut, 31 Agustus 1972 Garut, August 31, 1972
Domisili Domicile	: Jakarta Timur, DKI Jakarta, Indonesia East Jakarta, DKI Jakarta, Indonesia
Pendidikan Education	: <ul style="list-style-type: none"> (S3) Doktoral Hukum di UNTAG Jakarta (2023) (S3) Doktoral Manajemen di STAI Surabaya (2022) (S2) Magister Manajemen di STIE IBMT Surabaya (2019) (S1) Sarjana Ilmu Filsafat Universitas Gadjah Mada (1998) (S1) Sarjana Hukum, Sekolah Tinggi Ilmu Hukum Dharma Andigha (2020) Doctor of Law, University of August 17, 1945 Jakarta (2023) Doctor of Management, STAI Surabaya (2022) Master of Management, STIE IBMT Surabaya (2019) Bachelor of Philosophy, Gadjah Mada University (1998) Bachelor of Law, Sekolah Tinggi Ilmu Hukum Dharma Andigha (2020)
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 M Muchlas Rowi diubah dari Anggota Dewan Pengawas Independen menjadi Komisaris Independen.</p> <p>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, M Muchlas Rowi's position was changed from Member of the Independent Supervisory Board to Independent Commissioner.</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	: <p>Dosen Institut Bisnis Muhammadiyah, Bekasi (2020 - sekarang), Komisaris PT Semen Indonesia Beton (2020-2023), Bendahara Badan Pembina Harian (BPH) Universitas Muhammadiyah Bandung (2021-sekarang), Pemilik PT Monami garment Sukabumi (2021-sekarang), Pimpinan Umum Monday Media Group (2015-sekarang), Komisaris PT Fantasi Megah Bersama (2014-sekarang), General Manager Marketing PT Intan Sejati Klaten (2016-2018).</p> <p>Lecturer at the Muhammadiyah Business Institute, Bekasi (2020-present), Commissioner of PT Semen Indonesia Beton (2020-2023), Treasurer of the Board of Trustees (BPH) of Universitas Muhammadiyah Bandung (2021-present), Owner of PT Monami garment Sukabumi (2021-present), Commissioner of PT Fantasi Megah Bersama (2014-present), General Manager of Marketing of PT Intan Sejati Klaten (2016-2018).</p>
Rangkap Jabatan Concurrent Position	: <p>M Muchlas Rowi memiliki rangkap jabatan pada perusahaan/lembaga lain</p> <ol style="list-style-type: none"> Dosen Institut Bisnis Muhammadiyah, Bekasi (Juni 2022 - sekarang) Komisaris PT Semen Indonesia Beton (2020-sekarang) Bendahara Badan Pembina Harian (BPH) Institut Bisnis Muhammadiyah (2019-sekarang) Pemilik Rosbuck Milk & Coffee (2018-sekarang) Pimpinan Umum Monday Media Group (2015-sekarang) <p>M Muchlas Rowi holds multiple concurrent positions at other companies/institutions.</p> <ol style="list-style-type: none"> Lecturer at the Muhammadiyah Business Institute, Bekasi (June 2022-present) Commissioner of PT Semen Indonesia Beton (2020-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)
Hubungan Afiliasi Affiliate Relationship	: <p>Muhammad Muchlas Rowi tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, Direksi, serta dengan pemegang saham utama. Muhammad Muchlas Rowi 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.</p>
Sertifikasi yang Dimiliki Certification	: GRCCE (Governance, Risk, and Compliance Certified Executive) GRCCE (Governance, Risk, and Compliance Certified Executive)



*Hernita
Arius*

Komisaris Independen
Independent Commissioner

Periode Jabatan
18 Januari 2021-17 Januari 2026,
Periode Pertama
Terms of Office
January 18, 2021 – January 17, 2026,
1st Period



Warga negara Citizenship	: Indonesia
Usia Age	: 64 tahun 64 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/I/2021 tentang Pemberhentian dan Pengangkatan Anggota-Anggota Dewan Komisaris PT Jaminan Kredit Indonesia. Jabatan Komisaris Independen ini merupakan periode pertama, sebelumnya tidak pernah menjabat dalam jajaran Dewan Pengawas/Dewan Komisaris Perusahaan.</p> <p>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/I/2021 concerning Dismissal and Appointment of Members of the Board of Commissioners of PT Jaminan Kredit Indonesia. This position is her first period as the Independent Commissioner, previously she had never served in the Supervisory Board/ Board of Commissioners of the Company.</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>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 Madya Tax Office (2006-2009), Supervisor of Tax Inspector at Tangerang Tax Inspection and Investigation Office (2000-2006).</p>
Rangkap Jabatan Concurrent Position	: <p>Hernita Alius tidak memiliki rangkap jabatan pada perusahaan/lembaga lain.</p> <p>Hernita Alius does not hold any concurrent position at other companies/institutions.</p>
Hubungan Afiliasi Affiliate Relationship	: <p>Hernita Alius tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi.</p> <p>Hernita Alius does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board and the Board of Directors.</p>
Sertifikasi yang Dimiliki Certification	: <p>Manajemen Risiko Level 1</p> <p>Risk Management Level I</p>



Ari
Wahyuni



Komisaris
Commissioner

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

Warga negara Citizenship	: Indonesia
Usia Age	: 57 tahun 57 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 Pangkatan 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 Pangkatan Anggota-anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia, jabatan Ari Wahyuni diubah dari Anggota Dewan Pengawas menjadi Komisaris.</p> <p>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.</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 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), Kepala Pusdiklat Keuangan Umum BPPK (2008-2009), Kepala Bagian Pengawasan Kebijakan Investasi, Biro Pengelolaan Investasi dan Riset BAPEPAM (2006-2008), Kepala Bagian Pengembangan Kebijakan Investasi, Biro Pengelolaan Investasi dan Riset, Bapepam (2004-2006), Kepala Bagian Perundang-undangan, Biro Perundangan-undangan dan Bantuan Hukum BAPPEPAM (1999-2000).</p> <p>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), Head of BPPK General Finance Education and Training Center (2008-2009), Division Head of Investment Policy Supervision, Investment Management and Research Bureau of BAPEPAM (2006-2008), Division Head of Investment Policy Development, Investment Management and Research Bureau of BAPEPAM (2004-2006), Division Head of Legislation, Legislation Bureau, and Legal Assistance Bureau of BAPPEPAM (1990-2000).</p>
Rangkap Jabatan Concurrent Position	: <p>Kepala Biro Organisasi dan Ketatalaksanaan, Setjen Kementerian Keuangan Republik Indonesia (Desember 2021-sekarang)</p> <p>Head of Organization and Management Bureau, Secretariat General of the Ministry of Finance of the Republic of Indonesia (December 2021-present)</p>
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>Ari Wahyuni does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board and the Board of Directors. Ari Wahyuni has affiliation with majority shareholders through her concurrent position at the Ministry of Finance.</p>
Sertifikasi yang Dimiliki Certification	: Enterprise Risk Management Enterprise Risk Management



Desty
Artaini



Komisaris

Commissioner

Periode Jabatan
2 Juni 2021–2 Juni 2026,
Periode Pertama
Term of Office
June 2, 2021 – June 2, 2026,
1st Period

Warga negara Citizenship	: Indonesia
Usia Age	: 47 tahun 47 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) Diploma 3 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. Jabatan dalam Dewan Komisaris ini merupakan periode pertama.</p> <p>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 Board of Commissioners Member of PT Jaminan Kredit Indonesia. This position is her first period as Commissioner.</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	: <ol style="list-style-type: none"> Riwayat Profesi di Kementerian BUMN Asisten Deputi Bidang Jasa Logistik Kementerian BUMN (14 Maret 2021-sekarang), Asisten Deputi Bidang Perkebunan dan Kehutanan Kementerian BUMN (29 Mei 2020-25 April 2021), Asisten Deputi Usaha Industri Agro dan Farmasi I Kementerian BUMN (8 Januari 2018-20 Juni 2019), Kepala Bidang Usaha Industri Agro dan Farmasi Ia Kementerian BUMN (7 Juli 2017-8 Juni 2020), Kepala Sub Bidang Usaha Konstruksi dan Sarana dan Prasarana Pehubungan Ila-2 Kementerian BUMN (22 Oktober 2015-21 Oktober 2015), Kepala Sub Bidang Usaha Sarana dan Prasarana Pehubungan IIIa Kementerian BUMN (9 Mei 2014-21 Oktober 2015), Sub Bidang Usaha Industri Primer IIIa1 Kementerian BUMN (19 September 2013-8 Mei 2014), Kepala Sub Bidang Usaha Infrastruktur dan Logistik IIIb1 Kementerian BUMN (3 September 2012-18 Spetember 2013), Kepala Sub Bidang Usaha Industri Primer IIb2 Kementerian BUMN (8 Oktober 2010-2 September 2012), Kepala Sub Bidang Tata Kelola dan Manajemen Risiko Usaha Penunjang Pertanian Kementerian BUMN (21 Mei 2008-7 Oktober 2010) Riwayat Profesi di BUMN Dewan Komisaris PT Jaminan Kredit Indonesia (2 Juni 2021-sekarang), Komisaris PT Perkebunan Nusantara VI (9 Juni 2020-3 Juni 2021), Komisaris PT Perkebunan Nusantara II (19 Maret 2018- 9 Juni 2020), Sekretaris Dewan Komisaris PT Asuransi Jasa Indonesia (Persero) (1 Oktober 2013-2 Juli 2018), Sekretaris Dewan Komisaris PT Sang Hyang Seri (Persero) (28 November 2011-26 Februari 2014) <ol style="list-style-type: none"> Professional History at the Ministry of SOEs Assistant Deputy for Logistics Services of the Ministry of SOEs (March 14, 2021-present), Assistant Deputy for Plantation and Forestry of the Ministry of SOEs (May 29, 2020-April 25, 2021), Assistant Deputy for Agro and Pharmaceutical Industry Business I of the Ministry of SOEs (January 8, 2018-June 20, 2019), Head of Agro and Pharmaceutical Industry Business Ia of the Ministry of SOEs (July 7, 2017-June 8, 2020), Head of Construction and Transportation Infrastructure Ila-2 of the Ministry of SOEs (October 22, 2015-21 October 2015), Head of Sub Division of Transportation Facilities and Infrastructure IIIa of the Ministry of SOEs (May 9, 2014-21 October 2015), Sub Division of Primary Industry IIIa1 of the Ministry of SOEs (September 19, 2013-8 May 2014), Head of Sub Division of Infrastructure and Logistics IIIb1 of the Ministry of SOEs (September 3, 2012-18 September 2013), Head of Sub Division of Primary Industry IIb2 of the Ministry of SOEs (October 8, 2010-2 September 2012), Head of Sub Division of Governance and Risk Management of Agriculture Support Business of the Ministry of SOEs (May 21, 2008-October 7, 2010) Professional History in SOEs Board of Commissioners of PT Jaminan Kredit Indonesia (June 2, 2021-present), Commissioner of PT Perkebunan Nusantara VI (June 9, 2020-June 3, 2021), Commissioner of PT Perkebunan Nusantara II (March 19, 2018-June 9, 2020), Secretary of the Board of Commissioners of PT Asuransi Jasa Indonesia (Persero) (October 1, 2013-July 2, 2018), Secretary of the Board of Commissioners of PT Sang Hyang Seri (Persero) (November 28, 2011-February 26, 2014)
Rangkap Jabatan Concurrent Position	: Asisten Deputi Bidang Jasa Logistik Kementerian BUMN (2021-sekarang) Assistant Deputy for Logistics Services of the Ministry of SOEs (2021-present)
Hubungan Afiliasi Affiliate Relationship	: Desty Arlaini tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Desty Arlaini memiliki hubungan afiliasi dengan pemegang saham seri A melalui rangkap jabatannya di Kementerian BUMN. Desty Arlaini does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board and the Board of Directors. Desty Arlaini has affiliation with Series A shareholders through her concurrent position at the Ministry of SOEs.
Sertifikasi yang Dimiliki Certification	: <ul style="list-style-type: none"> Certified Risk Management Professional (CRMP) Certified Risk Management Officer (CRMO)



Angger
P Yuwono

Komisaris Utama/Independen

Commissioner

Periode Jabatan
31 Juli 2023 – 31 Juli 2028,
Periode Pertama
Term of Office
July 31, 2023 – July 31, 2028,
1st Period



Warga negara Citizenship	:	Indonesia
Usia Age	:	64 tahun 64 years old
Kelahiran Birth	:	Magelang, 17 November 1959 Magelang, November 17, 1959
Domisili Domicile	:	Indonesia
Pendidikan Education	:	(S1) Matematika, Institut Teknologi Bandung (ITB) (1985) Bachelor of Mathematics, Bandung Institute of Technology (1985)
Riwayat Penunjukan History of Appointment	:	Bergabung dalam jajaran Dewan Komisaris PT Jamkrindo, melalui Surat Keputusan Para Pemegang No. SK-217/MBU/07/2023 dan No. 16/KepSir-PS/BPUI/VII/2023 tanggal 31 Juli 2023. Jabatan dalam Dewan Komisaris ini merupakan periode pertama. Joining the Board of Commissioners of PT Jamkrindo through the Decree of Shareholders No. SK-217/MBU/07/2023 and No. 16/KepSir-PS/BPUI/VII/2023 dated July 31, 2023. This position is his first period as Commissioner.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the Fit and Proper Test from OJK	:	Masih Dalam Proses Penilaian Kemampuan dan Kepatutan In the process of the Fit and Proper Test
Riwayat Profesi Professional History	:	Beliau mengawali karir sebagai Dosen di beberapa Universitas di Jakarta pada tahun 1985-1987, selanjutnya menjabat sebagai Manager Aktuaria & IT pada PT Asuransi Intan Life tahun 1987-1990, Direktur & Aktuaris Cigna Life Indonesia pada tahun 1990-1999, Direktur PT AIA Indonesia (AIG Group) pada tahun 1999-2001. Beliau juga pernah menjabat Direktur Utama PT Asuransi Jiwa Tugu Mandiri pada tahun 2001-2004, dan sejak Juni 2021 diangkat sebagai Direktur Utama PT Asuransi Jiwasraya (Persero). Dalam bidang organisasi industri perasuransiam beliau pernah menjadi Ketua Bidang Asuransi Jiwa pada Dewan Asuransi Indonesia (DAI) pada tahun 1999-2002 dan Pendiri & Ketua Umum Pertama Asosiasi Assuransi Jiwa Indonesia (AAJI) tahun 2002 - 2004. He started his career as a Lecturer at several Universities in Jakarta in 1985-1987, then served as Actuarial & IT Manager at PT Asuransi Intan Life in 1987-1990, Director & Actuary of Cigna Life Indonesia in 1990-1999, Director of PT AIA Indonesia (AIG Group) in 1999-2001. He also served as President Director of PT Asuransi Jiwa Tugu Mandiri in 2001-2004, and since June 2021 has been appointed as President Director of PT Asuransi Jiwasraya (Persero). In the field of insurance industry organizations, he was Chairman of the Life Insurance Division at the Indonesian Insurance Council (DAI) in 1999-2002 and Founder & First Chairman of the Indonesian Life Insurance Association (AAJI) in 2002-2004.
Rangkap Jabatan Concurrent Position	:	Direktur Utama PT Asuransi Jiwasraya (Persero) 2021- Desember 2023 President Director of PT Asuransi Jiwasraya (Persero) 2021-December 2023
Hubungan Afiliasi Affiliate Relationship	:	Angger P Yuwono tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Angger P Yuwono memiliki hubungan afiliasi dengan Pemegang Saham melalui rangkap jabatannya di PT Asuransi Jiwasraya (Persero). Angger P. Yuwono does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board and the Board of Directors. Angger P. Yuwono has affiliation with Shareholders through his concurrent position at PT Asuransi Jiwasraya (Persero)
Sertifikasi yang Dimiliki Certification	:	<ul style="list-style-type: none"> Fellow of the Society of Actuary of Indonesia (FSAI) Chartered Financial Consultant (ChFC) Certified In Risk Governance Professional (CRGP)



PROFIL DIREKSI PROFILES OF DIRECTORS

Achmad Ivan S Soeparno

Direktur MSDM, Umum, dan Kepatuhan
Director of Human Resources Management,
General Affairs, and Compliance

Suwarsito

Direktur Operasional dan Jaringan
Director of Operations and Network

Akhmad Purwakajaya

Direktur Utama
President Director



Abdul Bari

Direktur Kelembagaan dan Layanan
Director of Institutions and Services

Alia Nur Fitri

Direktur Keuangan dan Investasi
Director of Finance and Investment

Henry Panjaitan

Direktur Bisnis Penjaminan
Director of Business of Guarantee





Hendro
Padmono

Direktur Utama

President Director

Periode Jabatan
27 Oktober 2022 – 26 Oktober 2027,
Periode Pertama
Term of Office
October 27, 2022 – October 26, 2027,
1st Period



Warga negara Citizenship	:	Indonesia
Usia Age	:	57 tahun 57 years old
Kelahiran Birth	:	Yogyakarta, 23 Desember 1966 Yogyakarta, December 23, 1966
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	<ul style="list-style-type: none"> (S2) Master of Science Universitas Gadjah Mada (2012) (S1) Teknologi Pertanian Universitas Gadjah Mada (1991) Master of Science, Gadjah Mada University (2012) Bachelor of Agriculture Technology, Gadjah Mada University (1991)
Riwayat Penunjukan History of Appointment	:	<p>Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia</p> <p>The position as Director has been carried out since October 27, 2022, through the Decree of the Minister of SOEs No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 concerning Dismissal, Transfer of Position, and Appointment of the Members of Board of Directors of PT Jaminan Kredit Indonesia.</p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisiner OJK No. Kep-1/KDK.05/2023 tanggal 30 Januari 2023 OJK Board of Commissioners Decree No. Kep-1/KDK.05/2023 dated January 30, 2023
Riwayat Profesi Professional History	:	<p>Direktur Utama PT Jamkrindo (27 Oktober 2022 – Sekarang), SEVP Fixed Assets Management & Procurement PT Bank BRI (2021 – 2022), Komisaris Utama PT Bringin Karya Sejahtera (BRIKS) (2021 – 2022), Pemimpin Wilayah Jakarta 2 PT Bank BRI (2020 – 2021), Pemimpin Wilayah Bandung PT Bank BRI (2019 – 2020), Pemimpin Wilayah Yogyakarta PT Bank BRI (2018-2019), Kepala Divisi Bisnis Retail & Menengah PT Bank BRI (2017 – 2018), Wakil Pemimpin Wilayah Bidang Bisnis Jakarta 1 PT Bank BRI (2016 – 2017), Wakil Pemimpin Wilayah Bidang Bisnis KW Semarang PT Bank BRI (2014-2016), Pemimpin Cabang Kebayoran Baru PT Bank BRI (2013-2014), Pemimpin Cabang Yogya Cik Di Tiro PT Bank BRI (2010-2013), Kepala Bagian Humas Corporate Secretary PT Bank BRI (2008-2010), Pemimpin Cabang Denpasar Kuta (2006-2008), Pemimpin Cabang BRI Atambua (2004-2006)</p> <p>President Director of PT Jamkrindo (27 October 2022-present), SEVP Fixed Assets Management & Procurement of PT Bank BRI (2021-2022), President Commissioner of PT Bringin Karya Sejahtera (BRIKS) (2021-2022), Regional Head of Jakarta 2 Region of PT Bank BRI (2020-2021), Regional Head of Bandung Region of PT Bank BRI (2019 – 2020), Regional Head of Yogyakarta Region of PT Bank BRI (2018-2019), Head of Retail & Medium Business Division of PT Bank BRI (2017-2018), Deputy Regional Head for Business Sector Jakarta 1 Region of PT Bank BRI (2016-2017), Deputy Regional Head for Business Sector KW Semarang Region of PT Bank BRI (2014-2016), Head of Kebayoran Baru Branch of PT Bank BRI (2013-2014), Head of Yogya Cik Di Tiro Branch of PT Bank BRI (2010-2013), Head of Public Relations of Corporate Secretary of PT Bank BRI (2008-2010), Head of Denpasar Kuta Branch (2006-2008), Head of BRI Atambua Branch (2004-2006)</p>
Rangkap Jabatan Concurrent Position	:	Hendro Padmono tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Hendro Padmono does not hold any concurrent position at other companies/institutions.
Hubungan Afiliasi Affiliate Relationship	:	Hendro Padmono tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama Hendro Padmono 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.
Sertifikasi yang Dimiliki Certification	:	<ul style="list-style-type: none"> Manajemen Risiko Perbankan, Level 5, 10 Agustus 2021/BNSP Bahasa Inggris, Good User, 10 Februari 2001/Toeic Banking Risk Management, Level 5, August 10, 2021/BNSP English, Good User, February 10, 2001/TOEIC

*)Berhenti menjabat per 7 Mei 2023

*)Resigning from position as of May 7, 2023



Ahmad
Purwakajaya

Direktur Utama

President Director

Periode Jabatan

31 Juli 2023 – 31 Juli 2028 Periode Pertama

Term of Office

July 31, 2023 – July 31, 2028, 1st Period



Warga negara Citizenship	:	Indonesia
Usia Age	:	53 tahun 53 years old
Kelahiran Birth	:	Lampung, 26 April 1971 Lampung, April 26, 1971
Domisili Domicile	:	DKI Jakarta, Indonesia DKI Jakarta, Indonesia
Pendidikan Education	:	(S1) Ekonomi Akuntansi Universitas Gadjah Mada (1998) Bachelor of Economy (Accounting), Gadjah mada University (1998)
Riwayat Penunjukan History of Appointment	:	Jabatan Direktur diemban sejak 31 Juli 2023 melalui Keputusan Menteri BUMN No. SK-21/MBU/07/2023 – 17/Kep-Sir-PS/BPU/ VIII/2023 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia The position as Director has been carried out since July 31, 2023, through the Decree of the Minister of SOEs SK-21/MBU/07/2023 – 17/Kep-Sir-PS/BPU/VIII/2023 concerning Dismissal, Transfer of Position, and Appointment of the Members of Board of Directors of PT Jaminan Kredit Indonesia.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisiner OJK No. KEP-3/KDK.05/2024 tanggal 12 Januari 2024 OJK Board of Commissioners Decree No. KEP-3/KDK.05/2024 dated January 12, 2024
Riwayat Profesi Professional History	:	Direktur Utama PT Jamkrindo (31 Juli 2023 – Sekarang), Pengalaman Kerja di PT Bank Rakyat Indonesia (Persero) Tbk sebagai Regional CEO Office Jakarta 1 (2022 – 2023), Pemimpin Cabang Khusus (2021– 2022) Executive Vice President, Kepala Divisi SOE 2 (2020–2021), Kepala Divisi Institution 2 (2017–2020), Pemimpin Cabang Jakarta Pasar Minggu (Juni – Agustus 2017), Pemimpin Cabang Tegal (2016–2017), Group Head Divisi BUMN 1 (2014–2016), Group Head Divisi BUMN 2 (2012–2016), Pemimpin Cabang Sengkang (2010–2011) President Director of PT Jamkrindo (July 31, 2023–Present), Regional CEO Office Jakarta 1 Region of PT Bank Rakyat Indonesia (Persero) Tbk (2022–2023), Special Branch Leader (2021–2022), Executive Vice President, Head of SOEs Division 2 (2020–2021), Head of Institution Division 2 (2017–2020), Head of Jakarta Pasar Minggu Branch (June–August 2017), Head of Tegal Branch (2016–2017), Group Head of SOEs Division 1 (2014–2016), Group Head of SOEs Division 2 (2012–2016), Head of Sengkang Branch (2010–2011)
Rangkap Jabatan Concurrent Position	:	Akhmad Purwakajaya tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Akhmad Purwakajaya does not hold any concurrent position at other companies/institutions.
Hubungan Afiliasi Affiliate Relationship	:	Akhmad Purwakajaya tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama Akhmad Purwakajaya 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.
Sertifikasi yang Dimiliki Certification	:	<ul style="list-style-type: none"> Sertifikasi Kompetensi Penjaminan Sub Bidang Pengelolaan, LSP Penjaminan, 2023 Sertifikasi Manajemen Risiko Level 4, BNSP, 2019 Sertifikasi Manajemen Risiko Level 3, BNSP, 2019 Negotiation Strategies: Creating and Maximizing Value, Columbia Business School, 2019 Pendidikan Enhancement Bagi Pejabat EVP “Becoming A Leader of Leaders: Pathway To Success, ACT Consulting & Bank BRI, 2019 Certified Wealth Manager (CWM) Program, The Certified Wealth Managers’ Association (CWMA) & MCI A, 2019 Seminar “Make A Good Impression”, Duta Bangsa, 2018 Program Pendidikan dan Pengembangan Karir Level Assistant Vice President Materi Manajemen Umum dan Kepemimpinan PT Bank Rakyat Indonesia (Persero) Tbk, PPM Manajemen, 2017 Finance Management and Marketing Management Module for AVPDP on Management Development Program, Bank BRI & Prasetya Mulya, 2017 Sertifikasi Workshop Peran Lelang Dalam Penyelesaian Permasalahan Perbankan Serta Aspek Hukum Penyelesaian Piutang Bermasalah, Lembaga Pengembangan Informasi, 2012 Sertifikasi Manajemen Risiko Level I, Ikatan Bankir Indonesia (IBI), 2011 Sertifikasi Sub Branch Manager Training, PT Bank Rakyat Indonesia (Persero) Tbk, 2008 Sertifikasi Training Profil Bisnis (Link & Match), PT Bank Rakyat Indonesia (Persero) Tbk, 2007 Sertifikasi Program Total Image, Lembaga Pendidikan Duta Bangsa, 2006 Sertifikasi Pelatihan Dasar–Dasar Manajemen Risiko, Sentra Pendidikan Surabaya, 2006 Sertifikasi Devisa MP, Bank BRI, 2005 Sertifikasi Pelatihan “Achieving Target Through Negotiation Skills & Motivation Building”, Multi Training Center, 2003 Sertifikasi Training Credit Risk Management (CRM), PT Bank Rakyat Indonesia (Persero) Tbk, 2003 Sertifikasi International Trade Finance Training, PT Bank Rakyat Indonesia (Persero) Tbk, 2002 Sertifikasi Pendidikan Refreshing AO Ritel Komersial, PT Bank Rakyat Indonesia (Persero) Tbk, 2002 Sertifikasi Pendidikan AO Ritel Se – Sumatera, PT Bank Rakyat Indonesia (Persero) Tbk, 2000 Assurance Competency Certification, Subject of Management, LSP Guarantee, 2023 Risk Management Certification Level 4, BNSP, 2019 Risk Management Certification Level 3, BNSP, 2019 Negotiation Strategies: Creating and Maximizing Value, Columbia Business School, 2019 Enhancement Education for EVP Officials “Becoming A Leader of Leaders: Pathway To Success”, ACT Consulting & Bank BRI, 2019 Certified Wealth Manager (CWM) Program, The Certified Wealth Managers’ Association (CWMA) & MCI A, 2019 Seminar “Make A Good Impression”, Duta Bangsa, 2018 Education and Career Development Program for Assistant Vice President Level, General Management and Leadership Materials, PT Bank Rakyat Indonesia (Persero) Tbk, PPM Management, 2017 Finance Management and Marketing Management Module for AVPDP on Management Development Program, Bank BRI & Prasetya Mulya, 2017 Certification Workshop on the Role of Auctions in Resolving Banking Problems and Legal Aspects of Resolving Problematic Receivables, Information Development Institute, 2012 Risk Management Certification Level I, Indonesian Bankers Association (IBI), 2011 Sub Branch Manager Training Certification, PT Bank Rakyat Indonesia (Persero) Tbk, 2008 Business Profile Training Certification (Link & Match), PT Bank Rakyat Indonesia (Persero) Tbk, 2007 Total Image Program Certification, Duta Bangsa Educational Institution, 2006 Risk Management Basics Training Certification, Surabaya Education Center, 2006 MP Foreign Exchange Certification, Bank BRI, 2005 Training Certification “Achieving Target Through Negotiation Skills & Motivation Building”, Multi Training Center, 2003 Credit Risk Management (CRM) Training Certification, PT Bank Rakyat Indonesia (Persero) Tbk, 2003 International Certification on Trade Finance Training, PT Bank Rakyat Indonesia (Persero) Tbk, 2002 Commercial Retail AO Refreshing Education Certification, PT Bank Rakyat Indonesia (Persero) Tbk, 2002 Retail AO Education Certification – Sumatera region, PT Bank Rakyat Indonesia (Persero) Tbk, 2000

*)Resmi menjabat per 31 Juli 2023

*)Officially serving as of per July 31, 2023



Kadar
Wisnuwarman

Direktur Operasional dan Jaringan

Director of Operations and Network

Periode Jabatan

- 21 November 2017-20 November 2022, Periode Pertama
- 20 November 2022 - 31 Juli 2023, Periode Kedua

Term of Office

- November 21, 2017 - November 20, 2022, 1st Period
- November 20, 2022 - July 31, 2023, 2nd Period



Warga negara Citizenship	:	Indonesia
Usia Age	:	52 tahun 52 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, Airlangga University (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>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.</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>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).</p>
Rangkap Jabatan Concurrent Position	:	Kadar Wisnuwarman tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Kadar Wisnuwarman does not hold any 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.
Sertifikasi yang Dimiliki Certification	:	<ul style="list-style-type: none"> Leadership Training For Managers Professional Directors Program Manajemen Risiko Perbankan Leadership Training For Managers Professional Directors Program Banking Risk Management

*)Berhenti menjabat per 31 Juli 2023

*)Resigning from position as of July 31, 2023



Suwarnito

Direktur Operasional dan Jaringan

Director of Operations and Network

Periode Jabatan
22 Maret 2021 – 27 Oktober 2023,
Periode Pertama
Term of Office
March 22, 2021 – October 27, 2023,
1st Period



Warga negara Citizenship	:	Indonesia
Usia Age	:	51 tahun 51 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, Hasanuddin University, Makassar (2007) Bachelor of Economics, Diponegoro University, Semarang (1996)
Riwayat Penunjukan History of Appointment	:	<p>Jabatan Direktur Operasional dan Jaringan diemban sejak 31 Juli 2023 melalui Keputusan Menteri BUMN No. SK-21/MBU/07/2023 – 17/Kep-Sir-PS/BPUI/VIII/2023 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia</p> <p>The position of Director of Operations and Network has been carried out since July 31, 2023 through the Decree of the Minister of SOEs No. SK-21/MBU/07/2023 – 17/Kep-Sir-PS/BPUI/VIII/2023 concerning Dismissal, Transfer of Position, and Appointment of Members of Board of Director of PT Jaminan Kredit Indonesia.</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>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 of 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).</p>
Rangkap Jabatan Concurrent Position	:	Suwarnito tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Suwarnito does not hold any concurrent position at other companies/institutions.
Hubungan Afiliasi Affiliate Relationship	:	Suwarnito tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama Suwarnito 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.
Sertifikasi yang Dimiliki Certification	:	<ul style="list-style-type: none"> Wealth Management – 3, Wealth Management, 2019 Manajemen Risiko Perbankan – 3, LSP Perbankan, 2019 Manajemen Risiko Perbankan – 2, LSP Perbankan, 2019 Manajemen Risiko Perbankan – 1, LSP Perbankan, 2018 Wealth Management – 3, Wealth Management, 2019 Banking Risk Management – 3, LSP Banking, 2019 Banking Risk Management – 2, LSP Banking, 2019 Banking Risk Management – 1, LSP Banking, 2018

*) Resmi menjabat per 31 Juli 2023 berdasarkan peralihan jabatan dari sebelumnya sebagai Direktur Keuangan, Investasi dan Manajemen Risiko
*) Officially serving as of July 31, 2023 in accordance with the transfer of position from Director of Finance, Investment and Risk Management



Henry
Panjaitan

Direktur Bisnis Penjaminan
Director of Business of Guarantee

Periode Jabatan
27 Oktober 2022 – 26 Oktober 2027,
Periode Pertama
Term of Office
October 27, 2022 – October 26, 2027,
1st Period



Warga negara Citizenship	:	Indonesia
Usia Age	:	54 tahun 54 years old
Kelahiran Birth	:	Jakarta, 7 Juli 1969 Jakarta, July 7, 1969
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	<ul style="list-style-type: none"> (S1) Manajemen di Universitas Padjadjaran (1991) (S2) Banking di University of New South Wales (2002) (S2) Manajemen Keuangan di Universitas Indonesia (2003) Bachelor of Management, Padjadjaran University (1991) Master of Banking, University of New South Wales (2002) Master of Financial Management, University of Indonesia (2003)
Riwayat Penunjukan History of Appointment	:	<p>Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia</p> <p>The position of Director has been carried out since October 27, 2022 through the Decree of the Minister of SOEs No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 concerning Dismissal, Transfer of Position, and Appointment of Members of Board of Director of PT Jaminan Kredit Indonesia.</p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisiner OJK No. KEP-8/KDK.05/2023 tanggal 27 Februari 2023 OJK Board of Commissioners Decree No. KEP-8/KDK.05/2023 dated February 27, 2023
Riwayat Profesi Professional History	:	<p>Direktur Bisnis Penjaminan PT Jamkrindo (27 Oktober 2022 – Sekarang), Direktur Treasury dan International PT Bank BNI (2020 – 2022), Pemimpin Wilayah Bank BNI Jakarta Senayan (Juli – September 2020), Pemimpin Wilayah Bank BNI Jakarta BSD (2019 – 2020), Pemimpin Divisi BIN Bank BNI Kantor Pusat (2016 – 2017), Head of Business & Banking Bank BNI Wilayah Jakarta Senayan (2015 – 2016), General Manager Bank BNI Kantor Cabang Hong Kong (2010 – 2015), Deputy General Manager Bank BNI Cabang Hong Kong (2009 – 2010), Pemimpin Kelompok Pemasaran & Advisory Trade Finance Divisi International Bank BNI Kantor Pusat (2009), Pemimpin Kelompok Trade Finance Divisi International Bank BNI Kantor Pusat (2008 – 2009), Manager Personal Asisten Direksi Divisi KMP Bank BNI Kantor Pusat (2007 – 2008), Relationship Manager Divisi Korporasi Bank BNI Kantor Pusat (2006 – 2007), Pengelola Pemasaran Bisnis Divisi Korporasi Dua Bank BNI Kantor Pusat (2004 – 2005), Pengelola Analisis Kredit Divisi Korporasi Dua bank BNI Kantor Pusat (2004), Pengelola Advisory & Sekuritis Divisi Investasi & jasa Keuangan Bank BNI Kantor Pusat (2003-2004)</p> <p>Director of Business of Guarantee of PT Jamkrindo (October 27, 2022-present), Director of Treasury and International of PT Bank BNI (2020-2022), Regional Head of Bank BNI Jakarta Senayan (July-September 2020), Regional Head of Bank BNI Jakarta BSD (2019-2020), Head of BIN Division of Bank BNI Head Office (2016-2017), Head of Business & Banking of Bank BNI Jakarta Senayan Region (2015-2016), General Manager of Bank BNI Hong Kong Branch Office (2010-2015), Deputy General Manager of Bank BNI Hong Kong Branch (2009-2010), Head of the Marketing & Advisory Trade Finance Group, International Division of Bank BNI, Head Office (2009), Head of the Trade Finance Group, International Division of Bank BNI, Head Office (2008-2009), Personal Manager, Assistant Director, KMP Division, Bank BNI, Head Office (2007-2008), Relationship Manager, Corporate Division of Bank BNI Head Office (2006-2007), Business Marketing Manager of Corporate Division II of Bank BNI Head Office (2004-2005), Credit Analysis Manager of Corporate Division II of Bank BNI Head Office (2004), Advisory Manager & Securities Investment & Financial Services Division of Bank BNI Head Office (2003-2004)</p>
Rangkap Jabatan Concurrent Position	:	Henry Panjaitan tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Henry Panjaitan does not hold any concurrent position at other companies/institutions.
Hubungan Afiliasi Affiliate Relationship	:	Henry Panjaitan tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama Henry Panjaitan 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.
Sertifikasi yang Dimiliki Certification	:	<ul style="list-style-type: none"> Manajemen Risiko Perbankan, Level 5, 17 September 2020/BSMR Continual Mandatory Learning, Program (CMPL) 3 Industri, Perbankan di tengah Disrupsi, Digital dan Era Pandemic Covid, BNI, 2020 Continual Mandatory Learning Program (CMPL) 2 Prospek Ekonomi 2021 dan Kebijakan Pasar Modal dlm Merespon Dampak Pandemi dan dalam Menghadapi Kondisi Politik di Indonesia, BNI, 2020 Continual Mandatory Learning Program (CMPL) 1 Sosialisasi UU Cipta Kerja dan Dampaknya terhadap Bisnis dan Perbankan. BNI, 2020 Sertifikasi Dealer Level Advance, LSPP, 2020 Banking Risk Management, Level 5, September 17, 2020/BSMR Continual Mandatory Learning Program (CMPL) 3, Banking Industry in the Midst of Digital Disruption and the Covid Pandemic Era, BNI, 2020 Continual Mandatory Learning Program (CMPL) 2, 2021 Economic Prospects and Capital Market Policies in Responding to the Impact of the Pandemic and Facing Political Conditions in Indonesia, BNI, 2020 Continual Mandatory Learning Program (CMPL) 1, Socialization of the Job Creation Law and its Impact on Business and Banking, BNI, 2020 Dealer Certification, Advanced Level, LSPP, 2020



Achmad
Ivan S
Soeparno

**Direktur MSDM, Umum, dan
Kepatuhan**

Director of Human Resources
Management, General Affairs, and
Compliance

Periode Jabatan
27 Oktober 2022 – 26 Oktober 2027,
Periode Pertama
Term of Office
October 27, 2022 – October 26, 2027,
1st Period



Warga negara Citizenship	:	Indonesia
Usia Age	:	57 tahun 57 years old
Kelahiran Birth	:	Jakarta, 11 Agustus 1966 Jakarta, August 11, 1966
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	<ul style="list-style-type: none"> (S1) Hubungan Internasional di Universitas Padjadjaran (1991) (S2) Master of Business Administration – Banking and Finance di Curtin University (Perth – Western Australia) (1998) Bachelor of International Relations, Padjadjaran University (1991) Master of Business Administration – Banking and Finance, Curtin University, Perth, Western Australia (1998)
Riwayat Penunjukan History of Appointment	:	<p>Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUJ/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia</p> <p>The position of Director has been carried out since October 27, 2022 through the Decree of the Minister of SOEs No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUJ/X/2022 concerning Dismissal, Transfer of Position, and Appointment of Members of Board of Director of PT Jaminan Kredit Indonesia.</p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the Fit and Proper Test from OJK	:	<p>Surat Keputusan Dewan Komisioner OJK No. Kep-2/KDK.05/2023 tanggal 30 Januari 2023</p> <p>OJK Board of Commissioners Decree No. Kep-2/KDK.05/2023 dated January 30, 2023</p>
Riwayat Profesi Professional History	:	<p>Direktur MSDM, Umum, dan Kepatuhan PT Jamkrindo (27 Oktober 2022 – Sekarang), Direktur Utama PT Jamkrida Jakarta (2021 – 2022), Direktur Utama PT Braja Mukti Cakra (BMC) (2014 – 2021), Direktur Keuangan & Marketing PT Bina Usaha Mandiri Mizusawa (2013 – 2014), General Manager Risk Management & Investment PT Bakrie Steel Industries (2012 – 2013), Vice President, Area Lending Head Bank Pundi Indonesia (2011 – 2012), Division Head for The Credit Program Division (2000 – 2011), Account Manager PT Bank Panin (1994 – 1996), Account Officer PT Lippo Bank (1993 – 1994)</p> <p>Director of Human Resources Management, General Affairs, and Compliance of PT Jamkrindo (October 27, 2022–Present), President Director of PT Jamkrida Jakarta (2021–2022), President Director of PT Braja Mukti Cakra (BMC) (2014–2021), Director of Finance & Marketing of PT Bina Usaha Mandiri Mizusawa (2013–2014), General Manager of Risk Management & Investment of PT Bakrie Steel Industries (2012–2013), Vice President, Lending Head Division, Bank Pundi Indonesia (2011–2012), Division Head for The Credit Program Division (2000–2011), Account Manager of PT Bank Panin (1994–1996), Account Officer of PT Lippo Bank (1993–1994)</p>
Rangkap Jabatan Concurrent Position	:	<p>Achmad Ivan S Soeparno tidak memiliki rangkap jabatan pada perusahaan/lembaga lain.</p> <p>Achmad Ivan S Soeparno does not hold any concurrent position at other companies/institutions.</p>
Hubungan Afiliasi Affiliate Relationship	:	<p>Achmad Ivan S Soeparno tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama</p> <p>Achmad Ivan S Soeparno 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.</p>
Sertifikasi yang Dimiliki Certification	:	<ul style="list-style-type: none"> Program Pelatihan Sertifikasi Profesi Bisnis Penjaminan Direktur Investasi (Okupasi), 23 Agustus 2022 BJS LSP Penjaminan, LSP, 2022 LSPMR, Manajemen Risiko, 2021 Branch Office Management Program Angkatan Ke-2, Bank Pundi, 2012 Sertifikasi Manajemen Risiko Tingkat I (Satu), Badan Sertifikasi Manajemen Risiko – Global Association of Risk Professionals (GARP), 2011 Training of Trainers – Sistem Informasi Manajemen Pemasaran Pengendalian Intern Peraturan dan Pengawasan Ekstern, Certif – Sertifikasi Profesional untuk Lembaga Keuangan Mikro, 2004 Pelatihan Pengawasan BPR, Permodalan Nasional Madani (PNM) Persero – BI, 2004 Pelatihan Pembiayaan Syariah, Permodalan Nasional Madani (PNM) Persero – Tazkia Institute (Syariah Finance & Management), 2002 Pelatihan Pengelolaan Bank Perkreditan Rakyat, Permodalan Nasional Madani (PNM) Persero – BI, 2001 Guarantee Business Professional Certification Training Program for Investment Director (Occupation), August 23, 2022, BJS LSP Guarantee, LSP, 2022 LSPMR, Risk Management, 2021 Branch Office Management Program Batch 2, Bank Pundi, 2012 Risk Management Certification Level I, Risk Management Certification Body – Global Association of Risk Professionals (GARP), 2011 Training of Trainers – Marketing Management, Internal Control Regulations, and External Supervision Information System, Certification – Professional Certification for Microfinance Institutions, 2004 BPR Supervision Training, Permodalan Nasional Madani (PNM) Persero – BI, 2004 Sharia Financing Training, Permodalan Nasional Madani (PNM) Persero – Tazkia Institute (Syariah Finance & Management), 2002 Rural Bank Management Training, Permodalan Nasional Madani (PNM) Persero – BI, 2001



Abdul
Bari

**Direktur Kelembagaan dan
Layanan**

Director of Institutions and Services
Periode Jabatan
27 Oktober 2022 – 26 Oktober 2027,
Periode Pertama
Term of Office
October 27, 2022 – October 26, 2027,
1st Period



Warga negara Citizenship	:	Indonesia
Usia Age	:	48 tahun 48 years old
Kelahiran Birth	:	Subang, 29 September 1975 Subang, September 29, 1975
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	<ul style="list-style-type: none"> (S3) Doctor Human Resource Management di Universitas Negeri Jakarta (2014) (S2) Magister Manajemen SDM di ST Ilmu Ekonomi Bisnis Indonesia (2004) (S1) Ilmu Kesehatan Masyarakat di Universitas Muhammadiyah Jakarta (2002) Doctor of Human Resource Management, State University of Jakarta (2014) Master of Human Resources Management, Sekolah Tinggi Ilmu Ekonomi Bisnis Indonesia (2004) Bachelor of Public Health Science, Muhammadiyah University, Jakarta (2002)
Riwayat Penunjukan History of Appointment	:	<p>Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia</p> <p>The position of Director has been carried out since October 27, 2022 through the Decree of the Minister of SOEs No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 concerning Dismissal, Transfer of Position, and Appointment of Members of Board of Director of PT Jaminan Kredit Indonesia.</p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the Fit and Proper Test from OJK	:	<p>Surat Keputusan Dewan Komisiner OJK No. KEP-9/KDK.05/2023 tanggal 27 Februari 2023</p> <p>OJK Board of Commissioners Decree No. KEP-8/KDK.05/2023 dated February 27, 2023</p>
Riwayat Profesi Professional History	:	<p>Direktur Kelembagaan dan Layanan (27 Oktober 2022 – Sekarang), Sekretaris Perusahaan PT Jamkrindo (2016-2022), Pranata Utama Direktorat Operasional & Jaringan PT Jamkrindo (2016), Pejabat Pranata Utama Direktorat Utama PT Jamkrindo (2015), Pranata Madya Sekretaris Utama (2015), Tim Project BPJS University BPJS Kesehatan (2014 – 2015), Dewan Komisaris Prima Multi Terminal Subsidiary Pelindo 1 PT Waskita Karya, PT Pembangunan Perumahan (2014-2015), Direktur Keuangan Pusat Studi Sumber Daya Manusia (PSSDM) UNJ (2013 – 2015), General Manager PT AXA Assistance Indonesia (AXA Group) (2001 – 2014), Inhouse Medical Services/24 Alarm Center Dr.Tedjo & Associates (1998 – 2000), Inhouse Medical Services/24 Alarm Center Dr. Damiyanti & Associates (1994 – 1996)</p> <p>Director of Institutions and Services (October 27, 2022-present), Corporate Secretary of PT Jamkrindo (2016-2022), Principal Officer of the Operational & Network Directorate of PT Jamkrindo (2016), Principal Officer of the Main Directorate of PT Jamkrindo (2015), Intermediate Principal Secretary (2015), Project Team of BPJS University of BPJS (2014-2015), Board of Commissioners of Prima Multi Terminal Subsidiary Pelindo 1 of PT Waskita Karya, PT Pembangunan Perumahan (2014-2015), Finance Director of the Center for Human Resources Studies (PSSDM) UNJ (2013 – 2015), General Manager of PT AXA Assistance Indonesia (AXA Group) (2001-2014), Inhouse Medical Services/24 Alarm Center of Dr. Tedjo & Associates (1998-2000), Inhouse Medical Services/24 Alarm Center of Dr. Damiyanti & Associates (1994-1996)</p>
Rangkap Jabatan Concurrent Position	:	<p>Abdul Bari tidak memiliki rangkap jabatan pada perusahaan/lembaga lain.</p> <p>Abdul Bari does not hold any concurrent position at other companies/institutions.</p>
Hubungan Afiliasi Affiliate Relationship	:	<p>Abdul Bari tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama</p> <p>Abdul Bari 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.</p>
Sertifikasi yang Dimiliki Certification	:	<ul style="list-style-type: none"> Sertifikasi Kompetensi Mengelola Pemasaran Produk Penjaminan, Mengelola Portofolio Penjaminan, dan Mengelola Risiko Penjaminan, LSP, 2022 Manajemen Risiko Perbankan, Badan Sertifikasi Manajemen Risiko (BSMR), 2022 Manajemen Risiko Perbankan, Badan Nasional Sertifikasi Profesi (BNSP), 2022 Strategic Public Relations, Badan Nasional Sertifikasi Profesi (BNSP), 2022 ERMA : Certified in Enterprise Risk Governance, ERMA, 2021 LSP MKS : Qualified Risk Governance Professional, LSP MKS, 2021 Harvard Business School : Strategy Execution, Harvard Business School, 2021 Wharton : AI for Business, Wharton University of Pennsylvania, 2021 Executives Public Relations, Badan Nasional Sertifikasi Profesi (BNSP), 2021 Pelatihan Antikorupsi bersama Komisi Pemberantasan Korupsi (KPK), Indonesia Financial Group, 2021 Competency Certification for Managing Guarantee Product Marketing, Managing Guarantee Portfolio, and Managing Guarantee Risk, LSP, 2022 Banking Risk Management, Risk Management Certification Body (BSMR), 2022 Banking Risk Management, National Professional Certification Agency (BNSP), 2022 Strategic Public Relations, National Professional Certification Agency (BNSP), 2022 ERMA : Certified in Enterprise Risk Governance, ERMA, 2021 LSP MKS : Qualified Risk Governance Professional, LSP MKS, 2021 Harvard Business School : Strategy Execution, Harvard Business School, 2021 Wharton : AI for Business, Wharton University of Pennsylvania, 2021 Executives of Public Relations, National Professional Certification Agency (BNSP), 2021 Anti-Corruption Training with the Corruption Eradication Commission (KPK), Indonesia Financial Group, 2021



Atia
Nur
Fitri

**Direktur Keuangan, Investasi, dan
Manajemen Risiko**

Director of Finance, Investment, and Risk
Management

Periode Jabatan
31 Juli 2023 – 31 Juli 2028,
Periode Pertama
Term of Office
July 31, 2023 – July 31, 2028,
1st Period



Warga negara Citizenship	:	Indonesia
Usia Age	:	53 tahun 53 years old
Kelahiran Birth	:	Malang, 29 November 1971 Malang, November 29, 1971
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	<ul style="list-style-type: none"> • (S2) Magister Manajemen Pemasaran di Universitas Gadjah Mada (1997) • (S1) Teknologi Pengolahan Hasil Pertanian di Universitas Gadjah Mada (1994) • Master of Marketing Management, Gadjah Mada University (1997) • Bachelor of Agricultural Production & Processing Technology, Gadjah Mada University (1994)
Riwayat Penunjukan History of Appointment	:	<p>Jabatan Direktur diemban sejak 31 Juli 2023 melalui Keputusan Menteri BUMN No. SK-21/MBU/07/2023 – 17/Kep-Sir-PS/BPU/VI/2023 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia</p> <p>The position of Director has been carried out since July 31, 2023 through the Decree of the Minister of SOEs No. SK-21/MBU/07/2023 – 17/Kep-Sir-PS/BPU/VI/2023 concerning Dismissal, Transfer of Position, and Appointment of Members of Board of Director of PT Jaminan Kredit Indonesia.</p>
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisiner OJK No. KEP-14/KDK.05/2024 tanggal 7 Februari 2024 OJK Board of Commissioners Decree No. KEP-14/KDK.05/2024 dated February 7, 2024
Riwayat Profesi Professional History	:	<p>Direktur Keuangan dan Investasi (31 Juli 2023 – Sekarang), Kepala Divisi Transformasi PT Jamkrindo (Januari-Juli 2023), Kepala Divisi Perencanaan Strategis (2017-2023), Kepala Divisi Manajemen Risiko (2016-2017), Pranata Utama Direktorat Keuangan, Investasi, dan Manajemen Risiko (April – Agustus 2016), Kepala Bagian Investasi (Januari – April 2016), Kepala Seksi Analisis Investasi (September – November 2016), Analis Kredit Korporasi PT BNI (Persero) Tbk (1998-2009).</p> <p>Director of Finance and Investment (July 31, 2023-present), Head of Transformation Division of PT Jamkrindo (January-July 2023), Head of Strategic Planning Division (2017-2023), Head of Risk Management Division (2016-2017), Main Officer of the Directorate of Finance, Investment, and Risk Management (April-August 2016), Head of Investment Section (January-April 2016), Head of Investment Analysis Section (September-November 2016), Corporate Credit Analyst of PT BNI (Persero) Tbk (1998-2009).</p>
Rangkap Jabatan Concurrent Position	:	Alia Nur Fitri tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Alia Nur Fitri does not hold any concurrent position at other companies/institutions.
Hubungan Afiliasi Affiliate Relationship	:	Alia Nur Fitri tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama Alia Nur Fitri 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.
Sertifikasi yang Dimiliki Certification	:	<ul style="list-style-type: none"> • Sertifikasi Manajemen Risiko Level II LSPP, Badan Nasional Sertifikasi Profesi (BNSP), 2019 • Sertifikasi Manajemen Risiko Level I LSPP, Badan Nasional Sertifikasi Profesi (BNSP), 2018 • Certified Financial Modelling, International Academy of Business and Financial Management (IABFM), 2014 • Risk Management Certification, Level II LSPP, National Professional Certification Agency (BNSP), 2019 • Risk Management Certification, Level I LSPP, National Professional Certification Agency (BNSP), 2018 • Certified Financial Modelling, International Academy of Business and Financial Management (IABFM), 2014



DEMOGRAFI KARYAWAN DAN PENGEMBANGAN KOMPETENSI SDM

EMPLOYEE DEMOGRAPHICS AND HUMAN RESOURCES COMPETENCY DEVELOPMENT

“2.120 karyawan organik dan non organik yang berkarya di Jamkrindo mendedikasikan dirinya kepada dunia UMKM dan Koperasi melalui 9 Kantor Wilayah, 55 Kantor Cabang dan 17 Kantor Unit Pelayanan (KUP) yang tersebar di seluruh Indonesia.”

“2,120 organic and non-organic employees working at Jamkrindo dedicate themselves to the MSMEs and Cooperatives sector through 9 Regional Offices, 55 Branch Offices and 17 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 2023, Jamkrindo memiliki 2120 karyawan mengalami kenaikan sebesar 9,00% dibandingkan jumlah karyawan per 31 Desember 2022 yaitu 1.945 orang. Kenaikan tersebut dikarenakan rekrutmen pada tahun 2023.

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

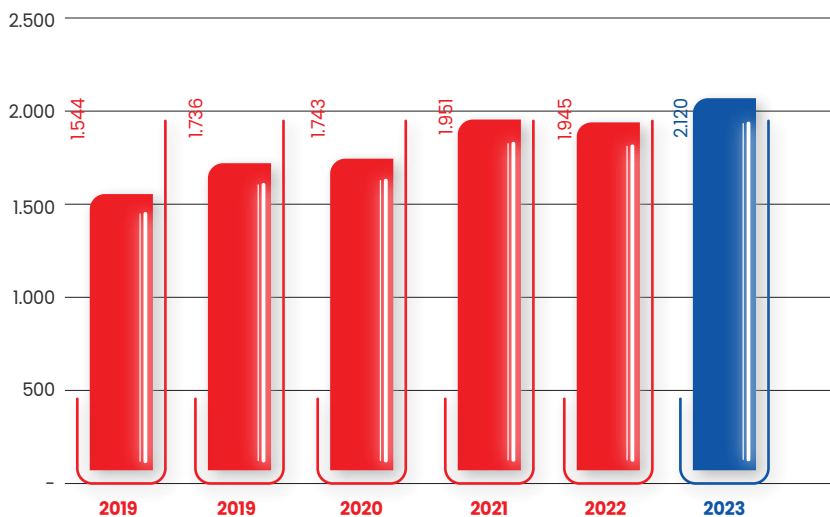
Employee Demographics

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 2023, Jamkrindo has 2,120 employees, which is an increase by 9.00% compared to the number of employees as of December 31, 2022 of 1,945 people. The increase was mainly due to the recruitment process conducted in 2023.

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

Pergerakan Jumlah Keseluruhan Karyawan dalam 6 (Enam) Tahun Terakhir 2018–2023

Growth of Number of Employees in the Last 6 (Six) Years
2018–2023

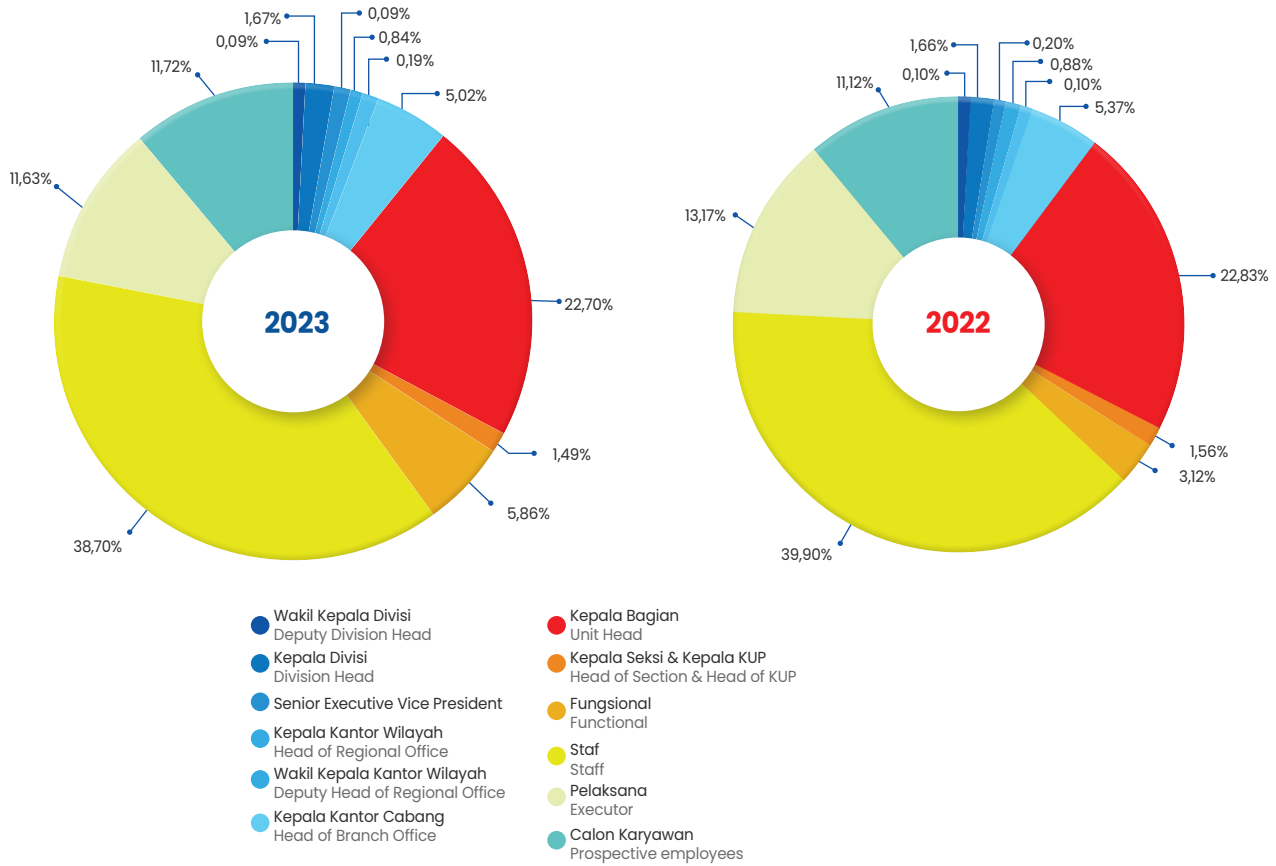


Demografi Karyawan Tetap Berdasarkan Level Organisasi (orang)
Demographic of Permanent Employees by Organization Level (people)

Level Organisasi Organization Level	2023				2022				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total	Persentase Percentage (%)	L M	P F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
Senior Executive Vice President	1	0	1	0,09%	1	0	1	0,10%	0	0,00%
Kepala Divisi Division Head	11	7	18	1,67%	10	7	17	1,66%	1	5,88%
Wakil Kepala Divisi Deputy Division Head	1	0	1	0,09%	1	1	2	0,20%	-1	-50,00%
Kepala Kantor Wilayah Head of Regional Office	9	0	9	0,84%	9	0	9	0,88%	0	0,00%
Wakil Kepala Kantor Wilayah Deputy Head of Regional Office	2	0	2	0,19%	1	0	1	0,10%	1	100,00%
Kepala Kantor Cabang Head of Branch Office	48	6	54	5,02%	49	6	55	5,37%	-1	-1,82%
Kepala Bagian Unit Head	179	65	244	22,70%	175	59	234	22,83%	10	4,27%
Kepala Seksi & Kepala KUP Head of Section & Head of KUP	16	0	16	1,49%	15	1	16	1,56%	0	0,00%
Fungsional Functional	41	22	63	5,86%	22	10	32	3,12%	31	96,88%
Staf Staff	195	221	416	38,70%	204	205	409	39,90%	7	1,71%
Pelaksana Executor	61	64	125	11,63%	70	65	135	13,17%	-10	-7,41%
Calon Karyawan Prospective employees	46	80	126	11,72%	40	74	114	11,12%	12	10,53%
Jumlah Total	610	465	1075	100%	597	428	1025	100.00%	50	4,88%

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

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



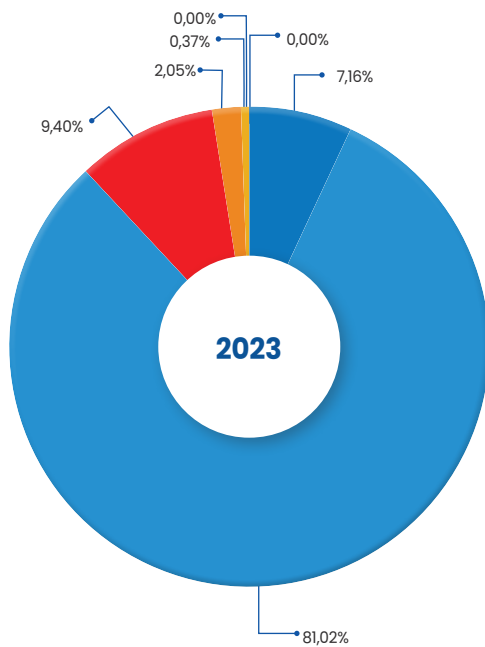
Berdasarkan level organisasi, komposisi karyawan tetap Jamkrindo didominasi oleh level Staf. Penambahan karyawan didapatkan melalui rekrutmen Calon Karyawan sebanyak 71 orang. Selain itu terdapat Promosi Karyawan dari Level Staf menjadi Kepala Bagian dan Fungsional.

Based on organizational level, the composition of Jamkrindo's permanent employees is dominated by staff level. The additional employees were obtained through the recruitment of 71 prospective employees. Apart from that, there are employee promotions from staff level to Unit Head and functional.

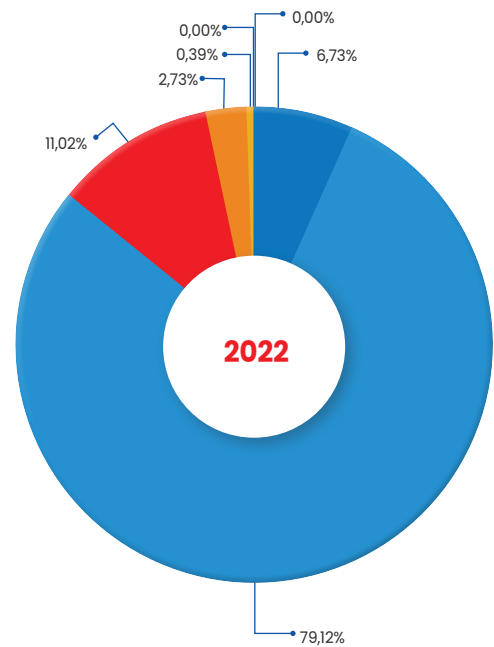
Jenjang Pendidikan Education Level	2023				2022				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total	Persentase Percentage (%)	L M	P F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
Strata-3 (S3) Doctorate	0	0	0	0,00%	0	0	0	0,00%	0	0,00%
Strata-2 (S2) Master	50	27	77	7,16%	45	24	69	6,73%	8	11,59%
Strata-1 (S1)/ Diploma-4 (D4) Bachelor/Diploma 4 (D4)	495	376	871	81,02%	475	336	811	79,12%	60	7,40%
Diploma 1-2-3 (D1/ D2/D3) Diploma 1-2-3 (D1/ D2/D3)	45	56	101	9,40%	53	60	113	11,02%	-12	-10,62%
SLTA Sederajat Senior High School/ Equivalent	16	6	22	2,05%	20	8	28	2,73%	-6	-21,43%

Jenjang Pendidikan Education Level	2023				2022				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)
SLTP Sederajat Junior High School/ Equivalent	4	0	4	0,37%	4	0	4	0,39%	0	0,00%
SD Elementary School	0	0	0	0,00%	0	0	0	0,00%	0	0,00%
Jumlah Total	610	465	1075	100,00%	597	428	1025	100,00%	50	4,88%

Komposisi Jumlah Karyawan Tetap Berdasarkan Jenjang Pendidikan Composition of Permanent Employees by Education Level



- Strata-3 (S3)
Doctorate
- Strata-2 (S2)
Master
- Strata-1 (S1)/Diploma-4 (D4)
Bachelor/Diploma 4 (D4)
- Diploma 1-2-3 (D1/D2/D3)
Diploma 1-2-3 (D1/D2/D3)



- SLTA Sederajat
Senior High School/Equivalent
- SLTP Sederajat
Junior High School/Equivalent
- SD
Elementary School

Berdasarkan jenjang pendidikan, komposisi karyawan tetap Jamkrindo didominasi oleh karyawan dengan latar belakang pendidikan Sarjana (S1)/Diploma 4 (D4), selain itu di Tahun 2022 terdapat kenaikan jumlah karyawan yang menyelesaikan pendidikan Strata-2 (S2).

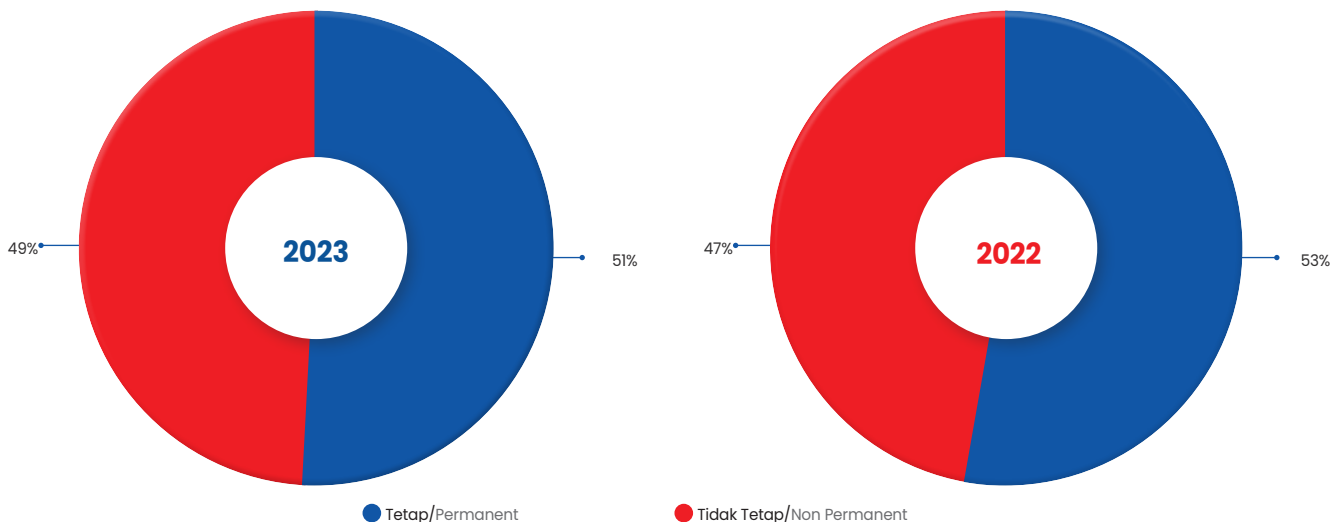
Based on educational level, the composition of Jamkrindo's permanent employees is dominated by employees with a Bachelor's (S1)/Diploma 4 (D4) degree. In addition, in 2022, there was an increase in the number of employees who have acquired their master degree.

Demografi Karyawan Berdasarkan Status Kepegawaian (orang)
Demographic of Permanent Employees by Employment Status (people)

Status Kepegawaian Employment Status	2023				2022				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total	Persentase Percentage (%)	L M	P F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
Tetap Permanent										
Permanen (PKWTT) Permanent (PKWTT)	603	462	1065	50,24%	592	426	1018	52,34%	47	4,62%
Penugasan pada entitas anak, PT Jamkrindo Syariah Assigned to a Subsidiary, PT Jamkrindo Syariah	6	2	8	0,38%	4	1	5	0,26%	3	60,00%
Penugasan PT LSPP Assigned to PT LSPP	1	1	2	0,09%	1	1	2	0,10%	0	0,00%
Sub Jumlah Tetap Sub Total Permanent	610	465	1075	50,71%	597	428	1025	52,70%	50	4,88%
Tidak Tetap Non-Permanent										
Kontrak Outsourcing Outsourced Contracts	585	246	831	39,20%	471	160	631	32,44%	200	31,70%
Magang Bersertifikasi Certified Apprentice	0	0	0	0,00%	8	25	33	1,70%	-33	-100,00%
Prohire Prohire	15	5	20	0,94%	11	3	14	0,72%	6	42,86%
KKWT KKWT	97	97	194	9,15%	120	122	242	12,44%	-48	-19,83%
Sub Jumlah Tidak Tetap Sub Total of Non-permanent	697	348	1045	49,29%	610	310	920	47,30%	125	13,59%
Jumlah Total	1307	813	2120	100,00%	1207	738	1945	100,00%	175	9,00%

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

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



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

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

Demografi Karyawan Tetap Berdasarkan Penempatan/Wilayah Kerja (orang)

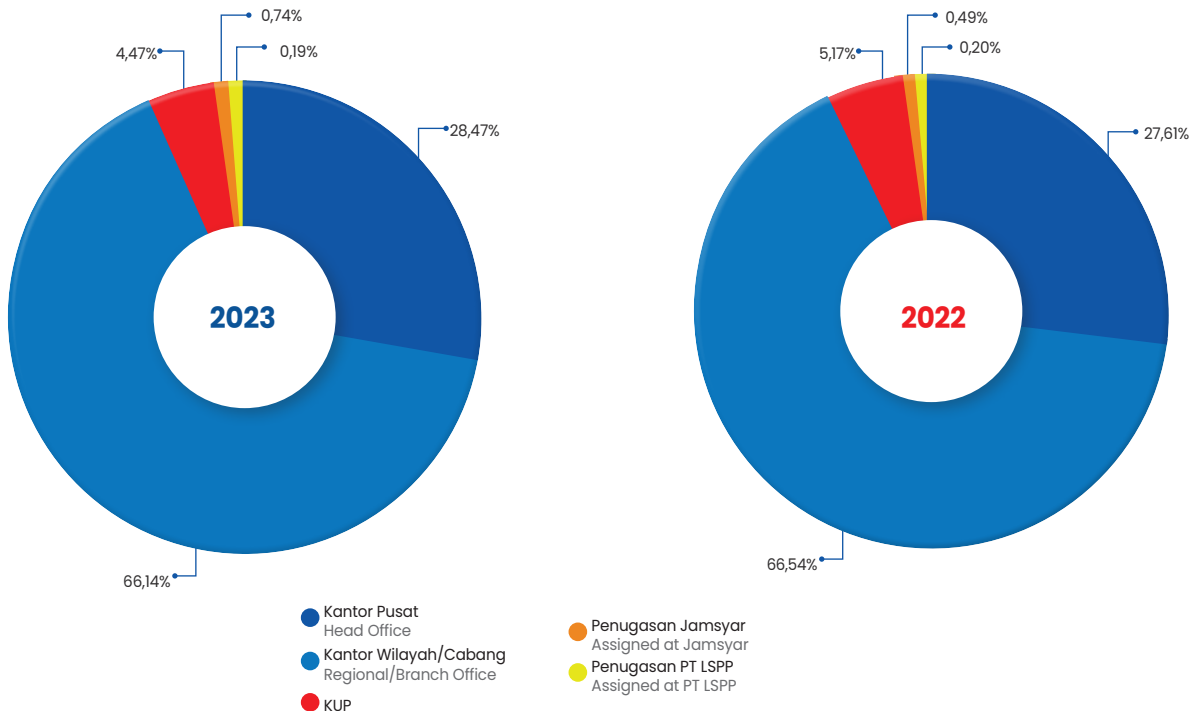
Demographic of Permanent Employees by Placement/Operating Area (people)

Penempatan/ Wilayah Kerja Placement/ Operating Area	2023				2022				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	161	145	306	28,47%	150	133	283	27,61%	23	8,13%
Kantor Wilayah/ Cabang Regional/Branch Office	413	298	711	66,14%	408	274	682	66,54%	29	4,25%
KUP KUP	29	19	48	4,47%	34	19	53	5,17%	-5	-9,43%
Penugasan Jamsyar Assigned at Jamsyar	6	2	8	0,74%	4	1	5	0,49%	3	60,00%
Penugasan PT LSPP Assigned at PT LSPP	1	1	2	0,19%	1	1	2	0,20%	0	0,00%
Jumlah Total	610	465	1075	100,00%	597	428	1025	100,00%	50	4,88%

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

Komposisi Jumlah Karyawan Tetap Berdasarkan Penempatan/Wilayah Kerja

Composition of Total Permanent Employees Based on Placement/Operating Area



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

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

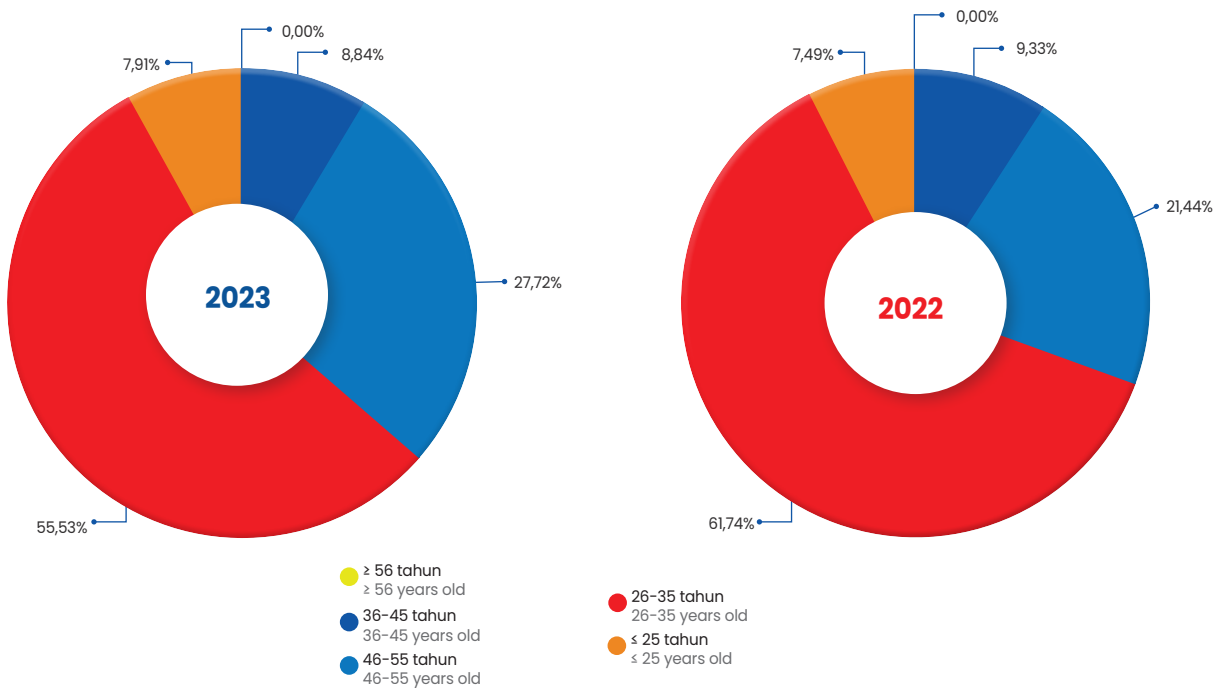


Demografi Karyawan Tetap Berdasarkan Rentang Usia (orang) Demographic of Permanent Employees by Age Range (people)

Rentang Usia Age Range	2023				2022				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	61	34	95	8,84%	62	32	94	9,33%	1	1,06%
36-45 tahun 36-45 years old	198	100	298	27,72%	170	89	259	21,44%	39	15,06%
26-35 tahun 26-35 years old	329	268	597	55,53%	337	249	586	61,74%	11	1,88%
≤ 25 tahun ≤ 25 years old	22	63	85	7,91%	28	58	86	7,49%	-1	-1,16%
Jumlah Total	610	465	1075	100,00%	597	428	1025	100,00%	50	4,88%

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.

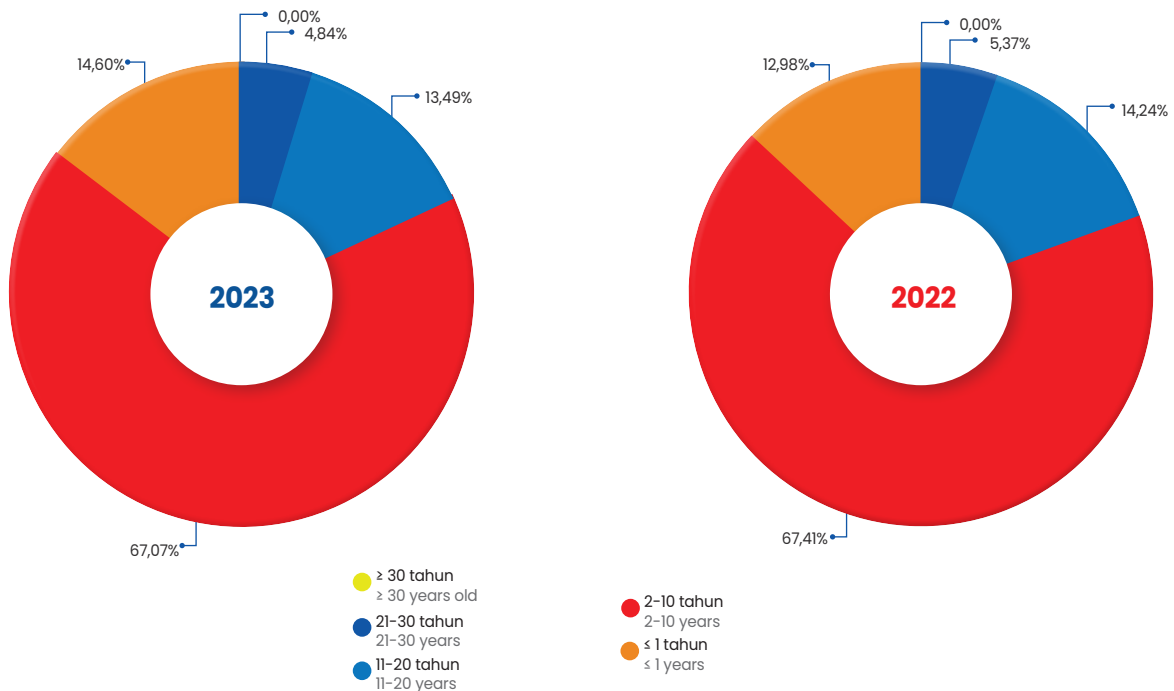
Based on age range, the composition of Jamkrindo's permanent employees is dominated by permanent employees in the range of 26-35 year old.

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

Masa Kerja Serving Period	2023				2022				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	30	22	52	4,84%	33	22	55	5,37%	-3	-5,45%
11-20 tahun 11-20 years	86	59	145	13,49%	87	59	146	14,24%	-1	-0,68%
2-10 tahun 2-10 years	437	284	721	67,07%	428	263	691	67,41%	30	4,34%
≤ 1 tahun ≤ 1 years	57	100	157	14,60%	49	84	133	12,98%	24	18,05%
Jumlah Total	610	465	1075	100,00%	597	428	1025	100,00%	50	4,88%

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

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



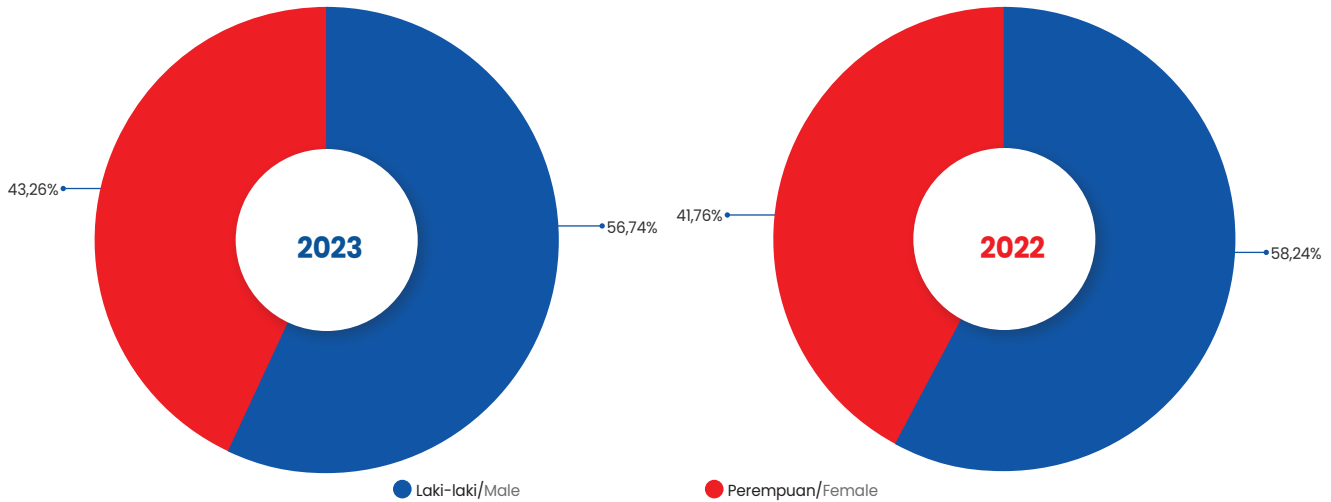
Berdasarkan masa kerja, komposisi karyawan tetap Jamkrindo didominasi oleh karyawan tetap dengan masa kerja 2-10 tahun. Terdapat penambahan karyawan tetap Jamkrindo dengan masa kerja di bawah 1 tahun sebesar 18,05%.

Based on serving period, the composition of Jamkrindo's permanent employees is dominated by permanent employees with a service period of 2-10 years. There was an increase in Jamkrindo permanent employees with a serving period of less than 1 year amounting to 18.05%.

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

Gender	2023		2022		Kenaikan (Penurunan) Increase (Decrease)	
	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
	(1)		(2)		(3=1-2)	(3/2)
Laki-laki Male	610	56,74%	597	58,24%	13	2,18%
Perempuan Female	465	43,26%	428	41,76%	37	8,64%
Jumlah Total	1075	100,00%	1025	100,00%	50	4,88%

Komposisi Jumlah Karyawan Tetap Berdasarkan Gender
Composition of Permanent Employees Based on Gender



Sebagian besar karyawan tetap Jamkrindo adalah karyawan laki-laki.

Pengembangan Kompetensi

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

Tujuan perencanaan dan strategi pengembangan SDM adalah:

1. Meningkatkan kualitas dan kuantitas karyawan yang akan mengisi semua jabatan dalam Perusahaan;
2. Menjamin tersedianya tenaga kerja masa kini maupun masa depan, sehingga setiap pekerjaan dapat terselesaikan;
3. Menghindari terjadinya *miss management* dan tumpang tindih dalam pelaksanaan tugas;
4. Mempermudah koordinasi, integrasi, dan sinkronisasi sehingga diharapkan produktivitas kerja meningkat;

Most of Jamkrindo's permanent employees are male employees.

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.

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 prevent the occurrence of mismanagement and overlap in the execution of duties;
4. To facilitate coordination, integration, and synchronization to increase work productivity;

- Menjadi pedoman dalam menetapkan program rekrutmen, pengembangan, kompensasi, penilaian kinerja, manajemen karir, dan kedisiplinan hingga pensiun/pemberhentian karyawan;

- To become a guideline in establishing programs for recruitment, development, compensation, performance assessment, career management and discipline until retirement/dismissal of employees;

Biaya Pengembangan Kompetensi

Secara keseluruhan anggaran Pembelajaran dan Pengembangan SDM yang telah digunakan sampai dengan Desember 2023 adalah sebesar 118% yaitu Rp27,6 miliar dari total anggaran sebesar Rp26,1 miliar.

Competency Development Costs

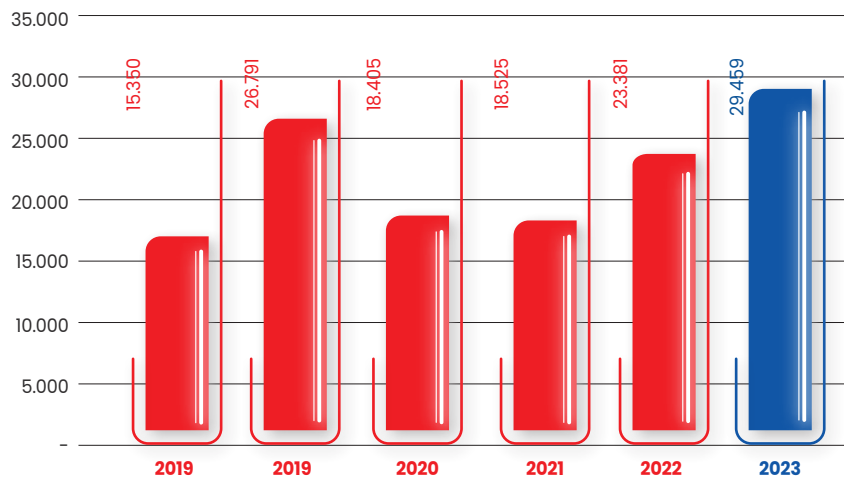
Overall, the HR Learning and Development budget that has been used until December 2023 is 118%, namely IDR27.6 billion of the total budget of IDR26.1 billion.

	Realisasi 2023 (Rp-juta) 2023 Realization (IDR-million)	Anggaran 2023 (Rp-juta) 2023 Budget (IDR-million)	Realisasi 2022 (Rp-juta) 2022 Realization (IDR-million)	Realisasi 2023 Terhadap Anggaran 2023 2023 Realization to 2023 Budget (%)	Realisasi 2023 Terhadap Realisasi 2022 2023 Realization to 2022 Realization (%)
	(1)	(2)	(3)	(1:2)	(1:3)
Biaya Pengembangan Kompetensi Competency Development Costs	27.599	26.104	23.381	106%	118%

Berdasarkan data tahun 2018 sampai dengan tahun 2023 terkait dengan realisasi anggaran Pembelajaran dan Pengembangan SDM, terjadi kenaikan anggaran sebesar 27% pada dari tahun 2022 ke tahun 2023. Besaran biaya pengembangan kompetensi karyawan secara total dapat dilihat pada grafik sebagai berikut :

Based on data from 2018 to 2023 related to the realization of the HR Learning and Development budget, there was an increase in the budget amounting to 27% from 2022 to 2023. The total cost of employee competency development can be seen in the graph as follows :

GRAFIK REALISASI ANGGARAN PEMBELAJARAN DAN PENGEMBANGAN SDM
REALIZATION OF HR LEARNING AND DEVELOPMENT BUDGET



KINERJA JAMKRINDO

JAMKRINDO'S PERFORMANCE

Labanya (Rugi) dan Penghasilan Komprehensif Lainnya Konsolidasian

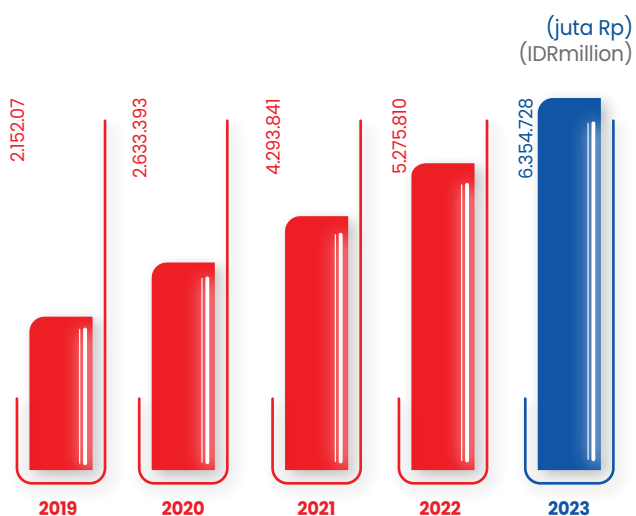
Consolidated Profit (Loss) and Other Comprehensive Income

dalam jutaan Rupiah
in IDRmillion

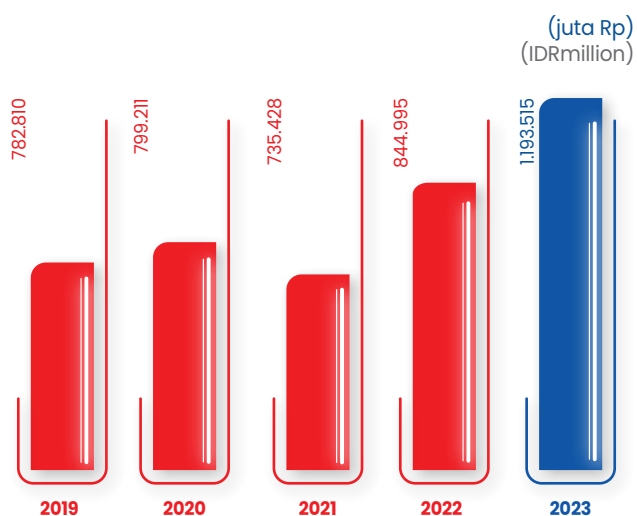
Uraian Description	2023	2022	2021	2020	2019
Pendapatan Penjaminan – bersih Guarantee Income – Net	6.354.728	5.275.810	4.293.841	2.633.393	2.152.072
Beban Penjaminan – bersih Guarantee Expenses – Net	3.577.322	3.309.233	2.737.761	1.830.400	1.737.959
Pendapatan Penjaminan – bersih Guarantee Income – Net	2.777.396	1.966.577	1.556.080	802.993	414.113
Komisi – bersih Commissions – Net	61.313	9.279	6.791	(27.195)	(48.138)
Pendapatan Investasi – bersih Investment Income – Net	1.193.515	844.995	735.428	799.211	782.810
Beban Usaha Operating Expenses	(2.255.338)	(1.206.253)	(977.748)	(903.670)	(991.759)
Pendapatan Lain-lain Bersih Other Income – Net	15.099	61.671	16.820	51.130	24.612
Labanya Sebelum Pajak Penghasilan Profit Before Income Tax	1.638.962	1.580.617	1.224.193	604.162	42.491
(Beban)/Manfaat Pajak Penghasilan Income Tax Benefits/(Expenses)	(202.113)	(300.460)	(158.185)	(148.029)	156.420
Labanya Tahun Berjalan Profit for the Year	1.436.849	1.280.157	1.066.008	456.133	198.911
Penghasilan Komprehensif Lain Other Comprehensive Income	57.517	(152.675)	(87.826)	89.480	102.334
Labanya Komprehensif Tahun Berjalan Total Comprehensive Profit for the Year	1.494.366	1.127.482	978.182	545.613	301.245
LABA TAHUN BERJALAN YANG DIATRIBUSIKAN KEPADA PROFIT FOR THE YEAR ATTRIBUTABLE TO					
Pemilik Entitas Induk Owner of the parent entity	1.437.013	1.279.835	1.065.822	456.312	198.913
Kepentingan Non Pengendali Non-controlling Interest	(164)	322	186	1	(2)
Jumlah Total Total	1.436.849	1.280.157	1.066.008	456.313	198.911
LABA KOMPREHENSIF TAHUN BERJALAN DIATRIBUSIKAN KEPADA COMPREHENSIVE PROFIT FOR THE YEAR ATTRIBUTABLE TO					
Pemilik Entitas Induk Owner of the parent entity	1.494.520	1.127.174	977.992	545.612	301.247
Kepentingan Non Pengendali Non-controlling Interest	(154)	308	190	1	(2)
Jumlah Total Total	1.494.366	1.127.482	978.182	545.613	301.245

*) Disajikan Kembali
*) Restatement

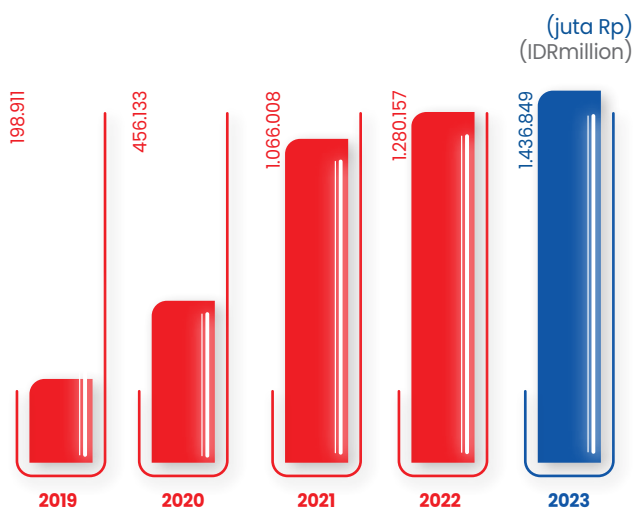
Pendapatan Penjaminan
Guarantee Income



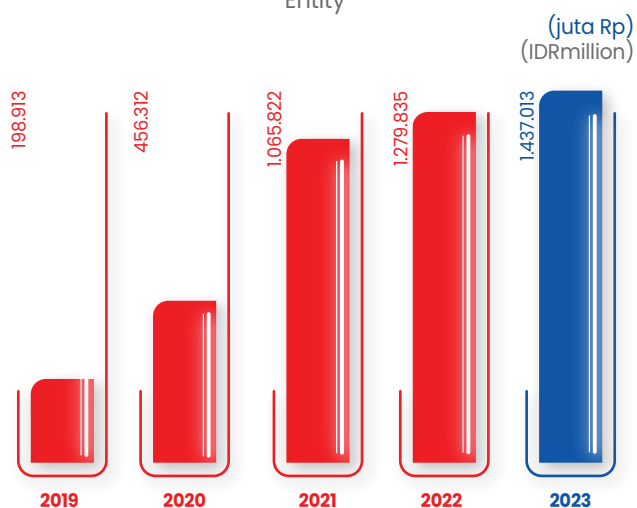
Pendapatan Investasi Bersih
Investment Income - Net



Laba Tahun Berjalan
Profit for the Year



Laba Tahun Berjalan yang Diatribusikan kepada Pemilik Entitas Induk
Profit of the Year Attributable to Owner of the Parent Entity



Posisi Keuangan Konsolidasian

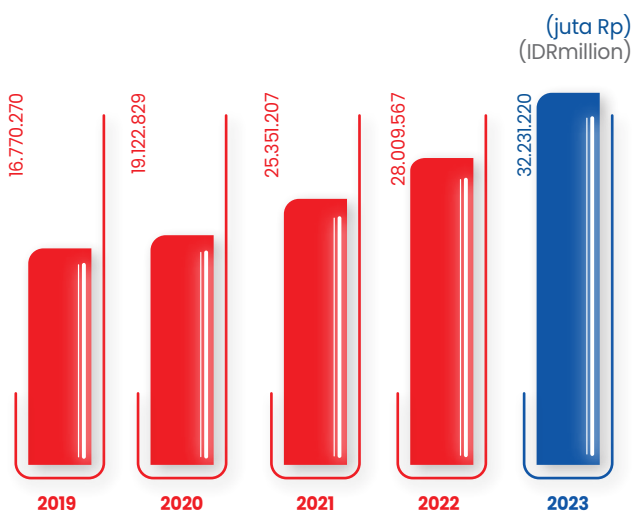
Consolidated Statement of Financial Position

dalam jutaan Rupiah
In IDRmillion

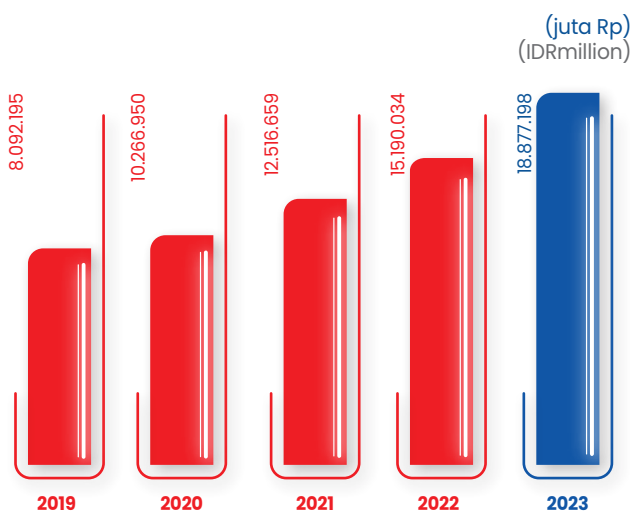
Uraian Description	2023	2022	2021	2020	2019
Jumlah Aset Total Assets	32.231.220	28.009.567	25.351.207	19.122.829	16.770.270
Jumlah Liabilitas Total Liabilities	18.877.198	15.190.034	12.516.659	10.266.950	8.092.195
Jumlah Ekuitas Total Equity	13.354.022	12.819.533	12.834.548	8.855.879	8.678.075

*) Disajikan Kembali
*) Restatement

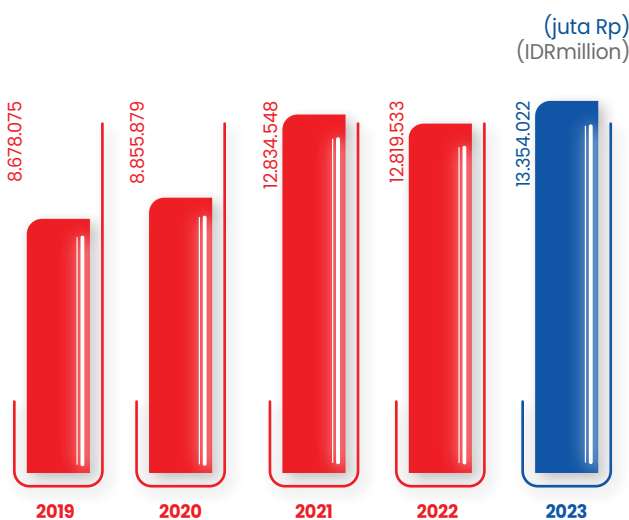
Jumlah Aset Total Assets



Jumlah Liabilitas Total Liabilities



Jumlah Ekuitas Total Equity



Arus Kas Konsolidasian

Consolidated Statement of Cash Flows

dalam jutaan Rupiah
In IDRmillion

Uraian Description	2023	2022	2021	2020	2019
Arus Kas Bersih dari Aktivitas Operasi Net Cash Flow from Operating Activities	4.237.557	2.185.486	1.664.670	528.040	9.666
Arus Kas Bersih dari Aktivitas Investasi Net Cash Flow from Investment Activities	(3.625.035)	(2224.011)	(4.590.357)	(115.549)	(116.668)
Arus Kas Bersih dari Aktivitas Pendanaan Net Cash Flow from Funding Activities	(1.005.570)	(1.141.466)	3.000.000	(400.000)	(39.754)
Kenaikan/Penurunan (Bersih) Kas dan Setara Kas (Net) Increase/Decrease in Cash and Cash Equivalents	(393.048)	(1.179.991)	74.313	12.491	(146.756)
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at Beginning of the Year	6.445.968	7.625.959	101.105	88.614	235.370
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at End of the Year	6.052.920	6.445.968	175.418	101.105	88.614

Rasio-rasio Keuangan Konsolidasian

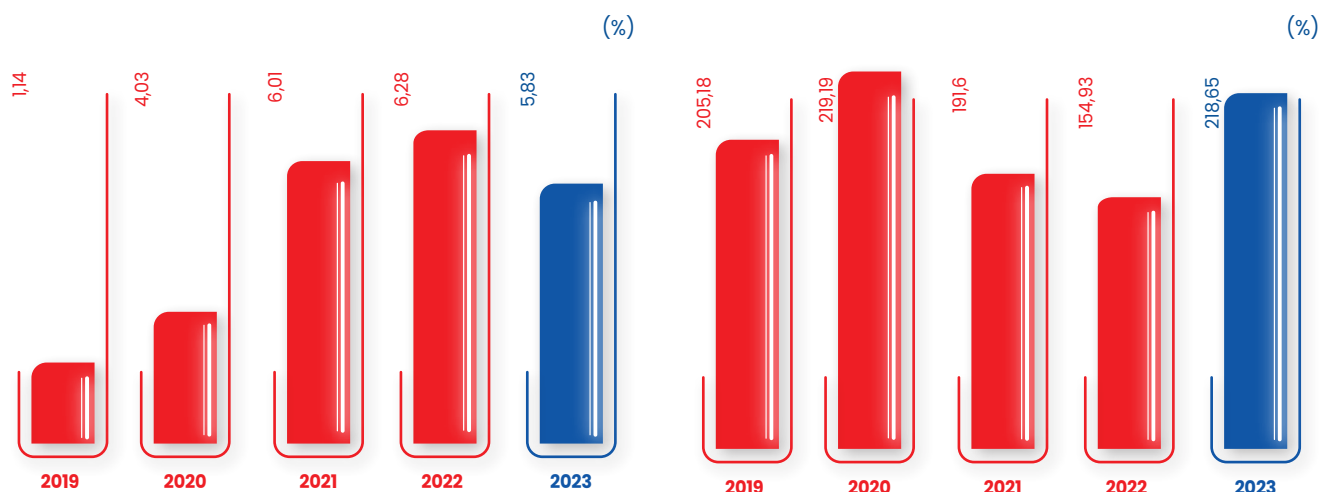
Consolidated Financial Ratios

dalam jutaan Rupiah
In IDRmillion

Uraian Description	2023	2022	2021	2020	2019
RASIO RENTABILITAS PROFITABILITY RATIO					
Net Profit Margin	22,61	22,69	24,44	16,14	8,60
Profit Margin on Sales	21,32	24,26	24,34	17,60	6,19
Return on Equity (ROE)	10,98	9,99	9,83	5,20	2,33
Return on Assets (ROA)	5,83	6,28	6,01	4,03	1,14
RASIO LIKUIDITAS LIQUIDITY RATIO					
Current Ratio	218,65	154,93	191,60	219,19	205,18
RASIO SOLVABILITAS SOLVENCY RATIO					
Debt to Equity Ratio (DER)	141,36	118,49	97,52	115,93	207,47

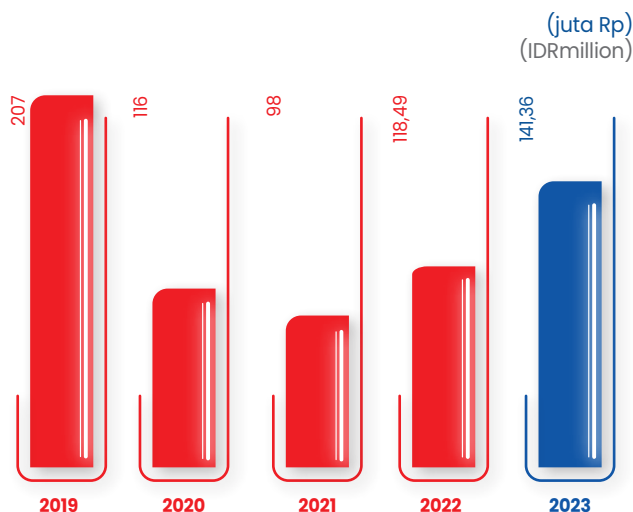
Return on Assets (ROA)

Current Ratio





Debt to Equity Ratio (DER)



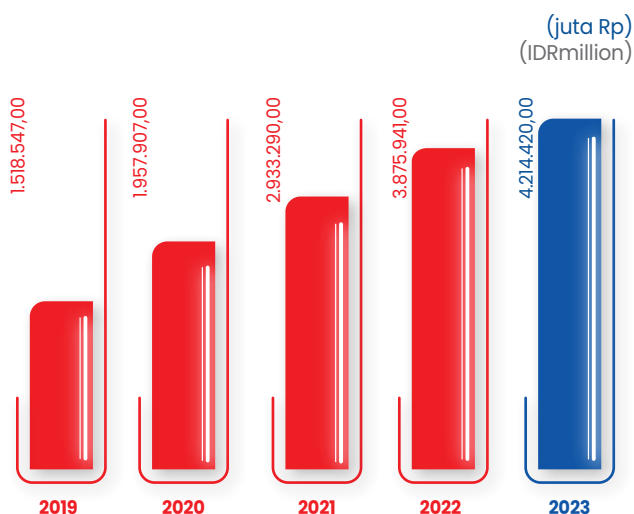
IKHTISAR BISNIS DAN ORGANISASI BUSINESS AND ORGANIZATIONAL HIGHLIGHTS

dalam jutaan Rupiah
In IDRmillion

Uraian Description	2023	2022	2021	2020	2019
PENDAPATAN IMBAL JASA PENJAMINAN GUARANTEE FEE INCOME					
Jumlah IJP KUR KUR Guarantee Fee Total	4.214.420	3.857.941	3.066.974	1.957.907	1.518.547
Jumlah IJP Non KUR Non-KUR Guarantee Fee Total	2.524.280	1.765.847	2.435.010	1.368.909	795.064
PENDAPATAN BUNGA INTEREST INCOME					
Bunga Deposito Deposit Interest	373.267	228.502	295.970	382.815	486.672
Bunga Obligasi Bond Interest	710.447	551.470	313.589	215.437	181.758
Pendapatan Sukuk Sukuk Income	49.355	33.084	16.981	15.704	-
Pendapatan Reksadana Mutual Fund Income	51.515	18.616	68.640	180.236	87.419
Dividen Dividend	16.839	8.239	3.686	6.067	8.360
Pendapatan <i>Capital Gain</i> Capital Gain Income	6.544	37.522	53.526	14.078	37.628
Efek Beragun Aset Asset Backed Securities	298	1.051	2.140	4.929	4.715

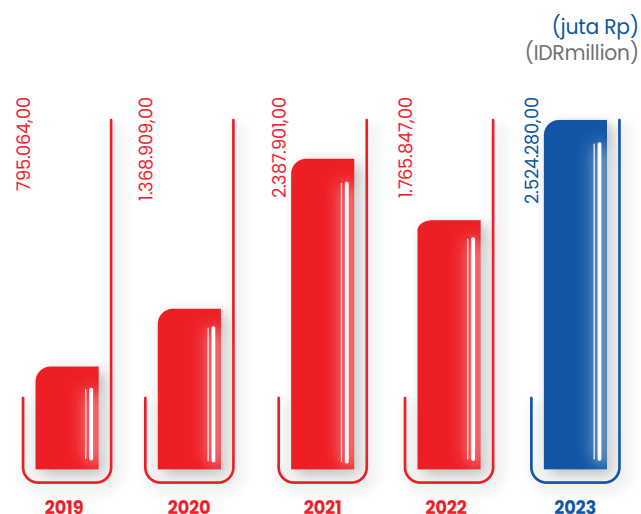
Pendapatan Imbal Jasa Penjaminan – Kredit KUR

KUR Guarantee Fee Income Total



Pendapatan Imbal Jasa Penjaminan – Kredit Non KUR

Non-KUR Guarantee Income Fee Total



Ikhtisar Organisasi

Organization Overview

Uraian Description	2023	2022	2021	2020	2019
TINGKAT KESEHATAN PERUSAHAAN COMPANY HEALTH LEVEL					
Nilai Bobot Weight Value	AA+	93	87,00	81,95	70,80
Kriteria Criteria	Sangat Sehat Very Healthy	Sehat "AA" Healthy "AA"	Sehat "AA" Healthy "AA"	Sehat "AA" Healthy "AA"	Sehat "A" Healthy "A"
KONTRAK MANAJEMEN MANAGEMENT CONTRACT					
Capaian Key Performance Indicator (KPI) KPI Performance	101,55	100,11	103,11	104,99	100,59
PENILAIAN PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK ASSESSMENT OF THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE					
Skor Assessment GCG GCG Assessment Score	96,268	94,443	96,316	96,810	95,804
Predikat Hasil Assessment GCG GCG Assessment Predicate	"Sangat Baik" "Very Good"	"Sangat Baik" "Very Good"	"Sangat Baik" "Very Good"	"Sangat Baik" "Very Good"	"Sangat Baik" "Very Good"
KETENAGAKERJAAN MANPOWER					
Jumlah Karyawan (orang) Number of Employees (people)	1.075	1.025	1.951	1.743	1.736
Investasi Pendidikan dan Pelatihan (Rp-juta) Education and Training Investment (IDRmillion)	27.599	23.381	20.360	19.110	26.791



TINJAUAN EKONOMI DAN INDUSTRI

ECONOMIC AND INDUSTRIAL REVIEW

Kondisi Ekonomi Tahun 2023

Konflik geopolitik yang berkepanjangan di Eropa dan Timur Tengah memberikan dampak yang sangat besar terhadap perekonomian global di tahun 2023. Kendati sudah mengalami penurunan, namun tingkat inflasi global masih relatif tinggi.

Untuk mengendalikan laju inflasi, The Fed mengambil kebijakan untuk mempertahankan *Federal Funds Rate* (FFR) pada level yang tinggi dalam jangka waktu yang lebih lama (*higher for longer*). Di 2023, The Fed tercatat beberapa kali menaikkan tingkat suku bunga acuan dari 4,25%-4,50% di akhir tahun 2022 menjadi 5,25%-5,50% di akhir tahun 2023. Demikian juga dengan Bank Sentral Eropa (ECB) yang tercatat menaikkan tingkat suku bunga pinjaman hingga ke level tertinggi sepanjang sejarah, yaitu 4,75%.

Fenomena *higher for longer* memicu *capital outflow* dari pasar keuangan di emerging market dan penguatan nilai tukar dolar amerika serikat terhadap hampir seluruh mata uang lainnya.

Lembaga Dana Moneter Internasional (IMF), dalam laporan *World Economics Outlook* yang diterbitkan pada Januari 2024 memproyeksikan pertumbuhan ekonomi global tahun 2024 sebesar 3,1%, lebih rendah dibandingkan pertumbuhan tahun sebelumnya sebesar 3,4%.

Di tengah kondisi ekonomi global yang melambat, ekonomi Indonesia masih dapat tumbuh solid meski juga mengalami tren perlambatan. Berdasarkan data Badan Pusat Statistik, tahun 2023 ekonomi Indonesia tumbuh 5,05% atau melambat dari 5,31% di 2022. Perlambatan pertumbuhan ekonomi Indonesia utamanya disebabkan nilai ekspor yang turun menjadi USD258,82 miliar dari USD291,90 miliar di tahun 2022, sejalan dengan normalisasi harga komoditas di sepanjang 2023. Kendati demikian, neraca perdagangan Indonesia tahun 2023 masih mencatatkan surplus sebesar USD36,93. Capaian tersebut menunjukkan kinerja perdagangan Indonesia yang terjaga di tengah perlambatan ekonomi global.

Di samping penurunan ekspor, konsumsi rumah tangga juga melambat menjadi 4,82%. Hal ini disebabkan oleh penurunan konsumsi transportasi akibat kenaikan harga BBM subsidi sejak akhir kuartal 3-2022 dan penurunan konsumsi makanan dan minuman akibat kenaikan harga beberapa bahan pokok.

Kendati pertumbuhan ekonomi sedikit melambat, namun ekonomi Indonesia relatif stabil di 2023. Hal tersebut tak lepas dari keberhasilan upaya yang dilakukan pemerintah dan Bank Indonesia (BI) dalam menjaga tingkat inflasi

Economic Conditions in 2023

The prolonged geopolitical conflict in Europe and the Middle East had a huge impact on the global economy in 2023. Even though the global inflation rate has experienced a decline, it is still relatively high.

To control the inflation rate, the Fed adopted a policy of maintaining the Federal Funds Rate (FFR) at a high level for a longer period of time (*higher for longer*). In 2023, the Fed was recorded to have raised its benchmark interest rate several times from 4.25%-4.50% at the end of 2022 to 5.25%-5.50% at the end of 2023. Similarly, the European Central Bank (ECB) was recorded raising loan interest rates to the highest level in history, namely 4.75%.

The higher for longer phenomenon triggers capital outflows from financial markets in emerging markets and a strengthening of the United States dollar exchange rate against almost all other currencies.

The International Monetary Fund (IMF), in its *World Economics Outlook* report published in January 2024, projects global economic growth in 2023 at 3.1%, lower than the previous year's growth of 3.4%.

In the midst of slowing global economic conditions, the Indonesian economy could still solidly grow even though it is also experiencing a slowing trend. Based on data from the Statistics Indonesia, in 2023, the Indonesian economy grew 5.05% or slowed down from 5.31% in 2022. The slowdown in Indonesia's economic growth was mainly due to the export value falling to USD 258.82 billion from USD 291.90 billion in 2022, which was in line with the normalization of commodity prices throughout 2023. Nevertheless, Indonesia's trade balance in 2023 still recorded a surplus of USD 36.93. This achievement shows that Indonesia's trade performance was maintained amidst the global economic slowdown.

Apart from the decline in exports, household consumption also slowed to 4.82%. This was caused by a decrease in transportation consumption due to the increase in subsidized fuel prices since the end of the 3rd quarter of 2022 and a decrease in food and beverage consumption due to an increase in the prices of several basic commodities.

Even though economic growth has slowed slightly, the Indonesian economy was relatively stable in 2023. This cannot be separated from the success of the efforts made by the government and Bank of Indonesia (BI) in

pada level yang rendah. Berdasarkan data BPS, inflasi nasional 2023 tercatat sebesar 2,61%, jauh lebih rendah dibandingkan tahun sebelumnya 5,51%. Hal tersebut salah satunya juga karena kebijakan BI yang menaikkan tingkat suku bunga acuan atau BI 7-Day Reverse Repo Rate (BI7DRR) menjadi 6,00% dari posisi akhir tahun lalu sebesar 5,50% untuk memastikan inflasi inti tetap terjaga. Hal ini dilakukan dalam rangka menjaga stabilitas pasar keuangan Indonesia dengan menetapkan suku bunga acuan yang lebih tinggi dibandingkan suku bunga global.

Di pasar keuangan, dana asing tercatat masuk ke pasar keuangan Indonesia sebesar Rp49,24 triliun. Dana tersebut sebagian besar disumbangkan oleh dana asing yang masuk ke pasar utang yaitu sebesar Rp62,56 triliun. Sedangkan di pasar saham mencatatkan dana keluar sebesar Rp13,32 triliun. Masuknya dana asing tersebut mendorong perbaikan nilai tukar rupiah sebesar 1,14% menjadi Rp15.390.

Industri Penjaminan Tahun 2023

Industri penjaminan kredit memainkan peran penting dalam menjamin risiko penyaluran kredit lembaga perbankan. Beberapa sektor seperti UMKM, misalnya, dinilai sangat membutuhkan peran lembaga penjaminan untuk membantu proses penyaluran pembiayaan dari perbankan berjalan lancar melalui jasa penjaminan risiko kredit.

Walaupun berperan penting dalam menopang perekonomian, industri penjaminan di Tanah Air masih memiliki beragam rintangan dalam menjalankan perannya, mulai dari kurangnya pemahaman dari masyarakat dan lembaga jasa keuangan terkait peran industri penjaminan hingga terbatasnya SDM di bidang penjaminan, telah menghambat industri ini dalam menjalankan fungsinya.

Tahun 2023, industri penjaminan mengalami pertumbuhan yang cukup baik. Berdasarkan data Otoritas Jasa Keuangan (OJK), aset industri penjaminan meningkat 18,63% dari Rp39,12 triliun di tahun 2022 menjadi Rp46,41 triliun di tahun 2023. Di tahun 2023, OJK menerbitkan *Roadmap Lembaga Penjamin 2023-2027*. *Roadmap* ini disusun sebagai peta jalan pengembangan Lembaga Penjamin di Indonesia untuk mendukung pertumbuhan ekonomi menuju Indonesia Emas 2045.

Penyusunan *roadmap* lembaga penjamin diharapkan dapat mendorong pertumbuhan dan penguatan industri lembaga penjamin sehingga mampu menyediakan jasa yang efisien dan berdaya saing. Lebih lanjut, *roadmap* diharapkan akan menjadi panduan strategis bagi lembaga penjamin di Indonesia dalam mengembangkan produk dan layanannya, merencanakan dan mengimplementasikan kegiatan investasi dan perluasan bisnis, serta menjaga kesehatan dan tata kelola di masa yang akan datang.

maintaining the inflation rate at a low level. Based on data from the Statistics Indonesia, national inflation in 2023 was recorded at 2.61%, much lower than the previous year's 5.51%. This was also due to BI's policy of increasing the benchmark interest rate or BI 7-Day Reverse Repo Rate (BI7DRR) from 5.50% at the end of 2022 to 6.00% to ensure core inflation was maintained. This was done in order to maintain the stability of the Indonesian financial market by setting a reference interest rate that is higher than global interest rates.

In the financial market, foreign funds amounting to IDR49.24 trillion were recorded entering the Indonesian financial market. Most of these funds were contributed by foreign funds entering the debt market, amounting to IDR62.56 trillion. Meanwhile, the stock market recorded an outflow of IDR13.32 trillion. The influx of foreign funds prompted an improvement in the IDRechange rate by 1.14% to IDR15,390.

Guarantee Industry in 2023

The credit guarantee industry plays an important role in guaranteeing the risk of lending to banking institutions. Several sectors such as MSMEs, for example, are considered to really need the role of guarantee institutions to help the process of channeling financing from banks run smoothly through credit risk guarantee services.

Even though it plays an important role in supporting the economy, the guarantee industry in Indonesia still has various obstacles in carrying out its role, ranging from a lack of understanding from the public and financial services institutions regarding the role of the guarantee industry to limited human resources in the guarantee sector, which has hampered this industry in carrying out its functions.

In 2023, the guarantee industry experienced moderate growth. Based on data from the Financial Services Authority (OJK), guarantee industry assets increased 18.63% from IDR39.12 trillion in 2022 to IDR46.41 trillion in 2023. In 2023, OJK published the 2023-2027 Guarantee Institution Roadmap. This roadmap was prepared for the development of Guarantee Institutions in Indonesia to support economic growth towards the 2045 Golden Indonesia.

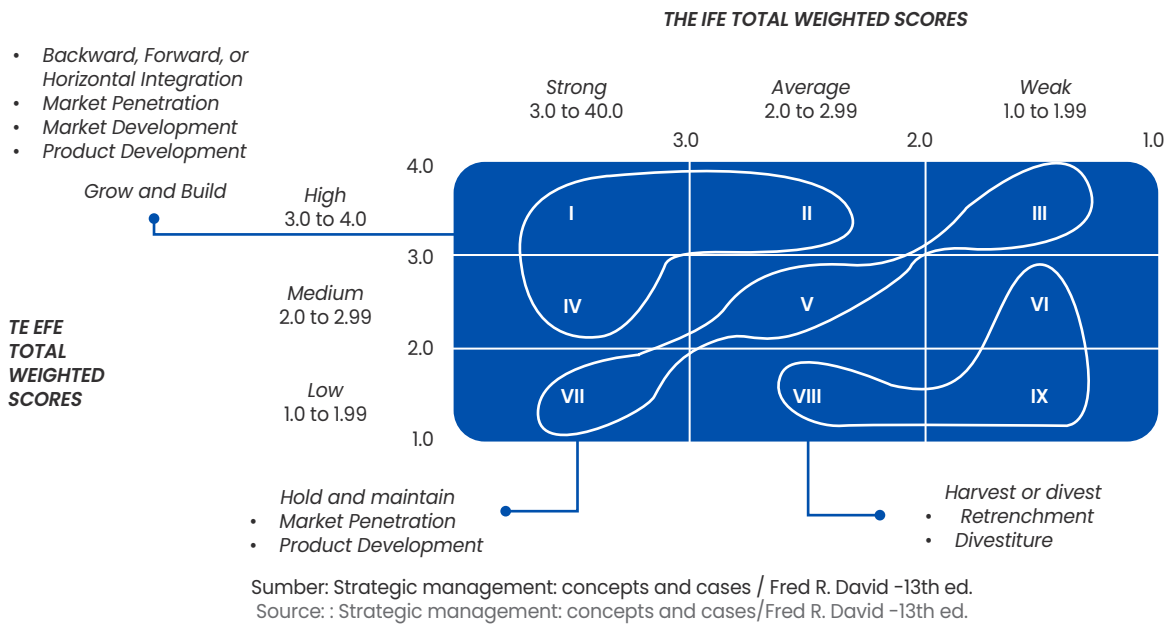
It is hoped that the preparation of the guarantee institution roadmap will encourage the growth and strengthening of the guarantee institution industry so that it is able to provide efficient and competitive services. Furthermore, it is hoped that the roadmap will become a strategic guide for guarantee institutions in Indonesia in developing their products and services, planning and implementing investment activities and business expansion, as well as maintaining health and governance in the future.

Posisi Perusahaan Saat Ini (IE MATRIX)

Posisi perusahaan saat ini dapat diperoleh dengan menggunakan alat analisis IE Matrix, yang memetakan skor EFE dan IFE yang telah diperoleh sebelumnya ke dalam sebuah matriks yang menggambarkan kekuatan internal yang dimiliki perusahaan dan kemampuan perusahaan menghadapi variabel eksternal yang ada. Selain untuk mengetahui posisi saat ini, matriks IE digunakan untuk menentukan strategi yang paling sesuai dengan posisi saat ini. IE Matrix terbagi ke dalam 9 kuadran, dan masing-masing kuadran memiliki pilihan strategi yang berbeda seperti yang ditampilkan sebagai berikut.

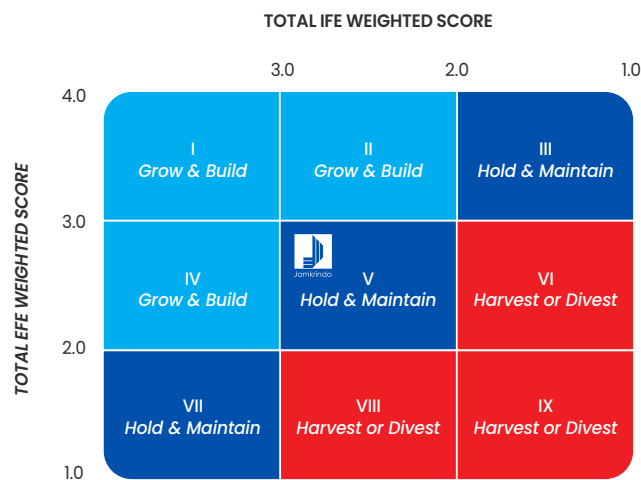
The Company Current Position (IE MATRIX)

The Company's current position can be obtained using the IE Matrix analysis tool, which maps the previously obtained EFE and IFE scores into a matrix that describes the Company's internal strengths and the Company's ability to deal with existing external variables. In addition to knowing the current position, the IE matrix is used to determine the strategy that best suits the current position. The IE Matrix is divided into 9 quadrants, and each quadrant has different strategy options as shown below.



Berdasarkan hasil analisis sebelumnya dengan menggunakan EFE Matrix dan IFE Matrix, Jamkrindo memiliki Skor EFE = 2,928 dan Skor IFE = 2,833. Dengan demikian, posisi Jamkrindo pada matriks IE digambarkan seperti berikut ini.

Based on the results of the previous analysis using the EFE Matrix and IFE Matrix, Jamkrindo has an EFE Score = 2.928 and an IFE Score = 2.833. Thus, Jamkrindo's position in the IE matrix is described as follows.



Menurut David (2013), strategi yang paling sesuai untuk perusahaan yang berada pada posisi di kuadran V ini adalah *Hold and Maintain*. Pada posisi ini, perusahaan disarankan untuk menjaga dan menguatkan profitabilitas dan kapabilitas internal serta melakukan strategi intensif,

According to David (2013), the most suitable strategy for companies in this position in quadrant V is *Hold and Maintain*. In this position, companies are advised to maintain and strengthen profitability and internal capabilities and conduct intensive strategies, namely strengthening product

yakni memperkuat posisi produk di pasar. Berdasarkan posisinya, Jamkrindo memiliki dua alternatif strategi intensif yang dapat dijalankan, yakni:

- *Market Penetration*, yaitu meningkatkan market share untuk produk maupun jasa yang ada pada target pasar saat ini melalui upaya pemasaran yang lebih intens.
- *Product Development*, yaitu meningkatkan penjualan dengan mengembangkan produk atau jasa yang baru atau memperbaiki (menambah fitur/meningkatkan kinerja) produk atau jasa yang ada saat ini.

Strategi Pengembangan Usaha

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

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

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

TINJAUAN OPERASI PER SEGMENT USAHA

Jamkrindo menjalankan kegiatan usaha dibidang penjaminan bagi Usaha Mikro, Usaha Kecil, Usaha Menengah, serta Koperasi (UMKMK), penjaminan bagi BUMN, penjaminan sistem resi gudang, dan penjaminan lainnya. Hingga akhir tahun 2023, laporan keuangan Perusahaan yang telah diaudit oleh Kantor

position in the market. Based on its position, Jamkrindo has two alternative intensive strategies that can be implemented, namely:

- *Market Penetration*, which is to increase market share for existing products and services in the current target market through more intense marketing efforts.
- *Product Development*, which is to increase sales by developing new products or services or improving (adding features/enhancing performance) existing products or services.

Business Development Strategies

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

To achieve the Company's goals in 2023, the Company sets the following strategic initiatives:

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

OPERATIONAL REVIEW BY BUSINESS SEGMENT

Jamkrindo carries out business activities in the field of guarantees for Micro, Small, Medium Enterprises, and Cooperatives (MSMEs), guarantees for SOEs, guarantees for warehouse receipt systems, and other guarantees. Until the end of 2023, the Company's financial statements, which have been audited by the Public Accounting Firm Tanudiredja,

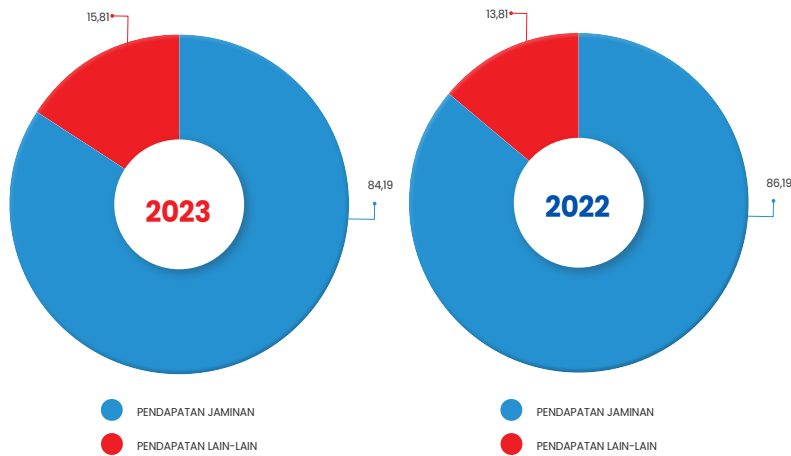
Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan (PricewaterhouseCooper) belum menerapkan PSAK No.5 tentang Segmen Operasi, oleh karena itu dapat dikatakan bahwa Perusahaan memiliki segmen operasi tunggal. Pembahasan segmen usaha dalam laporan ini dipisahkan berdasarkan sumber pendapatan Perusahaan yang terbagi dalam 3 (tiga) kelompok besar, yaitu pendapatan imbal jasa penjaminan, pendapatan investasi, dan pendapatan lain-lain.

Komposisi pendapatan tahun 2023 dan 2022 dapat digambarkan sebagai berikut:

Wibisana, Rintis & Partner (PricewaterhouseCooper) have not implemented PSAK No. 5 regarding Operating Segments. Therefore, the Company is considered having a single operating segment. The discussion of business segments in this report is separated based on the Company's source of income, which is divided into 3 (three) major groups, namely guarantee fee income, investment income, and other income.

The composition of income for 2023 and 2022 can be described as follows:

Grafik Komposisi Pendapatan Jamkrindo 2023 & 2022
Graph of 2023 & 2022 Jamkrindo Revenue Composition



Komposisi pendapatan Perusahaan tahun 2023 masih didominasi oleh pendapatan penjaminan sebesar Rp6,35 triliun atau dengan kontribusi mencapai 84,19%, meningkat dibandingkan tahun sebelumnya sebesar Rp1,08 triliun. Sedangkan kontribusi dari pendapatan investasi adalah sebesar 15,81% atau setara dengan Rp1,19 triliun. Kontribusi pendapatan investasi tahun 2023 mengalami kenaikan dibandingkan tahun sebelumnya

The composition of the Company's revenue in 2023 was still dominated by guarantee income of IDR6.35 trillion, or with a contribution reaching 86.19%, an increase compared to the previous year of IDR1.08 trillion. Meanwhile, the contribution from investment income was 15.81%, or equivalent to IDR1.19 trillion. The contribution of investment income in 2023 has increased compared to the previous year.

Pendapatan Imbal Jasa Penjaminan

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

Guarantee Fee Income

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

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

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

- Risiko yang dijamin, yang paling sedikit dihitung berdasarkan:
 - Rasio Klaim;
 - Jenis Kredit atau Pembiayaan;
 - Cakupan penjaminan; dan
 - Jangka waktu penjaminan.
- Biaya administrasi umum, operasional, dan pemasaran.
- Keuntungan.

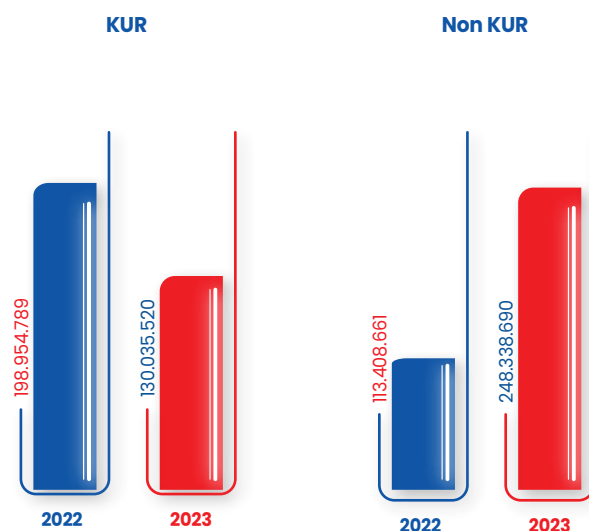
Berikut adalah gambaran jumlah kredit yang dijamin oleh Jamkrindo pada tahun 2022 serta RKAP dan realisasi tahun 2023:

- Guaranteed risk, which at least is calculated based on:
 - Claim Ratio;
 - Type of Credit or Financing;
 - Guarantee coverage; and
 - Guarantee period.
- General administrative, operational and marketing costs.
- Profit.

The following is an overview of the number of credit guaranteed by Jamkrindo in 2022 as well as the 2023 RKAP and realization:

Tabel Jumlah Kredit yang Dijamin Tahun 2022–2023
Table of Total Guaranteed Loans for 2022–2023

Uraian Description	Realisasi Realization		RKAP Tahun 2023 (Rp-Juta) 2023 RKAP (IDR-Million)	Presentase % Percentage %	
	2023 (Rp-Juta) (IDR-Million)	2022 (Rp-Juta) (IDR-Million)		Capaian RKAP 2023 2023 Achievement	Kenaikan (Penurunan) Increase (Decrease)
KUR	130.035.520	198.954.789	225.000.000	58%	(35%)
PEN	(956)	7.124.836	-	0%	(100%)
Non KUR	248.339.646	106.283.825	115.261.096	215%	134%
Total Kredit Total Credit	378.374.210	312.363.450	340.261.096	111%	21%



Total kredit yang dijamin Perusahaan tahun 2023 mencapai 378,37 triliun meningkat 21% dibandingkan tahun sebelumnya sebesar Rp312,36 triliun. Pencapaian tersebut berada di atas target yang ditetapkan pada RKAP 2023 sebesar Rp340,26 triliun atau dengan pencapaian sebesar 111%

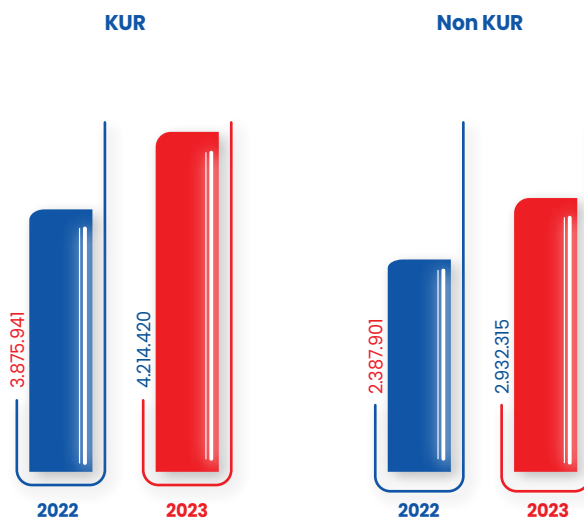
Total credit guaranteed by the Company in 2023 reached IDR378.37 trillion, an increase of 21% compared to the previous year of IDR312.26 trillion. This achievement was above the target set in the 2023 RKAP of IDR340.26 trillion, or an achievement of 111%.

Dari kredit yang dijamin di tahun 2023 Perusahaan memperoleh IJP sebesar Rp7,15 triliun atau meningkat 16% dibandingkan tahun sebelumnya sebesar Rp6,15 triliun. Pencapaian tersebut setara dengan 106% dari target RKAP yang ditetapkan sebesar Rp6,72 triliun.

From guaranteed credit in 2023, the Company obtained a guarantee fee of IDR7.15 trillion, an increase of 16% compared to the previous year of IDR6.15 trillion. This achievement is equivalent to 106% of the RKAP target set at IDR6.72 trillion.

Tabel Imbal Jasa Penjaminan Tahun 2022-2023
Table of Guarantee Fee for 2022-2023

Uraian Description	Realisasi Realization		RKAP Tahun 2023 (Rp-Juta) 2023 RKAP (IDR-Million)	Kenaikan (Penurunan) Increase (Decrease)	
	2023 (Rp-Juta) (IDR-Million)	2022 (Rp-Juta) (IDR-Million)		Rp IDR	%
KUR	4.214.420	3.875.941	4.826.442	338.479	9%
PEN	816.110	1.078.867	874.635	(262.757)	(24%)
Non KUR	2.116.205	1.190.277	1.014.929	925.928	78%
Total Imbalan Jasa Penjaminan Total Guarantee Fee	7.146.735	6.145.085	6.716.006	1.001.650	16%



Penjaminan KUR

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

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

Tahun 2023 realisasi penyaluran KUR mencapai Rp130,04 triliun atau menurun 35% dibandingkan tahun sebelumnya sebesar Rp198,95 triliun yang diberikan kepada 2.256.224 debitur.

KUR Guarantee

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

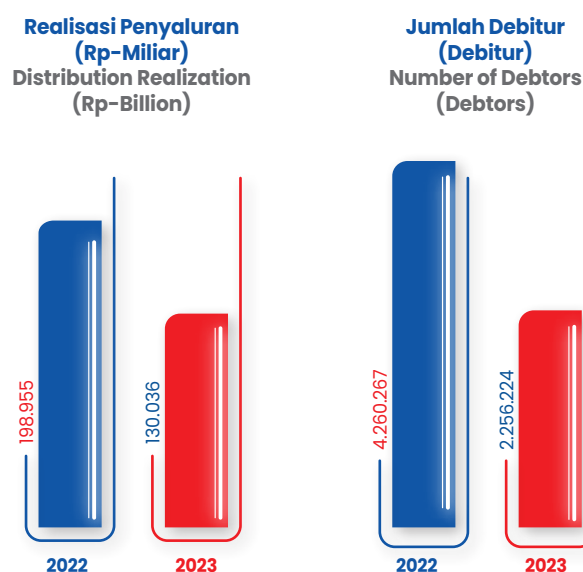
Due to its very important role in supporting the national economy, the government continues to encourage the distribution of KUR. This can be seen from the KUR limit which the government continues to increase.

In 2023 the realization of KUR distribution reached IDR130.04 trillion, a decrease of 35% compared to the previous year of IDR198.95 trillion which was given to 2,256,224 debtors.

Tabel Realisasi Penyaluran KUR 2022 – 2023
Table of KUR Disbursement Realization 2022 – 2023

Uraian Description	Realisasi Realization		Kenaikan (Penurunan) Increase (Decrease)	
	2023 (Rp-Juta) (IDR-Million)	2022 (Rp-Juta) (IDR-Million)	Nominal (Rp- Juta) (IDR-Million)	Presentase % Percentage %
Realisasi Penyaluran (Rp-miliar/plafond) Realization of Disbursement (IDR-billion/ limit)	130.036	198.955	(68.919)	(35%)
Total Debitur Total debtors	2.256.224	4.260.267	(2.004.043)	(47%)

Grafik Realisasi Penyaluran KUR 2022 – 2023
Graph of KUR Disbursement Realization 2022 – 2023



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

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

Pendapatan IJP atas penjaminan KUR dicatat sesuai Peraturan Menteri Keuangan No. 135/PMK.05/2008 tanggal 24 September 2008 tentang Fasilitas Penjaminan Kredit Usaha Rakyat dan No. 22/PMK.05/2010 tanggal 12

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

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

Guarantee fee income from KUR guarantees is recorded in accordance with the Regulation of the Minister of Finance No. 135/PMK.05/2008 dated September 24, 2008 concerning People's Business Credit Guarantee Facility and No. 22/

Februari 2010 tentang Perubahan kedua atas PMK No. 135/OMK.05/2008 tentang fasilitas penjaminan KUR, tarif IJP disesuaikan menjadi 3,25% X plafond kredit/pembiayaan X 70% atau sebesar 2,275%.

Tantangan Penjaminan KUR

Penurunan target penyaluran KUR dari 2022 (373 triliun) dan 2023 (297 triliun) menyebabkan potensi penurunan produksi di 2023, namun sampai dengan akhir 2023 pencapaian market share 52,43% untuk tetap dijaga atau optimalisasi dari kualitas penjaminannya.

Strategi Penjaminan KUR

Optimalisasi market share untuk tetap berada di atas 50%, serta mendorong pertumbuhan segmen pasar baru dengan melibatkan sejumlah pendatang baru seperti Bank Central Asia (BCA), Nobu Bank, Bank Jabar Banten (BJB), Bank Nagari, Bank Perkreditan Rakyat (BPR) Agung, Kospin, dan Bank Banten. Langkah ini diharapkan dapat mendorong peningkatan produksi baru untuk menjaga pertumbuhan yang berkelanjutan dan memenuhi target perusahaan secara keseluruhan. Selain itu, terdapat program RM CAC dalam rangka perbaikan kualitas penjaminan kredit dan pemilihan market yang sehat serta penagihan subrogasi.

Kinerja Penjaminan KUR

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

PMK.05/2010 dated February 12, 2010 concerning the Second Amendment to PMK No. 135/OMK.05/2008 regarding the KUR guarantee facility, the IJP rate is adjusted to 3.25% X the credit/financing limit X 70% or 2.275%.

KUR Guarantee Challenges

The decrease in the KUR distribution target from 2022 (373 trillion) and 2023 (297 trillion) caused a potential decline in production in 2023, but by the end of 2023, the market share achievement of 52.43% must be maintained or optimized for the quality of the guarantee.

KUR Guarantee Strategy

Optimizing market share to remain above 50%, as well as encouraging the growth of new market segments by involving a number of new entrants such as Bank Central Asia (BCA), Nobu Bank, Bank Jabar Banten (BJB), Bank Nagari, Bank Perkreditan Rakyat (BPR) Agung, Kospin, and Bank Banten. This step is expected to encourage an increase in new production to maintain sustainable growth and meet overall company targets. Apart from that, there is a RM CAC program to improve the quality of credit guarantees and healthy market selection and subrogation collection.

KUR Guarantee Performance

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

Tabel Nilai Penjaminan dan IJP KUR Tahun 2022 – 2023
Table of Guarantee and Guarantee Fee Value Year 2022 – 2023

Uraian Description	Realisasi Realization		RKAP Tahun 2023 (Juta) 2023 RKAP (IDR- Million)	Presentase % Percentage %	
	2023 (Rp-Juta) (IDR-Million)	2022 (Rp-Juta) (IDR-Million)		Capaian RKAP 2023 Achievement	kenaikan (Penurunan) Increase (Decrease)
Penjaminan KUR KUR Guarantee	130.035.520	198.954.789	225.000.000	58%	(35%)
IJP KUR KUR Guarantee Fee	4.214.420	3.875.941	4.826.442	87%	9%

Realisasi penjaminan KUR tahun 2023 adalah sebesar Rp130,04 triliun atau mencapai 58% dari anggaran RKAP 2023 yaitu sebesar Rp225 triliun. Dibandingkan tahun 2022, realisasi penjaminan KUR menurun 35% di mana tahun 2022 penjaminan KUR adalah sebesar Rp198,96 triliun. Sedangkan pendapatan IJP KUR adalah sebesar Rp4,21 triliun atau 87% dari target yang ditetapkan dalam RKAP 2023 yaitu sebesar Rp4,83 triliun. Pendapatan IJP KUR tahun 2023 juga meningkat 9% dari tahun sebelumnya Rp3,88 triliun.

The realization of KUR guarantees in 2023 is IDR130.04 trillion, or 58% of the 2023 RKAP budget, which is IDR225 trillion. Compared to 2022, the realization of KUR guarantees decreased by 35% of which in 2022, the KUR guarantees amounted to IDR198.96 trillion. Meanwhile, the revenue of KUR guarantee fee is IDR4.21 trillion, or 87% of the target set in the 2023 RKAP, which is IDR4.83 trillion. The revenue of KUR guarantee fee in 2023 also increased by 9% from the previous year of IDR3.88 trillion.

Tabel Laba Rugi Penjaminan KUR 2022 – 2023
Table of Profit and Loss Guarantee for KUR 2022 – 2023

Uraian Description	Realisasi Realization		Kenaikan (Penurunan) Increase (Decrease)	
	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Nominal (Rp-juta) (IDR-million)	Presentase % Percentage %
Imbal Jasa Penjaminan Bersih Net Guarantee Fees	3.742.081	3.480.079	262.002	7,53
Beban Klaim Claim Expenses	3.490.090	2.288.662	1.201.428	52,49
Penjaminan Bersih Net Guarantee	251.991	1.191.418	(939.427)	(78,85)
Pendapatan Investasi Investment Income	654.175	573.054	81.121	14,16
Beban Usaha Operating Expenses	(1.523.469)	(919.169)	(604.300)	65,74
Pendapatan (Beban) Lain(lain Other Income (Expenses)	3.105	3.620	2.743	757,69
Laba Sebelum Pajak Profit Before Tax	(545.382)	848.992	(1.394.374)	(164,24)
Beban Pajak Penghasilan Income Tax Expense	(8.189)	(362.118)	353.929	(97,74)
Laba Tahun Berjalan Profit for the Year	(537.192)	486.804	(1.023.996)	(210,35)

Tahun 2023, dari penjaminan KUR Perusahaan memperoleh Imbal Jasa Penjaminan Bersih sebesar Rp3,74 triliun, meningkat Rp262 miliar atau 7,53% dari tahun 2022 sebesar Rp3,48 triliun. Beban klaim yang dibukukan Perusahaan juga mengalami peningkatan menjadi Rp3,50 triliun atau meningkat 52,49% dari tahun sebelumnya Rp2,29 triliun, sehingga Perusahaan membukukan penjaminan bersih sebesar Rp252 juta, menurun 78,85% dari tahun 2022 sebesar Rp1,19 triliun.

Di tahun 2023, beban usaha Perusahaan menjadi Rp1,52 triliun atau meningkat 65,74% dari tahun sebelumnya Rp919,71 miliar. Namun demikian, Tahun 2023 Perusahaan membukukan beban Pendapatan lain(lain sebesar Rp3,1 miliar, sehingga laba sebelum pajak yang dibukukan Perusahaan tahun 2023 negatif Rp545,38 miliar, menurun 164,24% dari tahun sebelumnya Rp848,99 miliar. Setelah membukukan pajak kini sebesar Rp8,19 miliar, pada tahun 2023 Perusahaan berhasil membukukan laba tahun berjalan dari penjaminan KUR sebesar negatif Rp537,19 miliar, menurun 210,35% dari tahun sebelumnya Rp486,80 miliar.

PENJAMINAN NON KUR

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

In 2023, from the KUR guarantee, the Company obtained a net guarantee fee of IDR3.74 trillion, an increase of IDR262 billion or 7.53% from the year 2022 of IDR3.48 trillion. Claims expenses recorded by the Company also increased to IDR3.50 trillion, an increase of 52.49% from the previous year of IDR2.29 trillion, so that the Company recorded a net guarantee of IDR252 million, a decrease of 78.85% from 2022 of IDR1.19 trillion.

In 2023, the Company's operating expenses amounted to IDR1.52 trillion, an increase of 65.74% from the previous year of IDR919.71 billion. However, in 2023 the Company obtained other income expense of IDR3.1 billion, so that the profit before tax recorded by the Company in 2023 was negative IDR545.38 billion, a decrease of 164.24% from the previous year of IDR848.99 billion. After recording current tax of IDR8.19 billion, in 2023 the Company managed to secure a profit for the year from KUR guarantee of negative IDR537.19 billion, a decrease of 210.35% from the previous year of IDR486.80 billion.

Non-KUR Guarantee

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

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

Tantangan Penjaminan Non KUR

- Masih terdapat Penerima Jaminan khususnya Bank Pembangunan Daerah (BPD) yang masih belum sepakat atas *Term & Condition* (TC) *Stoploss*
- Masih banyak Bank Pembangunan Daerah (BPD) yang belum mengembangkan sistem secara *Host to Host* (H2H)

Strategi Penjaminan Non KUR

- Melakukan Penyelesaian Perjanjian Kerjasama maupun Addendum Perjanjian Kerjasama serta Negosiasi *Term & Condition* (TC) Kepada Penerima Jaminan
- Penyelesaian Pengembangan sistem *Host to Host* (H2H).
- Perluasan Kerjasama Produk Mikro khususnya Himbara

Kinerja Penjaminan Non KUR

Uraian Description	RKAP Tahun 2023 (Rp-juta) 2023 RKAP (IDR- Million)	Realisasi Realization		Capaian RKAP 2023 (%) 2023 RKAP Achievement	Kenaikan (Penurunan) (%) Increase (Decrease) (%)
		2023 (Rp-juta) (IDR-Million)	2022 (Rp-juta) (IDR-Million)		
Distribusi Barang Goods Distribution	-	-	-	0%	0%
FLPP	4,007,938	27,230,256	611,368	679%	4354%
Konstruksi Construction	2,973,048	1,548,302	2,036,536	52%	(24%)
KPR Mortgage	-	-	-	0%	0%
Subsidi Resi Gudang Warehouse Receipt Subsidies	23,797	89,031	23,105	374%	285%
Kredit Mikro Micro Credit	25,371,348	165,969,941	32,904,615	654%	404%
Kredit Multiguna Multipurpose Credit	717,499	1,060,678	1,431,745	148%	(26%)
Kredit OTO OTO Credit	-	-	-	0%	0%
Kredit Super Mikro Super Micro Credit	18,093,455	14,049,080	17,921,626	78%	(22%)
Kredit Umum General Kredit	794,900	7,542,057	3,200,541	949%	136%
Pembiayaan Invoice Invoice Financing	2,131,195	1,056,584	1,691,897	50%	(38%)
Customs Bond	2,815,454	817,661	1,994,885	29%	(59%)
Keagenan Kargo Cargo Agency	-	-	-	0%	0%
Kontra Bank Garansi Counter-Bank Guarantee	27,296,212	16,315,670	21,591,702	60%	(24%)
Payment Bond	-	8,547	36,112	0%	(76%)
Surety Bond	31,036,250	12,651,841	22,839,693	41%	(45%)
Grand Total	115,261,096	248,339,646	106,283,825	215%	134%

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

Non-KUR Guarantee Challenges

- There are still Guarantee Recipients, especially Bank Pembangunan Daerah (BPD), who still do not agree on the Stoploss Terms & Conditions (TC).
- There are still many Bank Pembangunan Daerah (BPD) that have not developed a Host to Host (H2H) system

Non-KUR Guarantee Strategy

- Implementing Completion of Cooperation Agreements and Addendums to Cooperation Agreements as well as Negotiation of Terms & Conditions (TC) for Collateral Recipients
- Completing the development of Host to Host (H2H) system.
- Expansion of Micro Product Cooperation, especially Himbara

Non-KUR Guarantee Performance

Pada tahun 2023, Perusahaan mencatat nilai penjaminan Non KUR sebesar Rp248,34 triliun, meningkat 134% dari tahun sebelumnya Rp106,28 triliun. Pencapaian tersebut juga setara dengan 215% dari RKAP 2023. Komponen penjaminan terbesar tahun 2023 berasal dari Kredit Mikro yaitu sebesar Rp165,97 triliun atau setara dengan 67% dari total Penjaminan Non KUR tahun 2023.

In 2023, the Company recorded a non-KUR guarantee value of IDR248.34 trillion, an increase of 134% from the previous year of IDR106.28 trillion. This achievement is also equivalent to 215% of the 2023 RKAP. The largest guarantee component in 2023 came from Micro Credit, which is IDR165.97 trillion, or equivalent to 67% of the total Non-KUR Guarantees in 2023.

Tabel Laba Rugi Penjaminan Non KUR Tahun 2022 – 2023
Table of Non-KUR Guarantee Profit and Loss for 2022–2023

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp-juta) (IDR-million)	Presentase % Percentage %
Imbal Jasa Penjaminan Bersih Net Guarantee Fee	1.921.884	1.795.730	126,154	7%
Beban Klaim Claim Expenses	959.299	1.020.570	(61,271)	(6%)
Penjaminan Bersih Net Guarantee	2.617.556	775.160	2,540,040	3277%
Pendapatan Investasi Investment Income	303.910	271.942	(241,551)	(89%)
Beban Usaha Operating Expenses	558.746	(287.084)	845,830	(295%)
Pendapatan (Beban) Lain-lain Other Income (Expenses)	11.647	58.049	(46,402)	(80%)
Laba Sebelum Pajak Profit Before Tax	2.366.863	827.345	1,539,518	186%
Beban Pajak Penghasilan Income Tax Expenses	50.270	(33.993)	39,020	(115%)
Laba Tahun Berjalan Profit for the Year	2.030.916	793.353	1,237,563	156%

Tahun 2023 dari penjaminan Non KUR Perusahaan membukukan memperoleh Imbal Jasa Penjaminan Bersih Non KUR sebesar Rp1,92 triliun, meningkat 7% atau setara dengan Rp126,15 miliar dibandingkan tahun sebelumnya sebesar Rp1,80 triliun, sedangkan Laba bersih segmen Non KUR meningkat menjadi Rp2.030,92 miliar dibandingkan tahun sebelumnya sebesar Rp793,35 miliar.

In 2023, the Company obtained a Net Guarantee Fee from the Non-KUR guarantee of IDR1.92 trillion, an increase of 7% or the equivalent of IDR126.15 billion compared to the previous year of IDR1.80 trillion, while the net profit for the non-KUR segment increased to IDR2,030.92 billion compared to the previous year of IDR793.35 billion.

Penjaminan PEN

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

PEN Guarantee

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

Tabel Realisasi Penyaluran PEN 2023
Table of 2023 PEN Distribution Realization

Uraian Description	2023
Realisasi Penyaluran (Rp-miliar/ <i>plafond</i>) (konvensional+syariah) Distribution Realization (IDR-billion/limit) (conventional+sharia)	(956)
Jumlah Debitur Total Debtors	(207)

Jamkrindo memberikan layanan penjaminan PEN berdasarkan:

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

Penjaminan PEN diperuntukkan kepada para pelaku usaha UMKM dalam menjalankan usahanya. Pendapatan IJP atas penjaminan PEN dicatat sesuai dasar surat:

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

Tantangan Penjaminan PEN

Penerbitan Sertifikat Penjaminan PEN berakhir pada 30 November 2021, Jamkrindo terkendala dalam hal update data *Outstanding* Penjaminan PEN dikarenakan Penerima Jaminan tidak menyampaikan data *Outstanding* kepada Jamkrindo secara berkala atas debitur yang telah lunas maupun yang kreditnya masih berjalan.

Strategi Penjaminan PEN

Divisi Bisnis II menginstruksikan Kantor Wilayah maupun Kantor Cabang agar dapat melakukan *monitoring* dan rekonsiliasi data *Outstanding* Kredit PEN secara berkala atas masing-masing Penerima Jaminan yang selanjutnya untuk dilaporkan kepada Divisi Bisnis II.

Kinerja Penjaminan PEN

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

Jamkrindo provides PEN guarantee services based on:

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

PEN guarantees are intended for MSME business actors in running their businesses. Guarantee Fee from PEN guarantee is accounted according to the letter:

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

PEN Guarantee Challenge

The issuance of PEN Guarantee Certificates ended on November 30 2021, Jamkrindo was hampered in terms of updating the data of Outstanding PEN Guarantee because the Guarantee Recipients did not submit Outstanding data to Jamkrindo periodically for debtors who have been paid off or whose credit was still ongoing.

PEN Guarantee Strategy

Business Division II instructed Regional Offices and Branch Offices to periodically monitor and reconcile the data of Outstanding PEN Credit for each Guarantee Recipient, which was then reported to Business Division II.

PEN Guarantee Performance

Jamkrindo, which is a State-Owned Enterprise (BUMN) that has the duty and authority to carry out business activities in the field of developing Micro, Small, Medium and Cooperative Enterprises (UMKMK). In 2023 there was

Koperasi (UMKMK). Pada 2023 terdapat pembatalan penjaminan PEN sebagai tindak lanjut temuan audit pada PT Jamsyar sehingga terdapat pembatalan terhadap 207 debitur dengan nilai volume penjaminan yang terkoreksi sebesar Rp956 juta.

a cancellation of the PEN guarantee as a follow-up to the audit findings at PT Jamsyar, resulting in the cancellation of 207 debtors with a corrected guarantee volume value of IDR956 million.

Tabel Nilai Penjaminan dan IJP PEN Tahun 2023
Table of PEN Guarantee and Guarantee Fee Value 2023

Uraian Description	Realisasi 2023 (Rp-juta) 2023 Realization (IDR-Million)	RKAP Tahun 2023 (Rp-juta) 2023 RKAP (IDR-Million)	Capaian RKAP 2023 (%) 2023 RKAP Achievement (%)
Penjaminan PEN (konvensional+syariah) PEN guarantee (conventional + sharia)	(956)	-	0%
IJP PEN (Cash Basis) Cash Basis	816.110	874.635	93%

Realisasi pendapatan IJP PEN tahun 2023 adalah sebesar Rp816,11 miliar atau 93% dari target yang ditetapkan dalam RKAP 2023 yaitu sebesar Rp874,64 miliar.

The realization of IJP PEN revenue in 2023 was IDR816.11 billion or 93% of the target set in the 2023 RKAP of IDR874.64 billion.

Profitabilitas Pendapatan Imbal Jasa Penjaminan

Profitability of Return on Guarantee Fee

Kontribusi Imbalan Jasa Penjaminan Terhadap Laba (Rugi) Konsolidasi 2023
Contribution of Guarantee Fees to 2023 Consolidated Profit (Loss)

Uraian Description	Konsolidasi (Rp-juta) Consolidated (IDR-million)	Eksisting (Rp-juta) Existing (IDR-million)	KUR (Rp-juta) (IDR-million)	Persentase Kontribusi (%) Contribution Percentage (%)	
				Eksisting Existing	KUR
Imbal Jasa Penjaminan Bersih Net Guarantee Fee	6.354.728	2.612.647	3.742.081	41,11	58,89
Beban Klaim Claim Expenses	3.577.332	87.242	3.490.090	2,44	97,56
Penjaminan Bersih Net Guarantee	2.777.396	2.525.405	251.991	90,93	9,07
Pendapatan Investasi Investment Income	1.193.515	539.340	654.175	45,19	54,81
Beban Usaha Operating Expenses	(2.255.338)	(731.869)	(1.523.469)	32,45	67,55
Pendapatan (Beban) Lain(lain Other Income (Expenses)	15.099	11.994	3.105	79,44	20,56
Laba Sebelum Pajak Profit Before Tax	1.791.985	2.337.367	(545.382)	130,43	(30,43)
Beban Pajak Penghasilan Income Tax Expenses	(355.136)	(346.947)	(8.189)	97,69	2,31
Laba Tahun Berjalan Profit for the Year	1.436.849	1.974.041	(537.192)	137,39	(37,39)

Hingga akhir tahun 2023, Penjaminan KUR memberikan kontribusi yang besar terhadap imbal jasa penjaminan Perusahaan. Namun demikian, penjaminan Non KUR menjadi kontributor utama terhadap laba Perusahaan yaitu sebesar Rp1.974,04 miliar, sedangkan penjaminan KUR membukukan kerugian sebesar Rp537,19 miliar.

Until the end of 2023, the KUR Guarantee made a major contribution to the Company's guarantee fees. However, Non-KUR guarantees were the main contributor to the Company's profit, amounting to IDR1,974.04 billion, while the KUR guarantee recorded a loss of IDR537.19 billion.

Pendapatan Investasi

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

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

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

Tantangan Yang Dihadapi

Sepanjang tahun 2023, pasar modal, termasuk saham dan obligasi, menghadapi tantangan besar baik di Indonesia maupun secara global. Di Indonesia, investor saham dan obligasi dihadapkan pada volatilitas yang meningkat akibat ketidakpastian politik domestik menjelang Pemilihan Umum (Pemilu) dan tekanan inflasi yang terus-menerus. Kebijakan pengetatan moneter oleh Bank Indonesia yang bertujuan untuk mengendalikan inflasi juga berdampak pada yield obligasi sehingga membuatnya kurang menarik bagi investor yang mencari keamanan dalam investasi jangka panjang. Di pasar global, konflik geopolitik, seperti situasi di Ukraina, serta kebijakan moneter yang tidak menentu dari bank-bank sentral besar menyebabkan fluktuasi yang tajam dalam indeks saham dan nilai obligasi.

Selain itu, iklim investasi juga harus mewaspadai risiko resesi di beberapa ekonomi besar yang dapat mempengaruhi pasar saham dan obligasi secara negatif. Meskipun pasar saham menawarkan peluang untuk keuntungan cepat, risiko yang tinggi dapat menghalangi investor, terutama di tengah potensi kenaikan suku bunga yang dapat membatasi likuiditas pasar. Di sisi lain, sektor seperti teknologi yang telah mengalami lonjakan selama pandemi, kini mengalami koreksi harga yang tajam, yang menunjukkan pergeseran dalam sentimen investor. Namun, transisi global menuju energi berkelanjutan dan digitalisasi masih menawarkan peluang investasi yang menjanjikan, yang membutuhkan navigasi yang cermat di pasar modal untuk memaksimalkan potensi pengembalian.

Strategi Investasi

Seluruh pembelian/penempatan investasi disesuaikan dengan *liability profile* Perusahaan. Seluruh pengelolaan investasi dilakukan secara prudent dan mengedepankan prinsip kehati-hatian. Beberapa fokus strategi *assets allocation* diantaranya:

1. Pemilihan deposito diutamakan pada mitra perbankan yang memiliki fundamental yang sehat dengan penawaran suku bunga kompetitif.

Investment Income

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

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

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

Challenges Faced

Throughout 2023, capital markets, including stocks and bonds, faced major challenges both in Indonesia and globally. In Indonesia, stock and bond investors were faced with increased volatility due to domestic political uncertainty ahead of the elections and persistent inflationary pressures. Bank Indonesia's monetary tightening policy aimed at controlling inflation also impacted bond yields, making them less attractive to investors seeking safety in long-term investments. In the global market, geopolitical conflicts, such as the situation in Ukraine, as well as volatile monetary policies from major central banks led to sharp fluctuations in stock indices and bond values.

In addition, the investment climate should also be aware of the risk of recession in some major economies that could negatively affect the stock and bond markets. While the stock market offers opportunities for quick gains, the high risk may discourage investors, especially amid potential interest rate hikes that could limit market liquidity. On the other hand, sectors such as technology that have seen a surge during the pandemic are now experiencing a sharp price correction, indicating a shift in investor sentiment. However, the global transition towards sustainable energy and digitalization still offers promising investment opportunities, which require careful navigation of the capital markets to maximize potential returns.

Investment Strategy

All investment purchases/placements are adjusted to the Company's liability profile. All investment management is done in a prudent manner and prioritizes the principle of prudence. Some of the focuses of the asset allocation strategy include:

1. The selection of deposits is prioritized in banking partners that have healthy fundamentals with competitive interest rate offers.

- Pemilihan obligasi negara diutamakan pada seri SBN/SBSN yang menjadi *benchmark* dan/atau seri SBN/SBSN yang sesuai dengan maturity liability profile Perusahaan.
- The selection of state bonds is prioritized on Government Securities (SBN)/Sharia Government Securities (SBSN) series that become benchmarks and/or SBN/SBSN series that are in accordance with the Company's maturity liability profile.
- Pembelian akan disesuaikan dengan *Bond Universe* sesuai dengan kebutuhan maturity untuk memenuhi *liability profile* Perusahaan.
- Purchases will be adjusted to the Bond Universe in accordance with maturity requirements to meet the Company's liability profile.
- Preferensi reksadana diutamakan pada reksadana seperti Reksadana Pasar Uang, Reksadana Pendapatan Tetap, Reksadana Campuran, dan/atau Reksadana Terproteksi/Reksadana Penyertaan Terbatas dengan underlying efek/emiten yang berfundamental baik dengan risiko terukur.
- Mutual fund preferences are prioritized on mutual funds such as Money Market Mutual Funds, Fixed Income Mutual Funds, Balanced Mutual Funds, and/or Protected Mutual Funds/Limited Participation Mutual Funds with underlying securities/issuers that have good fundamentals with measurable risks.
- Melakukan *profit taking* dan *switching* pada saham yang memiliki *performance* harga saham yang baik serta memberikan dividen.
- Perform profit taking and switching on stocks that have good stock price performance and provide dividends.

Tahun 2023, investasi dalam surat berharga yang dilakukan Perusahaan utamanya masih berupa produk Obligasi, yaitu mencapai 88,85% dari total surat berharga yang dimiliki Perusahaan atau setara dengan Rp13,10 triliun. Selain itu, Jamkrindo juga memiliki portofolio dalam bentuk Reksadana dalam jumlah yang cukup besar, yaitu Rp1,45 triliun atau setara dengan 9,90% dari surat berharga Perusahaan.

In 2023, investment in securities made by the Company is still mainly in the form of bond products, reaching 88.85% of the total securities owned by the Company or equivalent to IDR13.10 trillion. In addition, Jamkrindo also has a portfolio in the form of mutual funds in a fairly large amount, which is IDR1.45 trillion or equivalent to 9.90% of the Company's securities.

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage %
Bunga Deposito Time Deposits Interest	373.267	228.502	144.765	63,35
Bunga Obligasi Bond Interest	764.228	591.208	173.020	29,27
Pendapatan Reksadana Mutual Fund Income	51.634	53.431	(1.796)	(3,36)
Pendapatan Sukuk Sukuk Income	13.671	4.976	8.699	174,76
Pendapatan <i>Capital Gain</i> Saham Income on Capital Gain	1.358	0	1.358	-
Dividen Dividend	16.839	8.293	8.546	103,05
Efek Beragunan Aset (EBA) Asset Backed Securities	298	695	(397)	(57,15)
Jumlah Pendapatan Investasi Total Investment Income	1.221.295	887.104	334.192	37,67
Beban Investasi Investment Expenses	(27.780)	(42.108)	14.328	(34,03)
Jumlah Pendapatan Investasi Bersih Total Investment Income – Net	1.193.515	844.995	348.520	41,25

Pendapatan investasi yang dibukukan Jamkrindo tahun 2023 mencapai Rp1.193,51 miliar, meningkat 41,25% atau setara dengan Rp348,52 miliar dibandingkan tahun sebelumnya sebesar Rp844,99 miliar. Peningkatan pendapatan investasi tersebut utamanya disebabkan adanya peningkatan *assets under management* dan peningkatan suku bunga deposito.

Investment income accounted by Jamkrindo in 2023 reached IDR1,193.51 billion, an increase of 41.25%, or equivalent to IDR348.52 billion compared to the previous year of IDR844.99 billion. The increase in investment income was mainly due to an increase in assets under management and an increase in deposit interest rates.

KINERJA ENTITAS ANAK, PT PENJAMINAN JAMKRINDO SYARIAH

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

Laporan Posisi Keuangan PT Penjaminan Jamkrindo Syariah

PERFORMANCE OF SUBSIDIARY, PT PENJAMINAN JAMKRINDO SYARIAH

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

PT Penjaminan Jamkrindo Syariah Financial Position Report

Uraian Description	Aset Asset		Kenaikan (Penurunan) Increase (Decrease)	
	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
Kas dan Setara Kas Cash and Cash Equivalents	249.007	452.038	(203.031)	(44,91)
Investasi Investment	601.852	459.697	142.155	30,92
Piutang Penjaminan Ulang – bersih Amounts due from Reinsurers – Net	186.384	92.376	94.008	101,77
Piutang Lain-Lain Bersih Other Net Receivables	78	157	(79)	(50,32)
Beban Dibayar di Muka Prepaid Expenses	3.554	3.226	328	10,17
Aset Tetap – bersih Fixed Assets – net	83.497	74.280	9.217	12,41
Aset Tidak Berwujud – bersih Intangible Assets – net	340	482	(142)	(29,46)
Aset Pajak Tangguhan Deferred Tax Assets	51.537	49.147	2.390	4,86
Aset Lain-lain Other Assets	1.275.846	1.318.049	(42.203)	(3,20)
Jumlah Aset Total Assets	2.452.095	2.449.452	2.643	0,11

Aset Jamkrindo Syariah pada tahun 2023 tidak mengalami peningkatan yang signifikan atau sebesar 0,11% atau setara dengan Rp2,64 miliar, menjadi Rp2,45 triliun dari Rp2,45 triliun di tahun 2022.

Jamkrindo Syariah’s assets in 2023 did not experience a significant increase by 0.11% or equivalent to IDR2.64 billion, to IDR2.45 trillion from IDR2.45 trillion in 2022.

Liabilitas
Liabilities

Uraian	2023 (Rp-juta)	2022 (Rp-juta)	Kenaikan (Penurunan)	
			selisih (Rp-juta)	Presentase %
Utang Klaim Claim Payables	5.110	5.456	(346)	(6,34)
Utang Pajak Taxes Payables	4.507	1.671	2.836	169,72
Utang Penjaminan Ulang Amounts due to Reinsurers	53.857	48.315	5.542	11,47
Pendapatan Ditangguhkan Deferred Income	686.139	715.196	(29.057)	(4,06)
Cadangan Klaim Claim Reserves	358.504	366.887	(8.383)	(2,28)
Akrual dan Utang Lain-Lain Accruals and other payables	113.147	116.998	(3.851)	(3,29)
Liabilitas Imbalan Pasca Kerja Post-Employment Benefits Liabilities	6.137	6.241	(104)	(1,67)
Jumlah Liabilitas Total Liabilities	1.257.974	1.303.627	(45.653)	(3,50)

Jumlah liabilitas Jamkrindo Syariah tahun 2023 tercatat sebesar Rp1,26 triliun, menurun 3,50% atau setara dengan Rp45,65 miliar dibandingkan tahun sebelumnya sebesar Rp1,30 triliun. Penurunan tersebut utamanya disebabkan penurunan pendapatan ditangguhkan dan cadangan klaim.

Jamkrindo Syariah's total liabilities in 2023 were recorded at IDR1.26 trillion, decrease of 3.50% or equivalent to IDR45.65 billion compared to the previous year of IDR1.30 trillion. The decrease was mainly due to a decrease in deferred income and claims reserves.

Ekuitas
Equity

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage %
Penyertaan Modal Equity Participation	705.620	705.620	0	0,00
Pengukuran Kembali Imbalan Pasca Kerja Remeasurement of post employment benefit	450	(439)	889	202,51
Kerugian yang belum direalisasikan atas surat berharga yang dikur pada nilai wajar melalui penghasilan komprehensif lain Unrealised losses on marketable securities measured at fair value through other comprehensive income, after tax	(468)	(13.986)	13.518	96,65
Saldo Laba Retained Earnings				
Ditentukan penggunaannya Appropriated retained earnings	454.630	265.000	189.630	71,56
Tidak ditentukan penggunaannya Unappropriated retained earnings	33.889	189.630	(155.741)	(82,13)
Total Ekuitas Total Equity	1.194.121	1.145.825	48.296	4,21

Pada tahun 2023, ekuitas Jamkrindo Syariah mengalami peningkatan sebesar 4,21% atau setara dengan Rp48,30 miliar, menjadi Rp1,19 triliun dari Rp1,15 triliun di tahun 2022. Peningkatan jumlah ekuitas tersebut disebabkan peningkatan saldo laba.

In 2023, Jamkrindo Syariah's equity increased by 4.21% or equivalent to IDR48.30 billion, to IDR1.19 trillion from IDR1.15 trillion in 2022. The increase in total equity was due to an increase in retained earnings.

Laporan Laba (Rugi) Profit (Loss) Statement

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage %
Jumlah pendapatan kafalah Total Kafalah Fees	333.437	462.992	(129.555)	(27,98)
Jumlah beban kafalah Total Kafalah Expenses	(253.217)	(170.033)	83.184	48,92
Pendapatan kafalah bersih Net Kafalah Fees	80.220	292.959	(212.739)	(72,62)
Pendapatan Investasi Investment Income	85.822	68.229	17.593	25,79
Beban Usaha Operating Expenses	(128.258)	(113.972)	14.286	12,53
Beban Lain-lain bersih Other Expenses - net	(9.770)	(7.176)	2.594	36,15
Laba Sebelum Zakat dan Pajak Penghasilan Profit Before Zakat and Income Tax	28.014	240.040	(212.026)	(88,33)
Zakat Zakat	(700)	(6.001)	(5.301)	(88,34)
Laba Sebelum Pajak Penghasilan Profit Before Income Tax	27.314	234.039	(206.725)	(88,33)
Beban Pajak Penghasilan Income Tax Expense	6.575	(44.409)	50.984	(114,81)
Laba Tahun Berjalan Profit for the Year	33.889	189.630	(155.741)	(82,13)

Tahun 2023 Jamkrindo Syariah membukukan pendapatan kafalah bersih sebesar Rp80,22 miliar, mengalami penurunan dibandingkan tahun sebelumnya yakni sebesar Rp292,96 miliar. Kemudian Pendapatan Investasi Bruto mencatatkan sebesar Rp85,82 atau mengalami kenaikan dibanding tahun sebelumnya yakni sebesar Rp68,23 miliar.

In 2023 Jamkrindo Syariah recorded a net kafalah fee of IDR80.22 billion, a decrease compared to the previous year of IDR292.96 billion. Then Gross Investment Income recorded IDR85.82 or an increase compared to the previous year of IDR68.23 billion.

Dengan kinerja tahun 2023 tersebut, Jamkrindo Syariah membukukan laba tahun berjalan sebesar Rp33,89 miliar, menurun 82,13% atau setara dengan Rp155,74 miliar dibandingkan tahun sebelumnya sebesar Rp189,63 miliar

With this performance in 2023, Jamkrindo Syariah obtained a profit for the year of IDR33.89 billion, a decrease of 82.13% or equivalent to IDR155.74 billion compared to the previous year of IDR189.63 billion.

ASPEK PEMASARAN

MARKETING ASPECTS

Dari sisi pemasaran Jamkrindo sampai saat ini jumlah jaringan kerja sebanyak 9 (sembilan) Kantor Wilayah, 1 (Satu) Kantor Cabang Khusus, 10 (Sepuluh) Kantor Cabang Tipe A, 7 (Tujuh) Kantor Cabang Tipe B1, 10 (Sepuluh) Kantor Cabang B2, 7 (Tujuh) Kantor Cabang C1, 8 (Delapan) Kantor Cabang Tipe C2, 8 (Delapan) Kantor Cabang Tipe C3 3 (Tiga) Kantor Cabang Tipe D, dan 17 (Tujuh Belas) Kantor Unit Pelayanan, 12 Digital Business Unit (DBU) serta memiliki anak perusahaan PT Penjaminan Jamkrindo Syariah untuk melayani mitra yang menjalankan bisnis dengan sistem Syariah.

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

In terms of marketing, to date, Jamkrindo has a total network of 9 (nine) Regional Offices, 1 (One) Special Branch Office, 10 (Ten) Type A Branch Offices, 7 (Seven) Type B1 Branch Offices, 10 (Ten) B2 Branch Offices, 7 (Seven) C1 Branch Offices, 8 (Eight) Type C2 Branch Offices, 8 (Eight) Branch Offices Type C3 3 (Three) Branch Offices Type D, and 17 (Seventeen) Service Unit Offices, 12 Digital Business Units (DBU) and has a subsidiary company PT Penjaminan Jamkrindo Syariah to serve partners who operate businesses with the Sharia system.

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

Inisiatif Strategis Strategic Initiatives	Kebijakan Policies
Memperkuat portofolio produk existing, baru, dan kolaborasi Holding dan BUMN berorientasi pada Profitabilitas Strengthen the existing product portfolio, new, and profitability-oriented collaboration of Holding and SOEs	<ol style="list-style-type: none"> Kelompok produk dengan profitabilitas tinggi didorong untuk bertumbuh Kelompok produk dengan profitabilitas rendah dapat dipertahankan bila secara teknis dapat diperbaiki Kolaborasi BUMN dilakukan pada produk dengan profitabilitas tinggi pada sektor industri yang potensial Pengembangan produk mengikuti strategi bisnis Holding dan regulasi yang berlaku Penyelenggaraan bisnis penjaminan memperhatikan prinsip risiko/<i>prudent</i> <ol style="list-style-type: none"> Product groups with high profitability are encouraged to grow Product groups with low profitability can be maintained if technically they can be improved SOEs collaboration is carried out on products with high profitability in potential industrial sectors Product development follows the Holding business strategy and applicable regulations Guarantee business implementation takes into account the principle of risk/<i>prudent</i>
Memperkuat portofolio usaha dan Investasi Strengthen business and investment portfolios	<ol style="list-style-type: none"> Diversifikasi usaha harus terkait dengan bisnis inti perusahaan dan strategi bisnis Holding Pengelolaan portofolio usaha dan investasi memperhatikan prinsip <i>prudent</i> dan efektif Laba dari anak perusahaan digunakan sepenuhnya untuk memperkuat permodalan perusahaan tersebut sehingga dapat mendukung peningkatan kapasitas penjaminan <ol style="list-style-type: none"> Business diversification must be related to the Company's core business and Holding's business strategy Management of business and investment portfolios takes into account prudent and effective principles Profits from subsidiaries are fully used to strengthen the Company's capital so that it can support the increase in guarantee capacity
Memperkuat & mengembangkan jejaring kemitraan untuk penetrasi & perluasan pasar Strengthen and develop partnership networks for market penetration & expansion	<ol style="list-style-type: none"> Pengembangan jejaring tidak dengan membuka unit kerja baru (milik Jamkrindo) Pengembangan jejaring menekankan kepada upaya anorganik Pengembangan jejaring dengan memanfaatkan potensi Holding <ol style="list-style-type: none"> Network development is not by opening a new work unit (owned by Jamkrindo) Network development emphasizes inorganic efforts Network development is by utilizing the potential of Holding
Meningkatkan preferensi pelanggan terhadap produk Jamkrindo Increase customer preference for Jamkrindo products	<ol style="list-style-type: none"> Upaya peningkatan <i>brand preference</i> ditujukan kepada berbagai stakeholder secara berimbang dengan memperhatikan ketepatan media yang digunakan Upaya peningkatan <i>brand preference</i> dengan memanfaatkan kekuatan <i>branding</i> Holding <ol style="list-style-type: none"> Efforts to increase brand preference are aimed at various stakeholders in a balanced way by taking into account the accuracy of the media used Efforts to increase brand preference by leveraging the strength of Holding's branding



Inisiatif Strategis Strategic Initiatives	Kebijakan Policies
Meningkatkan loyalitas pelanggan & mitra melalui CRM Increase customer and partner loyalty through CRM	<ol style="list-style-type: none"> Pengelolaan hubungan ditujukan kepada penerima jaminan dan terjamin secara seimbang Pengelolaan hubungan dilakukan dengan memperhatikan prinsip etika dan kepatuhan
Meningkatkan kualitas dan cakupan layanan pelanggan berbasis TI Improving the quality and coverage of IT-based customer services	<ol style="list-style-type: none"> Pengembangan aplikasi berdasarkan prinsip <i>business case</i> (manfaat) yang dapat dipertanggungjawabkan Peningkatan kapabilitas IT bersama <i>Holding</i>

Pangsa Pasar

Berdasarkan data OJK pada bulan Desember 2023 tercatat sebanyak 22 (dua puluh dua) perusahaan yang bergerak di bidang industri penjaminan yang terdiri dari 1 (satu) Perusahaan BUMN yaitu Jamkrindo, 18 (Delapan Belas) Perusahaan Penjaminan Daerah, dan 1 (Satu) Perusahaan Penjaminan Swasta Konvensional 2 (dua) Perusahaan Penjamin Swasta Syariah.

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

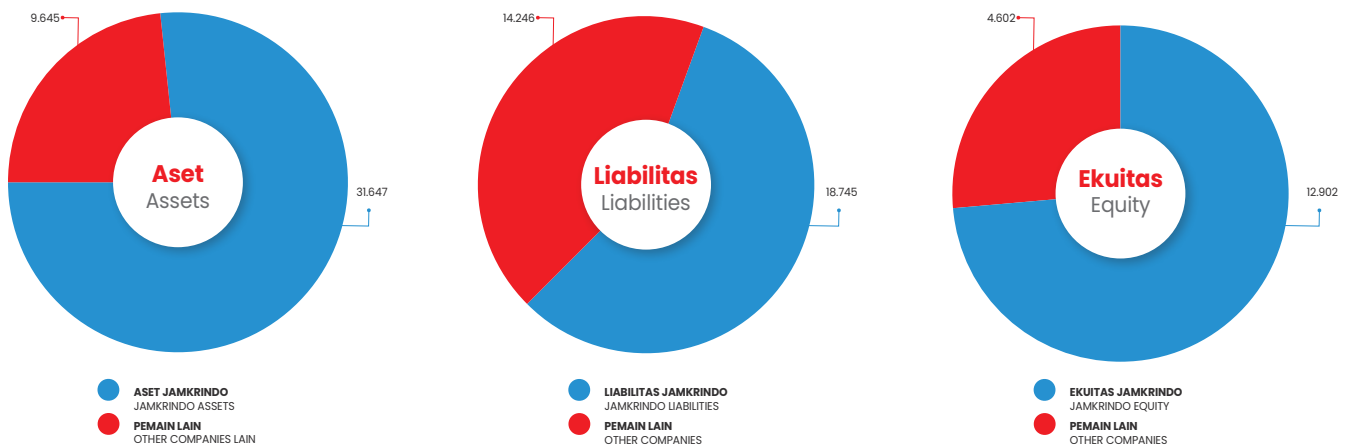
Market Share

Based on OJK data in December 2023, there were 22 (twenty-two) companies engaged in the guarantee industry consisting of 1 (one) SOEs Company, namely Jamkrindo, 18 (Eighteen) Regional Guarantee Companies, and 1 (One) Private Guarantee Company 2 (two) Sharia Private Guarantee Companies.

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

Keterangan Description	Jumlah Industri (Unit) Number of Industry (Unit)	Aset (miliar Rp) Assets (IDR- billion)	Liabilitas (miliar Rp) Liabilities (IDR- billion)	Ekuitas (miliar Rp) Equity (IDR- billion)
Perusahaan Penjaminan BUMN SOE Guarantee Companies	1	31.647	18.745	12.902
Perusahaan Penjaminan Daerah Regional Guarantee Companies	18	5.195	2.848	2.347
Perusahaan Penjaminan Swasta Konvensional Conventional Private Guarantee Company	1	4.039	3.831	209
Perusahaan Penjamin Swasta Syariah Sharia Private Guarantee Company	2	5.012	2.966	2.046
Jumlah Total	22	45.893	28.389	17.503

Gambaran Total Aset, Liabilitas, dan Ekuitas Jamkrindo di Industri Penjaminan
Overview of Jamkrindo's Total Assets, Liabilities, and Equity in The Guarantee Industry



TINJAUAN KEUANGAN

FINANCIAL REVIEW

Pembahasan tinjauan keuangan berikut berdasarkan Laporan Keuangan Konsolidasian Perusahaan untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan telah diaudit oleh Kantor Akuntan Publik Tanudiredja, Wibisana, Rintis & Rekan (PwC) dengan opini wajar dalam semua hal yang material disesuaikan dengan Standar Akuntansi Keuangan (SAK) di Indonesia dan revisi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia yang dianggap relevan dengan kegiatan operasinya dan mempengaruhi laporan keuangan tanggal 31 Desember 2023.

The following discussion of the financial review is based on the Company's Consolidated Financial Statements for the year ended December 31, 2023 and has been audited by the Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (PwC) with a fair opinion in all material respects adjusted to the Financial Accounting Standards (SAK) in Indonesia and revisions issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants which are considered relevant to its operations and affect the financial statements as of December 31, 2023.

Laporan Posisi Keuangan

Statement of Financial Position

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
Jumlah Aset Total Assets	32.231.220	28.009.567	4.221.653	15,07
Jumlah Liabilitas Total Liabilities	18.877.198	15.190.034	3.687.164	24,27
Jumlah Ekuitas Total Equity	13.354.022	12.819.533	534.489	4,17

Posisi keuangan Jamkrindo tahun 2023 cukup baik, dimana jumlah aset dan ekuitas Perusahaan mengalami peningkatan, namun demikian jumlah liabilitas Perusahaan sedikit mengalami peningkatan dibandingkan tahun sebelumnya.

Jamkrindo's financial position in 2023 was quite good, of which the Company's total assets and liabilities have increased. In addition, the Company's total equity has slightly increased compared to the previous year.

Aset

Assets

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
Kas dan Kas di Bank Cash and Cash in Banks	185.130	236.997	(51.867)	(21,89)
Deposito Wajib dan Berjangka – bersih Statutory and Time Deposits – Net	7.233.120	5.451.788	1.781.332	32,67
Deposito Berjangka untuk Tujuan Tertentu – bersih Time Deposits for Specific Purposes – Net	1.552.271	1.689.817	(137.546)	(8,14)
Efek-Efek – Bersih Marketable Securities – Net	14.745.121	11.981.785	2.763.336	23,06

Aset
Assets

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
Piutang Imbal Jasa Penjaminan – bersih Guarantee Fee Receivables – Net	2.737.976	3.474.500	(736.524)	(21,20)
Piutang Penjaminan Ulang – bersih Amounts due from Reinsurers – Net	582.178	242.025	340.153	140,54
Piutang Hasil Investasi – bersih Investment Income Receivables – Net	224.895	166.807	58.088	34,82
Biaya Dibayar di Muka Prepaid Expenses	115.800	49.217	66.583	135,28
Aset Tetap – bersih Fixed Assets – Net	626.808	513.359	113.449	22,10
Aset Tak Berwujud – bersih Intangible Assets – Net	68.202	34.452	33.750	97,96
Penjaminan Ulang Dibayar di Muka Prepaid Re-guarantee	936.226	663.699	272.527	41,06
Aset Pengembalian Reimbursement Asset	791.644	1.023.425	(231.781)	(22,65)
Biaya Akuisisi Tangguhan Deferred Acquisition Cost	147.381	182.502	(35.121)	(19,24)
Aset Penjaminan Ulang Re-guarantee Assets	354.324	428.727	(74.403)	(17,35)
Aset Pajak Tangguhan – bersih Deferred Tax Assets – Net	1.925.862	1.831.441	94.421	5,16
Aset Lain-Lain – bersih Other Assets – Net	4.282	39.026	(34.744)	(89,03)
Jumlah Aset Total Assets	32.231.220	28.009.567	4.221.653	15,07

Jumlah aset Jamkrindo per 31 Desember 2023 tercatat sebesar Rp32,23 triliun, meningkat Rp4,22 triliun atau 15,07% dibandingkan periode yang sama tahun 2022 sebesar Rp28,01 triliun. Peningkatan jumlah aset tersebut utamanya disebabkan adanya peningkatan bisnis sehingga berpengaruh pada peningkatan dana kelolaan investasi atau *Asset Under Management (AUM)*.

Jamkrindo's total assets as of December 31, 2023 were recorded at IDR32.23 trillion, an increase of IDR4.22 trillion or 15.07% compared to the same period in 2022 of IDR28.01 trillion. The increase in total assets was mainly due to the increase of business which results in the increase in investment managed funds or Assets Under Management (AUM).

Kas dan Setara Kas
Cash and Cash Equivalent

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
Kas Cash	1.228	1.342	(114)	(8,49)
Giro Current Account				
Pihak Berelasi Related Parties	139.766	160.835	(21.069)	(13,10)
Piha Ketiga Third Parties	44.140	74.833	(30.693)	(41,02)

Kas dan Setara Kas
Cash and Cash Equivalent

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
Cadangan Kerugian Penurunan Nilai Impairment Allowances	(4)	(13)	9	(69,23)
Jumlah Giro Total Current Account	185.130	236.997	(51.867)	(21,89)

Jumlah kas dan kas di bank Jamkrindo per 31 Desember 2023 tercatat sebesar Rp185,13 miliar, menurun Rp51,87 miliar atau 21,895 dibandingkan periode yang sama tahun 2022 sebesar Rp237,00 miliar. Penurunan jumlah kas dan kas di bank tersebut utamanya disebabkan optimalisasi kas dan kas di bank menjadi instrumen investasi.

Total cash and cash in banks of Jamkrindo as of December 31, 2023 was recorded at IDR185.13 billion, a decrease of IDR51.87 billion or 21.895 compared to the same period in 2022 of IDR237.00 billion. The decrease in cash and cash at bank was mainly due to the optimization of cash and cash at bank into investment instruments.

Deposito Wajib dan Berjangka
Statutory and Time Deposits

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
Deposito Deposits				
Pihak Berelasi Related Parties	6.499.226	4.822.353	1.676.873	34,77
Piha Ketiga Third Parties	734.071	629.462	104.609	16,62
Cadangan Kerugian Penurunan Nilai Impairment Allowances	(177)	(27)	(150)	555,56
Jumlah Deposito Total Deposits	7.233.120	5.451.788	1.781.332	32,67

Jumlah deposito wajib dan berjangka Jamkrindo per 31 Desember 2023 tercatat sebesar Rp7,23 triliun, naik Rp1,78 triliun atau 32,67% dibandingkan periode yang sama tahun 2022 sebesar Rp5,45 triliun. Peningkatan jumlah deposito wajib dan berjangka tersebut utamanya disebabkan adanya penempatan kas pada deposito wajib dan berjangka yang berasal dari peningkatan penerimaan kas atas imbal jasa penjaminan dan subrogasi serta aktivitas reinvestment.

Total cash and cash in banks of Jamkrindo as of December 31, 2023 was recorded at IDR185.13 billion, a decrease of IDR51.87 billion or 21.895 compared to the same period in 2022 of IDR237.00 billion. The increase in the amount of Statutory and Time Deposits was mainly due to the placement of cash in Statutory and Time Deposits from an increase in cash receipts from guarantee and subrogation fees and reinvestment activities.

Efek-Efek
 Marketable Securities

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
NILAI WAJAR MELALUI LABA RUGI: FAIR VALUE THROUGH PROFIT OR LOSS				
Reksadana Mutual Fund	1.459.975	975.630	484.345	49,64
Obligasi Bonds	599.641	191.474	408.167	213,17
Sukuk	10.094	40.193	(30.099)	(74,89)
Efek Beragun Aset Asset Backed Securities	3.063	6.122	(3.059)	(49,97)
NILAI WAJAR MELALUI PENGHASILAN KOMPREHENSIF LAIN: FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME:				
Obligasi Bonds	4.769.589	3.245.852	1.523.737	46,94
Sukuk	2.508.432	1.683.765	824.667	48,98
Saham Shares	184.154	193.308	(9.154)	(4,74)
BIAYA PEROLEHAN DIAMORTISASI: MEASURED AT AMORTIZED COST				
Obligasi Bonds	3.067.887	2.960.192	107.695	3,64
	2.143.677	2.731.160	(587.483)	(21,51)
Cadangan Kerugian Penurunan Nilai Impairment Allowances	(1.391)	(91)	(480)	52,69
Jumlah Efek-Efek Total Marketable Securities	14.745.121	11.981.785	2.763.336	23,06

Jumlah efek-efek Jamkrindo per 31 Desember 2023 tercatat sebesar Rp14,74 triliun, meningkat Rp2,76 triliun atau 23,06% dibandingkan periode yang sama tahun 2022 sebesar Rp11,98 triliun. Peningkatan jumlah efek-efek tersebut utamanya disebabkan adanya pembelian aset investasi baru yang diprioritaskan pada instrumen surat utang seperti obligasi negara dan obligasi korporasi sesuai *risk appetite* Jamkrindo.

The amount of Jamkrindo's statutory and time deposits as of December 31, 2023 was recorded at IDR7.23 trillion, an increase of IDR1.78 trillion or 32.67% compared to the same period in 2021 of IDR5.45 trillion. The increase in the number of securities was mainly due to the purchase of new investment assets prioritized in debt securities instruments such as Government bonds and corporate bonds in accordance with Jamkrindo's risk appetite.

Piutang Imbal Jasa Penjaminan
 Guarantee Fee Receivables

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
BERDASARKAN PIHAK: BY PARTIES:				
Pemerintah Republik Indonesia Government of Republic of Indonesia	1.663.631	1.775.450	(111.819)	(6,30)
PT Bank Rakyat Indonesia (Persero) Tbk	1.382.499	1.475.793	(93.294)	(6,32)
PT Bank Mandiri (Persero) Tbk	751.421	868.969	(117.548)	(13,53)

Piutang Imbal Jasa Penjaminan
Guarantee Fee Receivables

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
PT Bank Negara Indonesia (Persero) Tbk	553.208	364.392	188.816	51,82
Berbagai Bank Pembangunan Daerah Various Regional Development Banks	234.956	170.778	64.178	37,58
Bank swasta Private Banks	31.587	14.604	16.983	116,29
PT Bank Tabungan Negara (Persero)Tbk	15.634	3.260	12.374	379,57
Lain-lain Others	131.765	5.769	125.996	2184,02
Cadangan Kerugian Penurunan Nilai Impairment Allowances	(2.026.725)	(1.204.515)	(822.210)	68,26
Jumlah Piutang Jasa Penjaminan Total Guarantee Fee Receivables	2.737.976	3.474.500	(736.524)	(21,20)

Jumlah piutang imbal jasa penjaminan Jamkrindo per 31 Desember 2023 tercatat sebesar Rp2,74 triliun, turun Rp736,52 miliar atau 21,20% dibandingkan periode yang sama tahun 2022 sebesar Rp3,47 triliun. Penurunan jumlah piutang imbal jasa penjaminan tersebut utamanya disebabkan adanya pembayaran imbal jasa penjaminan dari mitra penerima penjaminan.

Total guarantee fee receivables of Jamkrindo as of December 31, 2023 were recorded at IDR2.74 trillion, a decrease of IDR736.52 billion or 21.20% compared to the same period in 2022 of IDR3.47 trillion. The decrease in the amount of guarantee fees receivable was mainly due to the payment of guarantee fees from the guarantee recipient partners.

Piutang Penjaminan Ulang
Amounts due from Reinsurers

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
BERDASARKAN PIHAK: BY PARTIES:				
PT Reasuransi Nasional Indonesia	453.973	60.689	393.284	648,03
PT Reasuransi Indonesia Utama (Persero)	209.319	205.223	4.096	2,00
PT Asuransi Syariah Mubarakah	72.705	72.705	0	0,00
PT Reasuransi Syariah Indonesia	88.063	61.135	26.928	44,05
PT Heksa Solution Insurance	16.456	20.067	(3.611)	(17,99)
PT BRI Asuransi Indonesia	6.355	6.295	60	0,95
PT Asuransi Jiwasraya (Persero)	4.914	4.525	389	8,60
PT Tugu Reasuransi Indonesia	-	367	-	-
Cadangan Kerugian Penurunan Nilai Impairment Allowances	(269.607)	(188.981)	(80.626)	42,66
Jumlah Piutang Penjaminan Ulang Total Amounts due from Reinsurers	582.178	242.025	340.153	140,54

Jumlah piutang penjaminan ulang Jamkrindo per 31 Desember 2023 tercatat sebesar Rp582,18 miliar, naik Rp340,15 miliar atau 140,54% dibandingkan periode yang sama tahun 2022 sebesar Rp242,02 miliar. Peningkatan jumlah piutang penjaminan ulang tersebut utamanya disebabkan karena peningkatan klaim KUR.

The amount of Jamkrindo's Amounts due from Reinsurers as of December 31, 2023 was recorded at IDR582.18 billion, an increase of IDR340.15 billion or 140.54% compared to the same period in 2022 of IDR242.02 billion. The increase in reinsurance receivables was mainly due to an increase in KUR claims.

Piutang Hasil Investasi
Investment Income Receivables

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
Obligasi Bonds	202.851	92.424	110.427	119,48
Deposito Berjangka Time Deposits	9.805	6.039	3.766	62,36
Sukuk	12.298	68.316	(56.018)	(82,00)
Efek Beragun Aset Asset Backed Securities	22	42	(20)	(47,62)
Cadangan Kerugian Penurunan Nilai Impairment Allowances	(81)	(14)	(67)	478,57
Jumlah Piutang Hasil Investasi Total Investment Income Receivables	224.895	166.807	58.088	34,82

Jumlah piutang hasil investasi Jamkrindo per 31 Desember 2023 tercatat sebesar Rp224,89 miliar, naik Rp58,09 miliar atau 34,82% dibandingkan periode yang sama tahun 2022 sebesar Rp166,81 miliar. Peningkatan jumlah piutang hasil investasi tersebut utamanya disebabkan adanya peningkatan aset deposito wajib dan berjangka serta peningkatan efek-efek Jamkrindo.

Total Jamkrindo's Investment Income Receivables as of December 31, 2023 were recorded at IDR224.89 billion, an increase of IDR58.09 billion or 34.82% compared to the same period in 2022 of IDR166.81 billion. The increase in the amount of Investment Income Receivables was mainly due to an increase in Statutory and time deposit assets and an increase in Jamkrindo's securities.

Aset Tetap
Fixed Assets

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
BIAYA PEROLEHAN ACQUISITION COST				
Kepemilikan Langsung Direct Ownership				
Tanah Land	256.758	217.273	39.485	18,17
Bangunan Kantor Office Buildings	254.379	226.877	27.502	12,12
Perumahan Dinas Houses	10.028	8.648	1.380	15,96
Inventaris Kantor Office Equipment	209.098	176.556	32.542	18,43
Inventaris Rumah Dinas Houses Equipment	6.052	5.199	853	16,41
Kendaraan Bermotor Motor Vehicles	36.475	36.383	92	0,25
Aset dalam Penyelesaian Assets in Progress	19.167	-	-	-
Aset Hak Guna Right-of-use Assets				
Bangunan Kantor Office Buildings	61.745	61.152	593	0,97

Aset Tetap Fixed Assets

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
Kendaraan Bermotor Motor Vehicles	72.665	57.304	15.361	26,81
Inventaris Kantor Office Equipment	159	159	0	0,00
Jumlah Biaya Perolehan Total Acquisition Cost	926.526	789.551	136.975	17,35
AKUMULASI PENYUSUTAN ACCUMULATED DEPRECIATION				
Bangunan Kantor Office Buildings	(50.492)	(43.851)	(6.641)	15,14
Perumahan Dinas Houses	(3.657)	(3.263)	(394)	12,07
Inventaris Kantor Office Equipment	(138.911)	(116.710)	(22.201)	19,02
Inventaris Rumah Dinas Houses Equipment	(4.510)	(3.854)	(656)	17,02
Kendaraan Bermotor Motor Vehicles	(236.272)	(36.205)	(200.067)	552,59
Aset Hak Guna Right-of-use Assets				
Bangunan Kantor Office Buildings	(37.444)	(36.540)	(904)	2,47
Kendaraan Bermotor Motor Vehicles	(28.315)	(35.681)	7.366	(20,64)
Inventaris Kantor Office Equipment	(117)	(88)	(29)	32,95
Jumlah Akumulasi Penyusutan Total Accumulated Depreciation	(299.718)	(276.192)	(23.526)	8,52
Jumlah Aset Tetap (Bersih Total Fixed Assets – Net	626.808	513.359	113.449	22,10

Jumlah aset tetap Jamkrindo per 31 Desember 2023 tercatat sebesar Rp626,80 miliar, naik Rp113,45 miliar atau 22,10% dibandingkan periode yang sama tahun 2022 sebesar Rp513,36 miliar. Peningkatan jumlah aset tetap tersebut utamanya disebabkan adanya pembelian aset Bangunan Gedung Kantor Cabang Tangerang, Jambi dan Pekanbaru serta renovasi beberapa Gedung Kantor baru atas pembelian yang dilakukan di tahun 2022.

Aset Tak Berwujud

Jumlah aset tak berwujud Jamkrindo per 31 Desember 2023 tercatat sebesar Rp68,20 miliar, naik Rp33,75 miliar atau 97,96% dibandingkan periode yang sama tahun 2022 sebesar Rp34,45 miliar. Peningkatan jumlah aset tak berwujud tersebut utamanya disebabkan adanya realisasi pengadaan *software*/sistem/aplikasi terkait project Master Plan Teknologi Informasi (MPTI) Jamkrindo.

Jamkrindo's total fixed assets as of December 31, 2023 were recorded at IDR626.80 billion, an increase of IDR113.45 billion or 22.10% compared to the same period in 2022 of IDR513.36 billion. The increase in the amount of fixed assets was mainly due to the purchase of Tangerang, Jambi and Pekanbaru Branch Office Buildings and renovation of several new Office Buildings for purchases made in 2022.

Intangible Assets

Jamkrindo's total intangible assets as of December 31, 2023 were recorded at IDR68.20 billion, an increase of IDR33.75 billion or 97.96% compared to the same period in 2022 of IDR34.45 billion. The increase in intangible assets was mainly due to the realization of software/system/application procurement related to Jamkrindo's Information Technology Master Plan (MPTI) project.

Deposito di Bank yang Dibatasi Penggunaannya
Restricted Deposit in Banks

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
PT Bank Mandiri (Persero) Tbk	200.000	500.000	(300.000)	(60,00)
PT Bank Syariah Indonesia Tbk	755.139	709.689	45.450	6,40
PT Bank Rakyat Indonesia (Persero) Tbk	421.000	269.000	152.000	56,51
Berbagai Bank Pembangunan Daerah	47.900	82.900	(35.000)	(42,22)
PT Bank Negara Indonesia (Persero) Tbk	125.140	125.140	0	0,00
PT Bank Tabungan Negara (Persero) Tbk – Unit Syariah	3.094	3.094	0	0,00
Cadangan Kerugian Penurunan Nilai Impairment Allowances	(2)	(6)	4	(66,67)
Jumlah Deposito di Bank yang Dibatasi Penggunaannya Total Restricted Deposit in Banks	1.552.271	1.689.817	(137.546)	(8,14)

Jumlah deposito di bank yang dibatasi penggunaannya Jamkrindo per 31 Desember 2023 tercatat sebesar Rp1,55 triliun, turun Rp137,55 miliar atau 8,14% dibandingkan periode yang sama tahun 2022 sebesar Rp1,69 triliun. Penurunan jumlah deposito di bank yang dibatasi penggunaannya tersebut utamanya disebabkan karena adanya penurunan rasio commercial lines.

The amount of Restricted Deposit in Banks as of December 31, 2023 was recorded at IDR1.55 trillion, a decrease of IDR137.55 billion or 8.14% compared to the same period in 2022 of IDR1.69 trillion. The decrease in restricted bank deposits was mainly due to a decrease in the commercial lines ratio.

Penjaminan Ulang Dibayar Di Muka
Prepaid Re-guarantee

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage %
Kredit Usaha Rakyat (KUR) People's Business Kredit (KUR)	258.785	249.606	9.179	3,68
Konsumtif Consumptive	286.869	351.401	(64.532)	(18,36)
Produktif Productive	357.271	11.210	346.061	3087,07
PEN	20.569	50.353	(29.784)	(59,15)
Suretyship	12.732	1.129	11.603	1027,72
Jumlah Penjaminan Ulang Dibayar di Muka Total Prepaid Re-guarantee	936.226	663.699	272.527	41,06

Jumlah penjaminan ulang dibayar di muka Jamkrindo per 31 Desember 2023 tercatat sebesar Rp936,22 miliar, naik Rp272,53 miliar atau 41,06% dibandingkan periode yang sama tahun 2022 sebesar Rp663,70 miliar. Peningkatan jumlah penjaminan ulang dibayar di muka tersebut utamanya disebabkan karena adanya peningkatan pada produk produktif.

The amount of Jamkrindo's prepaid re-guarantee as of December 31, 2023 was recorded at IDR936.22 billion, an increase of IDR272.53 billion or 41.06% compared to the same period in 2022 of IDR663.70 billion. The increase in the amount of prepaid re-guarantee was mainly due to an increase of productive products.

Aset Lain-Lain
Other Assets

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR- million)	Presentase % Percentage %
Klaim dalam Proses Claim in Process	56.442	81.476	(25.034)	(30,73)
Piutang investasi jatuh tempo Receivables from Matured Investment	9.428	22.178	(12.750)	(57,49)
Pinjaman Bagi Hasil Profit Sharing Loans	17.110	17.110	0	0,00
Aset Lainnya Other Assets	7.319	9.156	(1.837)	(20,06)
Cadangan Kerugian Penurunan Nilai Impairment Allowances	(86.017)	(90.894)	4.877	(5,37)
Jumlah Aset Lain-lain Total Other Assets	4.282	39.026	(34.744)	(89,03)

Jumlah aset Lain-lain Jamkrindo per 31 Desember 2023 tercatat sebesar Rp4,28 miliar, turun Rp34,74 miliar atau 89,03% dibandingkan periode yang sama tahun 2022 sebesar Rp39,03 miliar. Penurunan jumlah aset Lain-lain tersebut utamanya disebabkan oleh adanya penurunan piutang investasi.

Jamkrindo's other assets as of December 31, 2023 were recorded at IDR4.28 billion, a decrease of IDR34.74 billion or 89.03% compared to the same period in 2022 of IDR39.03 billion. The decrease in the number of other assets was mainly due to a decrease in investment receivables.

Liabilitas

Liabilities

Liabilitas Liabilities

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Utang Klaim Claim Payables	81.372	58.074	23.298	40,12
Utang Penjaminan Ulang Amounts due to reinsurers	633.300	221.100	412.200	186,43
Akrual dan Utang Lain-Lain Accruals and other payables	1.535.414	969.758	565.656	58,33
Utang Pajak Taxes payables	129.408	441.221	(311.813)	(70,67)
Liabilitas Kontrak Jaminan Keuangan Liabilities for financial guarantee contracts	15.211.466	12.204.280	3.007.186	24,64
Pendapatan Komisi Ditangguhkan Deferred commission income	159.158	122.636	36.522	29,78
Estimasi Liabilitas Klaim Estimated claim liabilities	358.504	366.887	(8.383)	(2,28)
Imbal Jasa Kafalah Ditangguhkan Unearned kafalah fees	686.139	715.196	(29.057)	(4,06)
Liabilitas Imbalan Kerja Employee benefits liabilities	82.437	90.882	(8.445)	(9,29)
Jumlah Liabilitas Total Liabilities	18.877.198	15.190.034	3.687.164	24,27

Jumlah liabilitas Jamkrindo per 31 Desember 2023 tercatat sebesar Rp18,88 triliun, naik Rp3,69 triliun atau 24,27% dibandingkan periode yang sama tahun 2022 sebesar Rp15,19 triliun. Peningkatan jumlah liabilitas tersebut utamanya disebabkan adanya peningkatan bisnis yang tercermin dari peningkatan liabilitas kontrak jaminan keuangan.

Utang Klaim

Jumlah utang klaim Jamkrindo per 31 Desember 2023 tercatat sebesar Rp81,37 miliar, naik Rp23,30 miliar atau 40,12% dibandingkan periode yang sama tahun 2022 sebesar Rp58,07 miliar. Peningkatan jumlah utang klaim tersebut utamanya disebabkan karena persetujuan di akhir bulan Desember tahun 2023 baru dibayarkan pada awal tahun 2024 serta terdapat saldo *abnormal balance* yang disebabkan oleh perubahan kolektibilitas, pembatalan klaim, dan klaim yang sudah kadaluarsa.

Jamkrindo's total liabilities as of December 31, 2023 were recorded at IDR18.88 trillion, an increase of IDR3.69 trillion or 24.27% compared to the same period in 2022 of IDR15.19 trillion. The increase in total liabilities was mainly due to an increase in business as reflected in an increase in financial guarantee liabilities contract.

Claims Payables

Jamkrindo's total Claims Payables as of December 31, 2023, was recorded at IDR81.37 billion, an increase of IDR23.30 billion or 40.12% compared to the same period in 2022 of IDR58.07 billion. The increase in the amount of claims payable was mainly due to approvals at the end of December 2023 which were only paid at the beginning of 2024 and there were abnormal balances caused by changes in collectibility, cancellation of claims and claims that had expired.

Utang Penjaminan Ulang
Amounts due to reinsurers

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Pihak Berelasi Related Parties	633.300	221.100	412.200	186,43
Pihak Ketiga Third Parties	-	-	-	-
Jumlah Utang Penjaminan Ulang Total amounts due to reinsurers	633.300	221.100	412.200	186,43

Jumlah utang penjaminan ulang Jamkrindo per 31 Desember 2023 tercatat sebesar Rp633,30 miliar, naik Rp412,20 miliar atau 186,43% dibandingkan periode yang sama tahun 2022 sebesar Rp221,10 miliar. Peningkatan jumlah utang penjaminan ulang tersebut utamanya disebabkan karena adanya peningkatan utang penjaminan ulang kepada PT. Reasuransi Nasional Indonesia.

Jamkrindo's total Amounts due to reinsurers as of December 31, 2023 was recorded at IDR633.30 billion, an increase of IDR412.20 billion or 186.43% compared to the same period in 2022 of IDR221.10 billion. The increase in the amount of reinsurance payable was mainly due to an increase in reinsurance payable to PT Reasuransi Nasional Indonesia.

Akrual dan Utang Lain-Lain
Accruals and other payables

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
IJP Belum Teridentifikasi Unidentified guarantee fees	936.002	511.109	424.893	83,13
Beban Pegawai Accrued employee expenses	306.409	240.761	65.648	27,27
Subrogasi Belum Teridentifikasi Unidentified subrogation income	-	3.160	-	-
Beban Operasional Operational expenses	11.406	25.797	(14.391)	(55,79)
Beban Sistem dan Teknologi Accrued system and technology expenses	67.226	28.312	38.914	137,45
Liabilitas Sewa Lease liabilities	48.713	29.129	19.584	67,23
Beban Administrasi dan Umum Administrative and general expenses	83.035	60.489	22.546	37,27
Fee Bank Bank fees	13.477	12.864	613	4,77
Lainnya Others	69.146	58.137	11.009	18,94
Jumlah Akrual dan Utang Lain-lain Total Accruals and other payables	1.535.414	969.758	565.656	58,33

Jumlah akrual dan utang lain-lain Jamkrindo per 31 Desember 2023 tercatat sebesar Rp1,53 triliun, naik Rp565,66 miliar atau 58,33% dibandingkan periode yang sama tahun 2022 sebesar Rp969,76 miliar. Peningkatan jumlah akrual dan utang lain-lain tersebut utamanya disebabkan karena Imbal Jasa Penjaminan Belum Teridentifikasi.

Jamkrindo's total accruals and other payables as of December 31, 2023, were recorded at IDR1.53 trillion, an increase of IDR565.66 billion or 58.33% compared to the same period in 2022 of IDR969.76 billion. The increase in the amount of accruals and other payables was mainly due to Unidentified Guarantee Fees.

Utang Pajak
Taxes Payables

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Entitas Induk Parent entity	124.901	439.550	(314.649)	(71,58)
Entitas Anak Subsidiaries	4.507	1.671	2.836	169,72
Jumlah Utang Pajak Total Tax Payables	129.408	441.221	(311.813)	(70,67)

Jumlah utang pajak Jamkrindo per 31 Desember 2023 tercatat sebesar Rp129,41 miliar, turun Rp311,81 miliar atau 70,67% dibandingkan periode yang sama tahun 2022 sebesar Rp441,22 miliar. Penurunan jumlah utang pajak tersebut utamanya disebabkan penurunan Utang PPh Pasal 29 pada tahun 2023.

Jamkrindo's total taxes payables as of December 31, 2023 was recorded at IDR129.41 billion, a decrease of IDR311.81 billion or 70.67% compared to the same period in 2022 of IDR441.22 billion. The decrease in the amount of taxes payables was mainly due to decrease in Income Tax Article 29 Debt in 2023.

Liabilitas Kontrak Jaminan Keuangan
Liabilities for financial guarantee contracts

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Kredit Usaha Rakyat People's Business Credit (KUR)	8.944.482	8.701.144	243.338	2,80
Konsumtif Consumptive	1.236.876	1.995.071	(758.195)	(38,00)
Produktif Productive	4.527.198	1.195.751	3.331.447	278,61
PEN National Economic Recovery	482.352	201.916	280.436	138,89
Suretyship	20.558	110.398	(89.840)	(81,38)
Jumlah Liabilitas Kontrak Jaminan Keuangan Liabilities for financial guarantee contracts	15.211.466	12.204.280	3.007.186	24,64

Jumlah liabilitas kontrak jaminan keuangan Jamkrindo per 31 Desember 2023 tercatat sebesar Rp15,21 triliun, naik Rp3,00 triliun atau 24,62% dibandingkan periode yang sama tahun 2022 sebesar Rp12,20 triliun. Peningkatan jumlah liabilitas kontrak jaminan keuangan tersebut utamanya disebabkan karena adanya kenaikan produksi pada LOB Produktif.

Jamkrindo's total financial guarantee contract liabilities as of December 31, 2023 were recorded at IDR15.21 trillion, an increase of IDR3.00 trillion or 24.62% compared to the same period in 2022 of IDR12.20 trillion. The increase in the amount of financial guarantee contract liabilities was mainly due to an increase in production at the Productive LOB.

Liabilitas Imbalan Kerja

Jumlah liabilitas imbalan kerja Jamkrindo per 31 Desember 2023 tercatat sebesar Rp82,43 miliar, turun Rp8,45 miliar atau 9,29% dibandingkan periode yang sama tahun 2022 sebesar Rp90,88 miliar. Penurunan jumlah liabilitas imbalan kerja tersebut utamanya disebabkan turunnya tingkat diskonto per tahun untuk program imbalan pasca kerja dan program imbalan pasca kerja jangka panjang.

Employee Benefits Liabilities

Jamkrindo's total employee benefit liabilities as of December 31, 2023 were recorded at IDR82.43 billion, a decrease of IDR8.45 billion or 9.29% compared to the same period in 2022 of IDR90.88 billion. The decrease in employee benefit liabilities was mainly due to a decrease in the annual discount rate for post-employment benefit programs and long-term post-employment benefit programs.

Ekuitas
Equity

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk Equity Attributable to Owners of Parent Entity				
Modal Saham: Seri A Dwiwarna - nilai nominal Rp1.365.160 (nilai penuh) per lembar saham Seri B (nilai nominal Rp1.000.000 (nilai penuh) per lembar saham Authorised capital: A Series Dwiwarna - nominal value IDR1,365,160 (full value) per share B Series - nominal value IDR1,000,000 (full value) per share				
Modal dasar: Seri A Dwiwarna - 1 saham Seri B - 30.000.000 saham Authorised capital: A Series Dwiwarna - 1 share B Series share - 30,000,000 shares				
Modal ditempatkan dan disetor penuh: Seri A Dwiwarna - 1 saham Seri B - 10.638.732 saham (2020: 7.638.732 saham) Issued and fully paid: A Series Dwiwarna - 1 share, B Series - 10,638,732 shares (2020: 7,638,732 shares)-	10.638.733	10.638.733	0	0,00
Penyertaan modal negara The Government's share capita	-	-	-	-
Pengukuran kembali imbalan pasca kerja Remeasurement of post employment benefit	(19.859)	(19.324)	(535)	2,77
Kerugian yang belum direalisasi atas surat berharga yang diukur pada nilai wajar melalui penghasilan komprehensif lain, setelah pajak Unrealised losses on marketable securities measured at fair value through other comprehensive income, after tax	(265.002)	(323.044)	58.042	(17,97)
Saldo laba yang telah ditentukan penggunaannya Appropriated retained earnings	1.562.455	1.242.333	320.122	25,77
Saldo laba yang belum ditentukan penggunaannya Unappropriated retained earnings	1.436.849	1.279.835	157.014	12,27
	13.353.176	12.818.533	534.643	4,17
Kepentingan non pengendali Non-controlling interests	846	1.000	(154)	(15,40)
Jumlah Ekuitas Total Equity	13.354.022	12.819.533	534.489	4,17

Jumlah ekuitas Jamkrindo per 31 Desember 2023 tercatat sebesar Rp13,35 triliun, naik Rp534,49 miliar atau 4,17% dibandingkan periode yang sama tahun 2022 sebesar Rp12,82 triliun. Peningkatan jumlah ekuitas tersebut utamanya disebabkan adanya peningkatan laba di tahun 2023 dan pemupukan laba dari tahun sebelumnya.

Jamkrindo's total equity as of December 31, 2023 was recorded at IDR13.35 trillion, an increase of IDR534.49 billion or 4.17% compared to the same period in 2022 of IDR12.82 trillion. The increase in equity was mainly due to an increase in profits in 2023 and increased profits from the previous year.

**LAPORAN LABA (RUGI) DAN
 PENGHASILAN KOMPREHENSIF
 LAIN KONSOLIDASIAN**
**CONSOLIDATED STATEMENTS OF PROFIT
 (LOSS) AND COMPREHENSIVE INCOME**

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
PENDAPATAN PENJAMINAN GUARANTEE INCOME				
Imbal jasa penjaminan bruto Gross guarantee fee income	6.738.700	5.641.788	1.096.912	19,44
Imbal jasa kafalah bruto Gross kafalah fees	408.035	503.297	(95.262)	(18,93)
Kenaikan imbal jasa kafalah belum merupakan pendapatan Increase in unearned kafalah fees	(24.212)	128.623	(152.835)	(118,82)
Premi penjaminan ulang Re-guarantee premiums	(767.795)	(997.898)	230.103	(23,06)
Jumlah Pendapatan Penjaminan (bersih Total guarantee income (Net)	6.354.728	5.275.810	1.078.918	20,45
BEBAN PENJAMINAN GUARANTEE EXPENSES				
Beban klaim Claim expenses	5.957.023	3.237.332	2.719.691	84,01
Klaim penjaminan ulang Re-guarantee claims	(788.483)	(539.414)	(249.069)	46,17
Beban ujarah Ujarah expenses	15.386	39.045	(23.659)	(60,59)
Biaya kafalah lainnya Other kafalah expenses	762	1.068	(306)	(28,65)
Kenaikan cadangan klaim Increase in claim reserves	(529.220)	1.440.312	(1.969.532)	(136,74)
Pendapatan subrogasi – bersih Subrogation income - net	(1.509.417)	(835.372)	(674.045)	80,69
Pendapatan ujarah penjaminan ulang Re-guarantee ujarah income	(18.719)	(33.738)	15.019	(44,52)
Jumlah beban klaim Total claim expenses	3.577.332	3.309.233	268.099	8,10
Pendapatan Penjaminan bersih Net guarantee income	2.777.396	1.966.577	810.819	41,23
Komisi – bersih Commission - net	61.313	9.279	52.034	560,77
Pendapatan investasi – bersih Investment income - net	1.193.515	844.995	348.520	41,25
Beban usaha Operating expenses	(2.255.338)	(1.206.253)	(1.049.085)	86,97
Pendapatan lain-lain Other Income	15.099	61.671	(46.572)	(75,52)
Laba sebelum pajak Profit before tax	1.485.939	1.676.269	(190.330)	(11,35)
Beban pajak final Final tax expenses	(153.023)	(95.652)	(57.371)	59,98
Laba sebelum pajak penghasilan Profit before income tax	1.638.962	1.580.617	58.345	3,69

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
(Beban)/manfaat pajak penghasilan Income tax benefit (expense)	(202.113)	(300.460)	98.347	(32,73)
Laba bersih tahun berjalan Net profit for the year	1.436.849	1.280.157	156.692	12,24
PENGHASILAN KOMPREHENSIF LAIN OTHER COMPREHENSIVE INCOME				
Pos-pos yang tidak akan direklasifikasi ke laba rugi: Items that will not be reclassified to profit or loss:				
Pengukuran kembali imbalan kerja Remeasurement of post-employment benefit	(670)	(1.030)	360	(34,95)
Efek pajak terkait Related tax effect	135	227	(92)	(40,53)
	(535)	(803)	268	(33,37)
Kerugian yang belum terealisasi aset keuangan yang tersedia untuk dijual Unrealized losses on available-for-sale financial assets	(9.473)	5.640	(15.113)	(267,96)
Pos-pos yang akan direklasifikasi ke laba rugi: Items that will be reclassified to profit or loss:				
Keuntungan yang belum terealisasi aset keuangan yang tersedia untuk dijual Unrealized profit on available-for-sale financial assets	67.368	(166.643)	234.011	(140,43)
Efek pajak terkait Related tax effect	157	9.131	(8.974)	(98,28)
	67.525	(157.512)	225.037	(142,87)
Penghasilan komprehensif lain tahun berjalan, setelah Pajak Other comprehensive income for the year, after tax	57.517	(152.675)	210.192	(137,67)
Jumlah Laba Komprehensif Tahun Berjalan Total Comprehensive Income for the Year	1.494.366	1.127.482	366.884	32,54
Laba Tahun Berjalan Diatribusikan Kepada: Profit for the Year Attributable to:				
Pemilik entitas induk Owners of the parent entity	1.437.013	1.279.835	157.178	12,28
Kepentingan non pengendali Non-controlling interests	(164)	322	(486)	(150,93)
	1.436.849	1.280.157	156.692	12,24
Laba Komprehensif Diatribusikan Kepada: Comprehensive Income Attributable to				
Pemilik entitas induk Owners of the parent entity	1.494.520	1.127.174	367.346	32,59
Kepentingan non pengendali Non-controlling interests	(154)	308	(462)	(150,00)
	1.494.366	1.127.482	366.884	32,54

Kinerja keuangan Jamkrindo tahun 2023 secara umum mengalami peningkatan dibandingkan tahun sebelumnya. Perusahaan mencatat Peningkatan penjaminan dan pendapatan investasi yang cukup baik sepanjang tahun 2023, sehingga laba bersih yang dibukukan Perusahaan juga meningkat dibandingkan tahun 2022.

Jamkrindo's financial performance in 2023 has generally increased compared to the previous year. The Company recorded a fairly good increase in guarantees and investment income throughout 2023, so that the net profit recorded by the Company also increased compared to 2022.

Imbal Jasa (Pendapatan) Penjaminan ("IJP") Guarantee Fee

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Imbal jasa penjaminan Guarantee fee	6.738.700	5.641.788	1.096.912	19,44
Imbal jasa kafalah bruto Gross kafalah fees	408.035	503.297	(95.262)	(18,93)
Kenaikan imbal jasa kafalah belum merupakan Pendapatan Increase in unearned kafalah fees	(24.212)	128.623	(152.835)	(118,82)
Premi penjaminan ulang Re-guarantee premiums	(767.795)	(997.898)	230.103	(23,06)
Jumlah Imbal jasa penjaminan Total Guarantee Fees	6.354.728	5.275.810	1.078.918	20,45

Imbal jasa penjaminan yang dibukukan Jamkrindo sepanjang tahun 2023 tercatat sebesar Rp6,35 triliun, naik Rp1,08 miliar atau 10,45% dibandingkan tahun sebelumnya sebesar Rp5,28 triliun. Peningkatan tersebut utamanya disebabkan penerimaan IJP dari LOB Produktif.

The guarantee fee recorded by Jamkrindo throughout 2023 was recorded at IDR6.35 trillion, an increase of IDR1.08 billion or 10.45% compared to the previous year of IDR5.28 trillion. This increase was mainly due to Guarantee Fee income from Productive LOBs.

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Kredit Usaha Rakyat People's Business Credit (KUR)	4.214.420	3.875.941	338.479	8,73
Konsumtif Consumptive	209.409	521.217	(311.808)	(59,82)
Produktif Productive	1.407.622	247.647	1.159.975	468,40
PEN National Economic Recovery	798.201	907.415	(109.214)	(12,04)
<i>Suretyship</i>	109.048	89.568	19.480	21,75
Jumlah Imbal jasa penjaminan Total guarantee fee	6.738.700	5.641.788	1.096.912	19,44

Pendapatan Imbal Jasa penjaminan (IJP) adalah premi yang diterima oleh Perusahaan dari terjamin dalam rangka kegiatan usaha penjaminan. Besarnya IJP dihitung dari tarif IJP, *plafond* kredit dan jangka waktu kredit. Untuk kredit eksisting, besarnya tarif IJP ditetapkan dengan mempertimbangkan antara lain: produk penjaminan, risiko yang dijamin, dan jangka waktu penjaminan. IJP dibayar sekaligus di muka. Sedangkan Tarif IJP Kredit Usaha Rakyat

Guarantee Service Income (IJP) is a premium received by the Company from the guaranteed in the framework of guarantee business activities. The amount of IJP is calculated from the IJP rate, credit limit and credit period. For existing credit, the amount of the IJP rate is determined by considering, among other things: the guarantee product, the guaranteed risk, and the guarantee period. IJP is paid all at once in advance. Meanwhile, the IJP Rate for People's

(KUR) diatur dalam Peraturan Menteri Keuangan No. 135/PMK.05/2008 tanggal 24 September 2008 tentang fasilitas Penjaminan Kredit Usaha Rakyat dan Peraturan Menteri Keuangan No. 190/PMK.05/2014 tanggal 1 Oktober 2014 mengatur IJP KUR dibayarkan per tahun oleh Pemerintah dengan periode penagihan pada bulan April dan Oktober.

Business Credit (KUR) is regulated in Minister of Finance Regulation No. 135/PMK.05/2008 dated September 24, 2008 concerning the People's Business Credit Guarantee facility and Minister of Finance Regulation No. 190/PMK.05/2014 dated October 1, 2014 which stipulates that IJP KUR is paid annually by the Government with a billing period in April and October.

Beban Klaim Claim Expenses

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Kredit Usaha Rakyat People's Business Credit (KUR)	4.731.429	2.148.763	2.582.666	120,19
Konsumtif Consumptive	245.505	389.523	(144.018)	(36,97)
Produktif Productive	336.954	181.154	155.800	86,00
PEN National Economic Recovery	304.915	294.155	10.760	3,66
Suretyship	338.220	223.737	114.483	51,17
Jumlah Beban Klaim Total Claim Expenses	5.957.023	3.237.332	2.719.691	84,01

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

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

Jumlah beban klaim Perusahaan tahun 2023 tercatat sebesar Rp5,96 triliun, naik Rp2,72 triliun atau 84,01% dibandingkan tahun sebelumnya sebesar Rp3,24 triliun. Peningkatan beban klaim tersebut terutama disebabkan pengajuan klaim yang mengalami kenaikan dikarenakan masa relaksasi kredit terdampak pandemi Covid-19 telah selesai.

The Company's total claim expenses in 2023 were recorded at IDR5.96 trillion, an increase of IDR2.72 trillion or 84.01% compared to the previous year of IDR3.24 trillion. The increase in claim expenses was mainly due to the increase in claim submissions because the credit relaxation period affected by the Covid-19 pandemic had ended.

Pendapatan Investasi – Bersih Investment Income - Net

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
PENDAPATAN BUNGA: INTEREST INCOME:				
Bunga Deposito Time Deposits Interest	373.267	228.502	144.765	63,35
Bunga Obligasi Bond Interest	710.447	551.470	158.977	28,83

Pendapatan Investasi – Bersih
Investment Income – Net

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Pendapatan Reksadana Mutual Fund Income	51.515	18.616	32.899	176,72
Pendapatan Sukuk Sukuk Income	49.355	33.084	16.271	49,18
Dividen Dividend	16.839	8.293	8.546	103,05
Pendapatan Capital Gain Income on Capital Gain	6.544	37.522	(30.978)	(82,56)
Efek Beragunan Aset Asset Backed Securities	298	1.051	(753)	(71,65)
	1.208.265	878.538	329.727	37,53
Beban Amortasi Amortisation Expense	(4.087)	(13.541)	9.454	(69,82)
Beban Investasi Investment Expenses	(10.663)	(20.002)	9.339	(46,69)
Jumlah Pendapatan Investasi Total Investment Income	1.193.515	844.995	348.520	41,25

Sejalan dengan peningkatan jumlah investasi yang dilakukan Perusahaan di tahun 2023, jumlah pendapatan investasi Jamkrindo tahun 2023 juga meningkat Rp348,52 miliar atau 41,25% menjadi Rp1,19 triliun dibandingkan tahun sebelumnya sebesar Rp844,99 miliar.

In line with the increase in the number of investments made by the Company in 2023, Jamkrindo's total investment income in 2023 also increased by IDR348.52 billion or 41.25% to IDR1.19 trillion compared to the previous year of IDR844.99 billion.

Pendapatan investasi Jamkrindo tahun 2023 utamanya berasal dari pendapatan bunga obligasi yang mencapai Rp710,45 miliar. Dibandingkan tahun sebelumnya, pendapatan bunga obligasi meningkat 28,83%

Jamkrindo's investment income in 2023 was mainly from bond interest income which reached IDR710.45 billion. Compared to the previous year, bond interest income increased 28.83%

Beban Usaha
Operating Expenses

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Beban pegawai Employee Expenses	647.384	527.711	119.673	22,68
Administrasi dan umum Administrative and General	262.881	224.666	38.215	17,01
Pemasaran Marketing	131.470	124.907	6.563	5,25
Outsourcing	84.018	75.512	8.506	11,26
Depresiasi Depreciation	69.272	59.214	10.058	16,99
Beban cadangan kerugian penurunan nilai Provision for impairment losses	898.640	51.849	846.791	1633,19
Teknologi, sistem dan pengembangan usaha Technology, system and development	64.553	50.313	14.240	28,30

Beban Usaha
Operating Expenses

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Perjalanan dinas Business travel	39.703	33.927	5.776	17,02
Sewa Lease	18.830	15.257	3.573	23,42
Kendaraan Vehicles	21.654	19.194	2.460	12,82
Sosialisasi dan rekonsiliasi Social and reconciliation	14.792	21.963	(7.171)	(32,65)
Lainnya Others	2.141	1.740	401	23,05
Jumlah Beban Usaha Total Operating Expenses	2.255.338	1.206.253	1.049.085	86,97

Jumlah beban usaha Jamkrindo tahun 2023 tercatat sebesar Rp2,25 triliun, meningkat 86,97% atau setara dengan Rp1,05 triliun dibandingkan tahun sebelumnya sebesar Rp1,21 triliun. Kenaikan beban usaha tersebut disebabkan adanya peningkatan beban Cadangan Kerugian Penurunan Nilai (CKPN).

Jamkrindo's total operating expenses in 2023 were recorded at IDR2.25 trillion, an increase of 86.97% or the equivalent of IDR1.05 trillion compared to the previous year of IDR1.21 trillion. The increase in operating expenses was due to an increase in the provision for impairment losses (CKPN).

Pendapatan (Beban) Lain - Bersih
Other Income (Expenses) - Net

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Pendapatan (beban) non-operasional Non-operating income (expenses).	1.108	50.146	(49.038)	(97,79)
Pendapatan Jasa Giro Interest Income	6.838	7.087	(249)	(3,51)
Pendapatan Jasa Administrasi Penjaminan Guarantee Administration Service Income	7.153	4.438	2.715	61,18
Jumlah Pendapatan (Beban) Lain Total Other Income (Expenses)	15.099	61.671	(46.572)	(75,52)

Tahun 2023, Jamkrindo membukukan pendapatan lain-lain sebesar Rp15,10 miliar, menurun 75,52% atau setara dengan Rp46,57 miliar dibandingkan tahun sebelumnya sebesar Rp61,67 miliar. Hal ini terutama disebabkan pada tahun 2022 terdapat pembatalan penjaminan dan adanya penyesuaian beban akrual.

In 2023, Jamkrindo recorded other income of IDR15.10 billion, a decrease of 75.52% or the equivalent of IDR46.57 billion compared to the previous year of IDR61.67 billion. This was mainly due to the cancellation of guarantees and adjustments in accrual expenses in 2022.

Laba Sebelum Pajak

Laba sebelum pajak yang dibukukan Jamkrindo tahun 2023 mencapai Rp1,64 triliun, meningkat 3,69% atau setara dengan Rp58,36 miliar dibandingkan tahun sebelumnya sebesar Rp1,68 triliun. Peningkatan tersebut dikarenakan oleh peningkatan bisnis sehingga berpengaruh pada peningkatan pendapatan dan laba.

Profit before Tax

The profit before tax recorded by Jamkrindo in 2023 reached IDR1.64 trillion, an increase of 3.69% or the equivalent of IDR58.36 billion compared to the previous year of IDR1.68 trillion. This increase was due to an increase in business which had an effect on increasing revenue and profits.

Beban Pajak Final

Jumlah beban pajak final Perusahaan tahun 2023 tercatat sebesar Rp153,02 miliar, naik Rp57,37 miliar atau 58,98% dari tahun sebelumnya sebesar Rp96,65 miliar. Peningkatan beban pajak final tersebut disebabkan peningkatan laba sebelum pajak.

Laba Bersih Tahun Berjalan

Tahun 2023, Perusahaan membukukan laba bersih tahun berjalan sebesar Rp1,44 triliun, meningkat 12,24% atau setara dengan Rp156,69 miliar dibandingkan tahun sebelumnya sebesar Rp1,28 triliun. Laba bersih tahun berjalan yang dapat diatribusikan kepada pemilik entitas induk pada tahun 2023 adalah sebesar Rp1,44 triliun, meningkat 12,24% atau setara dengan Rp156,69 miliar dibandingkan tahun 2022 sebesar Rp1,28 triliun, sedangkan laba bersih tahun berjalan yang diatribusikan kepada kepentingan non pengendali adalah sebesar Rp164 juta, menurun 150,93% atau setara dengan Rp486 juta dibandingkan tahun 2022 sebesar Rp322 juta.

Penghasilan (Beban) Komprehensif Lain Tahun Berjalan, Setelah Pajak

Tahun 2023, Perusahaan membukukan beban komprehensif lain tahun berjalan, setelah pajak sebesar Rp57,52 miliar, mengalami peningkatan 137,67% atau setara dengan Rp210,19 miliar dibandingkan tahun sebelumnya dimana Perusahaan membukukan beban komprehensif lain tahun berjalan, setelah pajak sebesar Rp152,67 miliar. Peningkatan tersebut terutama disebabkan adanya kondisi pasar yang baik yang menyebabkan nilai investasi naik dan berpengaruh pada pendapatan komprehensif.

Laba Komprehensif Tahun Berjalan

Laba komprehensif tahun berjalan Perusahaan tahun 2023 tercatat sebesar Rp1,49 triliun, meningkat 32,54% atau setara dengan Rp366,88 miliar dibandingkan tahun sebelumnya sebesar Rp1,13 triliun.

Laba Komprehensif yang dapat diatribusikan kepada pemilik entitas induk pada tahun 2023 adalah sebesar Rp1,49 triliun, meningkat 32,59% atau setara dengan Rp367,35 miliar dibandingkan tahun 2022 yaitu sebesar Rp1,13 triliun.

Sedangkan laba komprehensif yang dapat diatribusikan kepada kepentingan non pengendali adalah sebesar Rp154 juta, menurun 150% atau setara dengan Rp462 juta dibandingkan tahun 2022 yaitu sebesar Rp308 juta.

Final Tax Expense

The Company's final tax expense in 2023 was recorded at IDR153.02 billion, an increase of IDR57.37 billion or 58.98% from the previous year of IDR96.65 billion. The increase in final tax expense was due to an increase in profit before tax.

Net Profit for the Year

In 2023, the Company posted a net profit for the year of IDR1.44 trillion, an increase of 12.24% or equivalent to IDR156.69 billion compared to the previous year of IDR1.28 trillion. Net profit for the year attributable to owners of the parent entity in 2023 was IDR1.44 trillion, an increase of 12.24% or equivalent to IDR156.69 billion compared to 2022 of IDR1.28 trillion, while net profit for the year attributable to non-controlling interest amounted to IDR164 million, a decrease of 150.93% or equivalent to IDR486 million compared to 2022 of IDR322 million.

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

In 2023, the Company recorded other comprehensive expenses for the current year, after tax, amounting to IDR57.52 billion, an increase of 137.67% or equivalent to IDR210.19 billion compared to the previous year where the Company recorded other comprehensive expenses for the year, after tax, amounting to IDR152.67 billion. This increase was mainly due to good market conditions which caused investment values to rise and had an impact on comprehensive income.

Comprehensive Profit for the Year

The Company's comprehensive profit for the year in 2023 was recorded at IDR1.49 trillion, an increase of 32.54% or equivalent to IDR366.88 billion compared to the previous year of IDR1.13 trillion.

Comprehensive Profit attributable to owners of the parent entity in 2023 is IDR1.49 trillion, an increase of 32.59% or the equivalent of IDR367.35 billion compared to 2022, which was IDR1.13 trillion.

Meanwhile, comprehensive profit attributable to non-controlling interests was IDR154 million, a decrease of 150% or the equivalent of IDR462 million compared to 2022, which was IDR308 million.

LAPORAN ARUS KAS

CASH FLOW STATEMENT

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Arus Kas dari Aktivitas Operasi Cash Flow from Operating Activities	4.237.557	2.185.486	2.052.071	93,90
Arus Kas dari Aktivitas Investasi Cash Flow from Investment Activities	(3.625.035)	(2.224.011)	(1.401.024)	63,00
Arus Kas dari aktivitas Pendanaan Cash Flow from Financing Activities	(1.005.570)	(1.141.466)	135.896	(11,91)
Kenaikan/(Penurunan) Saldo Kas dan Setara Kas Increase/(Decrease) of Balance of Cash and Cash Equivalents	(393.048)	(1.179.991)	786.943	(66,69)
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at Beginning of the Year	6.445.968	7.625.959	(1.179.991)	(15,47)
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at the End of the Year	6.052.920	6.445.968	(393.048)	(6,10)

Jumlah kas dan setara kas Jamkrindo pada akhir tahun 2023 tercatat sebesar Rp6,05 triliun, menurun Rp393,05 miliar atau 6,10% dibandingkan jumlah kas dan setara kas pada awal tahun 2023. Penurunan jumlah kas dan setara kas tersebut utamanya disebabkan oleh meningkatnya aktivitas investasi.

Jamkrindo's total cash and cash equivalents at the end of 2023 was recorded at IDR6.05 trillion, a decrease of IDR393.05 billion or 6.10% compared to the amount of cash and cash equivalents at the beginning of 2023. The decrease in cash and cash equivalents was mainly due to the increase in investing activities.

Arus Kas Dari Aktivitas Operasi Cash Flow from Operating Activities

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Penerimaan Imbal Jasa Penjaminan (IJP) Guarantee Fee Income	11.111.588	6.661.110	4.450.478	66,81
Penerimaan Klaim dari Mitra Co-Guarantee Acceptance of Claims from Co-Guarantee Partners	515.596	474.047	41.549	8,76
Penerimaan dari Aktivitas Operasi Lainnya Income from other Operating Activities	1.109.244	924.165	185.079	20,03
Pembayaran IJP Co-Guarantee Payment of Co-Guarantee's Guarantee Fee	(628.122)	(938.258)	310.136	(33,05)
Pembayaran Klaim Payment of Claims	(5.933.725)	(2.992.011)	(2.941.714)	98,32
Pembayaran Biaya Payment of Expenses	(684.996)	(609.940)	(75.056)	12,31
Pembayaran kepada karyawan Payment to Employee	(585.647)	(669.036)	83.389	(12,46)
Pembayaran pajak penghasilan Payment of Income Tax	(666.381)	(664.591)	(1.790)	0,27
Arus kas bersih yang diperoleh dari aktivitas operasi Cash Flow from Operating Activities - Net	4.237.557	2.185.486	2.052.071	93,90

Arus kas bersih yang diperoleh Jamkrindo dari aktivitas operasi tahun 2023 mencapai Rp4,24 triliun, meningkat Rp2,05 triliun atau 93,90% dibandingkan periode yang sama tahun sebelumnya sebesar Rp2,18 triliun. Arus kas masuk diperoleh dari penerimaan imbal jasa penjaminan, penerimaan klaim dari mitra *co-guarantee* dan penerimaan dari aktivitas operasi lainnya dengan total sebesar Rp12,74 triliun. Sedangkan arus kas keluar digunakan untuk pembayaran IJP *co-guarantee*, pembayaran klaim, pembayaran biaya, pembayaran kepada karyawan dan pembayaran pajak penghasilan dengan total sebesar Rp8,50 triliun.

The net cash flow obtained by Jamkrindo from operating activities in 2023 reached IDR4.24 trillion, an increase of IDR2.05 trillion or 93.90% compared to the same period the previous year of IDR2.18 trillion. Cash inflow was obtained from Guarantee Fee Income, Acceptance of Claims from Co-Guarantee Partners and Income from other Operating Activities with a total of IDR12.74 trillion. Meanwhile, cash outflow was used for Payment of Co-Guarantee's Guarantee Fee, payment of claims, payment of expenses, payments to employees and payment of income tax totaling IDR8.50 trillion.

Arus Kas Dari Aktivitas Investasi

Cash Flow from Investment Activities

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Penerimaan Hasil Investasi Receipt from Return of Investment	1.135.360	621.152	514.208	82,78
Penempatan Investasi Placement of Investment	(5.667.989)	(3.611.396)	(2.056.593)	56,95
Penjualan Investasi Sales of Investment	1.007.694	1.003.627	4.067	0,41
Pembelian Aset Tetap dan Aset Tak Berwujud Purchase of Fixed Assets and Intangible Assets	(100.100)	(237.394)	137.294	(57,83)
Arus kas bersih yang digunakan untuk aktivitas investasi Cash Flow used for Investment Activities - Net	(3.625.035)	(2.224.011)	(1.401.024)	63,00

Arus kas bersih yang digunakan Jamkrindo untuk aktivitas investasi tahun 2023 tercatat sebesar Rp3,62 triliun, naik Rp1,40 triliun atau 63% dibandingkan tahun sebelumnya sebesar Rp2,22 triliun. Arus kas masuk diperoleh dari hasil investasi sebesar Rp2,14 triliun, sedangkan arus kas keluar digunakan untuk penempatan investasi dan pembelian aset tetap dan Aset Tak Berwujud dengan total sebesar Rp5,77 triliun.

The net cash flow used by Jamkrindo for investment activities in 2023 was recorded at IDR3.62 trillion, an increase of IDR1.40 trillion or 63% compared to the previous year of IDR2.22 trillion. Cash inflow was obtained from Receipt from Return of Investment amounting to IDR2.14 trillion, while cash outflow was used for Placement of Investment and Purchase of Fixed Assets and Intangible Assets with a total of IDR5.77 trillion.

Arus Kas Dari Aktivitas Pendanaan

Cash Flow from Financing Activities

Uraian Description	2023 (Rp-juta) (IDR-million)	2022 (Rp-juta) (IDR-million)	Kenaikan (Penurunan) Increase (Decrease)	
			Selisih (Rp-juta) Difference (IDR-million)	Presentase % Percentage
Pembayaran Sewa Lease payments	(45.693)	-	(45.693)	(100,00)
Dividen Dividend	(959.877)	(1.141.466)	181.589	(15,91)
Arus Kas Bersih Diperoleh dari/(digunakan untuk) Aktivitas Pendanaan Cash Flow from (used for) Financing Activities - Net	(1.005.570)	(1.141.466)	135.896	(11,91)

Arus kas bersih yang digunakan Jamkrindo untuk aktivitas pendanaan tahun 2023 adalah sebesar Rp1,00 triliun, turun Rp135,90 miliar atau 11.91% dari tahun sebelumnya dimana Jamkrindo memperoleh kas dari aktivitas pendanaan sebesar Rp1,14 triliun. Arus kas keluar digunakan untuk pembayaran dividen dan Pembayaran Sewa sebesar Rp1,00 triliun.

The net cash flow used by Jamkrindo for financing activities in 2023 is IDR1.00 trillion, a decrease of IDR135.90 billion or 11.91% from the previous year which Jamkrindo obtained cash from financing activities of IDR1.14 trillion. The cash outflow was used for dividend payments and lease payments amounting to IDR1.00 trillion.

Kemampuan Efisiensi Dan Profitabilitas Efficiency and Probability

Uraian Description	2023	2022	Perubahan Changes 2022-2023
Marjin Laba Bersih (%) Net Profit Margin (%)	22,61	22,69	(0,08)
Marjin Keuntungan (%) Profit Margin (%)	21,32	24,26	(2,94)
Rasio Laba terhadap Aset (ROA) (%) Return on Asset Ratio (%)	5,83	6,28	(0,45)
Rasio Laba terhadap Ekuitas (ROE) (%) Return on Equity Ratio (%)	10,98	9,98	(1,00)
Rasio Utang terhadap Ekuitas (DER) (%) Debt to Equity Ratio (%)	141,36	118,49	22,87
Beban Operasional terhadap Pendapatan Operasional (BOPO) (%) Operating Expenses to Operating Income (BOPO) (%)	20,37	18,75	1,62

KEMAMPUAN MEMBAYAR UTANG

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

Kemampuan Membayar Utang Jangka Pendek

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

Uraian Description	2023	2022	Perubahan Changes 2022-2023
Rasio Lancar (%) Current Ratio (%)	218,65	154,93	63,72

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

ABILITY TO PAY DEBT

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

Ability to Pay Short Term Debt

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

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



Kemampuan Membayar Utang Jangka Panjang

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

Ability to Pay Long Term Debt

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

Uraian Description	2023	2022	Perubahan Changes 2022-2023
Rasio Utang terhadap Ekuitas (DER) (%) Debt to Equity Ratio (%)	141,36	118,49	22,87

TINGKAT KOLEKTIBILITAS PIUTANG

Dalam industri penjaminan istilah kolektibilitas piutang diartikan sebagai aging piutang yaitu umur piutang yang belum dilakukan pembayaran. Berikut data umur dan saldo piutang Kredit Program Pemerintah (KUR dan PEN) per Desember 2023 beserta pembayaran piutang selama tahun 2023:

Umur Piutang Receivable Age	Outstanding Piutang (Rp-juta) Outstanding Receivables (IDR-million)			Pembayaran Piutang (Rp-juta) Payment of Receivables (IDR-million)		
	KUR Gen 1	KUR Gen 2	PEN	KUR Gen 1	KUR Gen 2	PEN
>60	134.534	81.580				
>48	79.480	96.697				
>36	96.325	346.481				
>24	103.751	395.923		26.618	4.633.189	588.762
0-24	1.237.109	2.170.039				
Total	1.651.198	3.090.720				

RECEIVABLE COLLECTIBILITY LEVEL

In the guarantee industry, the term receivables collectibility is defined as aging receivables, namely the age of receivables that have not been paid. The following is data on the age and balance of Government Program Credit receivables (KUR and PEN) as of December 2023 along with payment of receivables in 2023:

Adapun data umur dan saldo piutang Mitra Mitigasi Risiko per Desember 2023 beserta pembayaran piutang selama tahun 2023 adalah sebagai berikut:

The data on the age and balance of the Risk Mitigation Partner's receivables as of December 2023, along with payment of receivables during 2023, are as follows:

Umur Piutang Receivable Age

Kriteria Umur Piutang Receivable Age Criteria	PT Asuransi Jiwasraya	PT Heksa Solution Insurance	PT BRI Asuransi Indonesia	PT Reasuransi Indonesia Utama	PT Reasuransi Nasional Indonesia	PT Reasuransi Syariah Indonesia
>60	582	15.764		62.286		
>48	1583	274	6.294	50.165		
>36	1756	127		39.379		
>24	552	81		27.789		
0-12	440	210	61	29.700	453.973	88.063

Pembayaran Piutang Selama Tahun 2023 Payment of Receivables in 2023

No	Mitra Mitigasi Risiko Risk Mitigation Partner	Penggantian Pembayaran Klaim (Rp-juta) Claim Payment Reimbursement (IDR-million)
1	PT Heksa Solution Insurance	4.089
2	PT Penjaminan Jamkrindo Syariah	3.000
3	PT Reasuransi Nasional Indonesia	323.001
4	PT Reasuransi Indonesia Utama	23.665
5	PT Reasuransi Syariah Indonesia	36.499

STRUKTUR MODAL DAN KEBIJAKAN STRUKTUR MODAL

Rincian Struktur Modal

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

Uraian Description	2023		2022		Kenaikan (Penurunan) Increase (Decrease)	
	Rp-juta IDR (Million)	%	Rp-juta IDR (Million)	%	Rp-juta IDR (Million)	%
Liabilitas Liabilities	18.877.196	58,57	15.190.034	54,24	3.687.162	24,27
Ekuitas Equity	13.354.022	41,43	12.819.533	45,76	534.489	4,17
Jumlah Liabilitas, Dana Syirkah Temporer dan Ekuitas Total Liabilities, Temporary Syirkah Funds and Equity	32.231.220	100,00	28.009.567	100,0	4.221.653	15,07
Rasio Liabilitas terhadap Ekuitas (DER) Debt to Equity Ratio (DER)		141,36%		118,49		19,30%

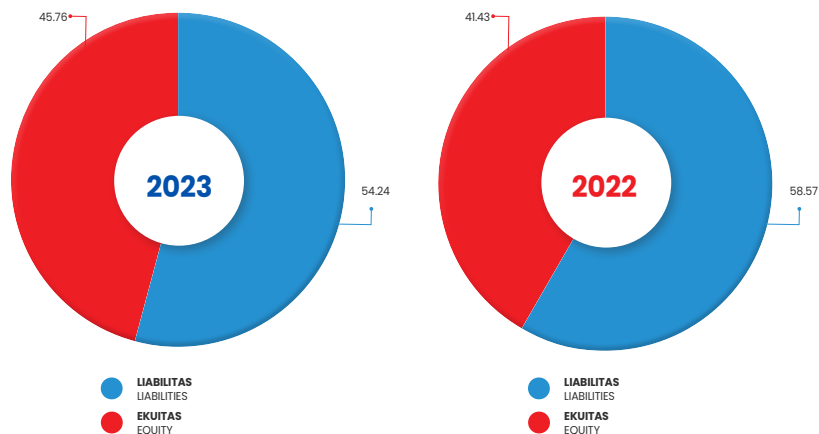
Komposisi struktur modal Perusahaan tahun 2023 adalah 58,57% berasal dari liabilitas dan 41,43% berupa ekuitas. Komposisi ini relatif tidak mengalami perubahan signifikan dibandingkan tahun sebelumnya.

CAPITAL STRUCTURE AND CAPITAL STRUCTURE POLICY

Capital Structure Details

The Company's capital structure as of December 31, 2023 can be explained in the following table:

The composition of the Company's capital structure in 2023 is 58.57% from liabilities and 41.43% from equity. This composition relatively did not experience significant changes compared to the previous year.



Kebijakan Manajemen Atas Struktur Permodalan

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

Dasar Pemilihan Kebijakan Manajemen Atas Struktur Modal

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

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

Perusahaan mematuhi peraturan pajak yang berlaku, yaitu Peraturan Menteri Keuangan No. 169/PMK.010/2015, dimana rasio maksimum untuk *Debt to Equity* (DER) yang diperbolehkan untuk tujuan pajak adalah 4:1. Pada tahun 2023, DER yang dimiliki oleh Perusahaan adalah 141,36%. Dengan kondisi tersebut, rasio hutang terhadap modal Perusahaan masih berada pada kategori yang baik.

Ikatan Material Untuk Investasi Barang Modal

Sepanjang tahun 2023, Jamkrindo tidak melakukan ikatan dengan pihak manapun terkait investasi barang modal.

Management Policy on Capital Structure

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

Basis for Selection of Management Policy on Capital Structure

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

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

The Company complies with applicable tax regulations, namely Minister of Finance Regulation No. 169/PMK.010/2015, in which the maximum ratio for Debt to Equity (DER) allowed for tax purposes is 4:1. In 2023, the DER owned by the Company is 141.36%. Under these conditions, the Company's debt-to-equity ratio is still in a good category.

Commitment for Capital Good Investment

Throughout 2023, Jamkrindo did not make any commitment with any parties related to investment in capital goods

Investasi Barang Modal Yang Drealisasikan Pada Tahun Buku Realized Capital Goods Investment in The Fiscal Year

Jenis Investasi Types of Investment	Tujuan Investasi Investment Purposes	Nilai Investasi (Rp juta) Investment Value (IDRmillion)
Tanah Land	Relokasi unit kerja ke tempat yang lebih strategis dan lebih representative Relocation of work units to a more strategic and more representative location	35.072
Bangunan Kantor Office Building	Optimalisasi aset yang telah dimiliki melalui Pembangunan dan Renovasi Gedung Kantor Optimization of assets that are already owned through the Construction and Renovation of Office Buildings	18.677



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

Jenis Investasi Types of Investment	Tujuan Investasi Investment Purposes	Nilai Investasi (Rp juta) Investment Value (IDRmillion)
Inventaris Kantor Office Equipment	Menggantikan aset yang sudah tidak layak pakai/habis masa umur ekonomisnya dan beberapa aset yang belum ada/dimiliki oleh kantor Replacing assets that are no longer suitable for use/expired their economic life and some assets that do not yet exist/are owned by the office	32.339
Inventaris Rumah Dinas Houses Equipment	Menggantikan aset yang sudah tidak layak pakai/habis masa umur ekonomisnya dan beberapa aset yang belum ada/dimiliki oleh rumah dinas Replacing assets that are no longer suitable for use/expired their economic life and some assets that do not yet exist/are owned by the official residence	845
Kendaraan Bermotor Motor Vehicles	Menggantikan aset yang sudah tidak layak pakai/habis masa umur ekonomisnya dan beberapa aset yang belum ada/dimiliki oleh kantor Replacing assets that are no longer suitable for use/expired their economic life and some assets that do not yet exist/are owned by the official residence	121
Jumlah Investasi Total Investment		87.054

Tahun 2023, Jamkrindo merealisasikan investasi barang modal dalam bentuk aset tetap sebesar Rp87,05 miliar. Investasi tersebut utamanya ditujukan untuk mendukung operasional Perusahaan.

In 2023, Jamkrindo will realize investment in capital goods in the form of fixed assets amounting to IDR87.05 billion. This investment is primarily intended to support the Company's operations.

Informasi dan Fakta Material yang Terjadi Setelah Tanggal Laporan Akuntan

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

Material Information and Facts that Occur After the Date of the Accountant's Report

There is no material information and facts that occurred after the date of the accountant's report.

PENCAPAIAN TARGET TAHUN 2023

TARGET ACHIEVEMENT IN 2023

Asumsi-Asumsi Yang Digunakan Serta Proses Perumusan Target Tahun 2023

Asumsi-asumsi yang digunakan dalam penyusunan RKAP Tahun 2023 adalah sebagai berikut:

1. Asumsi Ekonomi Makro
 - a. Pertumbuhan Ekonomi (% , yoy) 5,1 - 5,4 5,3
 - b. Inflasi, (% , yoy) 4,0 - 4,8 3,6
 - c. Nilai Tukar Rupiah (Rp/USD) 14.500 - 14.900 14.800
 - d. Suku Bunga (%) 6,85 - 8,42 7,9
 - e. Harga Minyak Mentah Indonesia (USD/barel) 95 - 105 90
 - f. Lifting Minyak (ribu barel per hari) 625 - 630 660
 - g. Lifting Gas (ribu barel setara minyak per hari) 956 - 964 1.100
2. Asumsi Mikro
 - a. Volume penjaminan sebesar Rp340 Triliun.
 - b. Pendapatan IJP accrual tumbuh sebesar 16% atau sebesar Rp6.716 Miliar.
 - c. Loss Ratio sebesar 58%.
 - d. Recovery Rate subrogasi sebesar 30% dari pendapatan subrogasi sebesar Rp999 Miliar
 - e. Pendapatan Investasi bersih sebesar Rp953 Miliar atau dengan tingkat YOI sebesar 5,13%.
 - f. Opex Ratio sebesar 20,10%.
 - g. Tingkat kesehatan dengan kategori "Sehat"

Pencapaian Target Tahun 2023

Pada Tahun Buku 2023 PT Jaminan Kredit Indonesia membukukan *volume* penjaminan sebesar Rp377,63 triliun atau mencapai sebesar 110,98% dari target 2023, realisasi *volume* ini didukung oleh volume penjaminan KUR sebesar Rp136,22 triliun atau mencapai sebesar 60,54% dari target dan *volume* penjaminan Non KUR sebesar Rp241,41 triliun atau mencapai 209,44% dari target 2023.

Laba Tahun Buku 2023 tercatat sebesar Rp1,44 triliun atau mencapai sebesar 108,20% dari target 2023 hal ini dikarenakan pendapatan Imbal Jasa Penjaminan (IJP) yang dihasilkan yang lebih besar dibandingkan dengan jumlah beban usaha yaitu sebesar Rp6,35 triliun atau mencapai 126,60% sedangkan beban klaim sebesar Rp3,58 triliun atau sebesar 131,91% sehingga penjaminan bersih

The Assumptions Used and the 2023 Target Formulation Process

The assumptions used in the preparation of the 2023 RKAP is as follows:

1. Macroeconomic Assumptions
 - a. Economic Growth (% , yoy) 5.1 - 5.4 5.3
 - b. Inflation, (% , yoy) 4.0 - 4.8 3.6
 - c. Rupiah Exchange Rate (IDR/USD) 14,500 - 14,900 14,800
 - d. Interest Rate (%) 6.85 - 8.42 7.9
 - e. Indonesian Crude Oil Price (USD/barrel) 95 - 105 90
 - f. Oil Lifting (thousand barrels per day) 625 - 630 660
 - g. Gas Lifting (thousand barrels of oil equivalent per day) 956 - 964 1,100
2. Micro Assumptions
 - a. Guarantee volume amounted to IDR340 trillion.
 - b. IJP accrual revenue grew by 16% or IDR6,716 billion.
 - c. Loss Ratio of 58%.
 - d. Subrogation Recovery Rate of 30% of subrogation income of IDR999 billion.
 - e. Net Investment Income of IDR953 billion or with YOI rate of 5.13%.
 - f. Opex Ratio of 20.10%.
 - g. Soundness level receiving "Healthy" category

Achievement of Target in 2023

In the 2023 Fiscal Year, PT Jaminan Kredit Indonesia recorded a guarantee volume of IDR377.63 trillion or reached 110.98% of the 2023 target. The realization of this volume was supported by a KUR guarantee volume of IDR136.22 trillion or reached 60.54% of the target and Non-KUR guarantee volume amounting to IDR241.41 trillion or reaching 209.44% of the 2023 target.

Profit for the fiscal year 2023 was recorded at IDR1.44 trillion or reached 108.20% of the 2023 target, this was due to the Guarantee Fee (IJP) income generated which was higher than the total operating expenses of IDR6.35 trillion or reached 126.60% while the claim expense amounted to IDR3.58 trillion or 131.91% , thus the net guarantee amounted to IDR2.78 trillion. With investment income reaching 132.16%

sebesar Rp2,78 triliun. Dengan pendapatan investasi yang mencapai 132,16% dan beban usaha yang diatas target 2023 atau sebesar 137,41%, Perusahaan membukukan laba sebelum pajak sebesar Rp1,64 triliun atau mencapai sebesar 133,49% dengan beban pajak sebesar Rp202,11 miliar sehingga laba setelah pajak menjadi sebesar Rp1,44 triliun atau mencapai sebesar 104,93%.

and operating expenses above the 2023 target or 137.41%, the Company recorded a profit before tax of IDR1.64 trillion or reached 133.49% with a tax expense of IDR202.11 billion so that profit after tax amounted to IDR1.44 trillion or reached 104.93%.

Uraian Description	Realisasi 2023 2023 Realization	Target 2023 2023 Target	Pencapaian Realisasi Terhadap Target 2023 Achievement of Realization Against the 2023 Target (%)
PEMASARAN MARKETING			
Volume Kredit yang Dijamin Guaranteed Credit Volume			
KUR (Rp-juta/IDR-million)	136.222.579	225.000.000	60,54
PEN (Rp-juta/IDR-million)	0	0	0,00
Non KUR (Rp-juta/IDR-million)	241.407.625	115.261.096	209,44
Jumlah Total (Rp-juta/IDR-million)	377.630.204	340.261.096	110,98
LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN CONSOLIDATED PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME			
Imbal Jasa Penjaminan Bersih (Rp-juta) Net Guarantee Fee – Net (IDR-million)	6.354.728	5.019.585	126,60
Beban Klaim (Rp-juta) Claim Expenses (IDR-million)	(3.577.332)	(2.711.906)	131,91
Penjamin Bersih (Rp-juta) Net Guarantee (IDR-million)	2.777.396	2.307.679	120,35
Pendapatan Investasi (Rp-juta) Investment Income (IDR-million)	1.193.515	903.072	132,16
Beban Usaha (Rp-juta) Operating Expenses (IDR-million)	(2.25.338)	(1.641.297)	137,41
Pendapatan (Beban) lain-lain (Rp-juta) Other Comprehensive Income (Expenses) (IDR-million)	15.099	9.198	164,16
Laba Sebelum Pajak (Rp-juta) Profit Before Tax (IDR-million)	1.638.962	1.818.785	90,11
Manfaat (Beban) Pajak Penghasilan (Rp-juta) Income Tax Benefit (Expense) (IDR-million)	(202.113)	(490.845)	41,18
Laba Tahun Berjalan (Rp-juta) Profit for the Year (IDR-million)	1.436.849	1.327.940	108,20
POSISI KEUANGAN KONSOLIDASIAN CONSOLIDATED STATEMENT OF FINANCIAL POSITION			
Aset (Rp-juta) Assets (IDR-million)	32.231.220	30.058.328	107,23
Liabilitas (Rp-juta) Liabilities (IDR-million)	18.877.198	16.516.493	114,29
Ekuitas (Rp-juta) Equity (IDR-million)	13.354.022	13.541.835	98,61

Uraian Description	Realisasi 2023 2023 Realization	Target 2023 2023 Target	Pencapaian Realisasi Terhadap Target 2023 Achievement of Realization Against the 2023 Target (%)
STRUKTUR MODAL CAPITAL STRUCTURE			
Rasio Liabilitas Terhadap Ekuitas Debt to Equity Ratio (DER)	141,36	126,98	111,32
RASIO-RASIO KEUANGAN FINANCIAL RATIOS			
Return on Equity (ROE) (%)	10,98	10,39	105,68
Return on Assets (ROA) (%)	5,83	6,31	92,39
Biaya Operasi Terhadap Pendapatan Operasi (BOPO) (%) Operating Costs Against Operating Income (BOPO) (%)	20,37	20,42	99,76
Rasio Solvabilitas (%) Solvency Ratio (%)	170,75	178,75	95,52
Rasio Likuiditas/Rasio Lancar (%) Current Ratio (%)	218,65	233,53	93,63

Secara umum, kinerja Jamkrindo di tahun 2023 telah sesuai dengan target yang ditetapkan dalam RKAP kendati masih terdapat beberapa indikator kinerja yang masih berada di bawah target sebagaimana terlihat pada tabel di atas.

Di bidang pemasaran, seluruh target berhasil dilampaui dengan baik. Volume kredit yang dijaminakan, baik KUR, PEN maupun Non KUR berada di atas target yang ditetapkan di RKAP 2023. Demikian juga halnya dengan pencapaian target laba (rugi) Perusahaan. Kendati penjaminan bersih yang dibukukan Perusahaan sedikit berada di bawah target RKAP, namun pencapaian Laba Tahun Berjalan Perusahaan tahun 2023 mencapai 104,93% dari target RKAP 2023. Hal tersebut salah satunya seiring dengan keberhasilan Perusahaan dalam melakukan efisiensi yang tercermin dari realisasi Beban Usaha yang berada di bawah target RKAP 2023.

In general, Jamkrindo's performance in 2023 has been in accordance with the targets set in the Work Plan and Budget (RKAP) although there are still some performance indicators that are still below the target as shown in the table above.

In the marketing sector, all targets were well exceeded. The volume of credit guaranteed, for KUR, PEN and Non-KUR was above the target set in the 2023 Work Plan and Budget (RKAP). Likewise with the achievement of the Company's profit (loss) target. Although the net guarantee recorded by the Company was slightly below the RKAP target, the achievement of the Company's Profit for the Year 2023 reached 104.93% of the 2023 RKAP target. This is partly in line with the Company's success in carrying out efficiency as reflected in the realization of Operating Expenses which are below the 2023 RKAP target.

PROSPEK USAHA DAN PROYEKSI KINERJA PERUSAHAAN TAHUN 2024

BUSINESS PROSPECTS AND COMPANY PERFORMANCE PROJECTIONS IN 2024

Prospek Usaha Tahun 2024

Berdasarkan dokumen Kerangka Ekonomi Makro dan Pokok-Pokok Kebijakan Fiskal tahun 2024 Kementerian Keuangan, perekonomian nasional diperkirakan tumbuh 5,3 – 5,7 persen di tahun 2024. Stabilitas perekonomian di tahun 2023 dan akselerasi transformasi ekonomi nasional akan berperan penting dalam menopang laju perekonomian di tahun 2024. Pertumbuhan ekonomi di setiap sektor diperkirakan akan terus membaik di tahun 2024. Kontribusi dari sektor industri pengelolaan atau sektor manufaktur sebagai kontributor terbesar PDB diperkirakan akan semakin kuat mendukung pertumbuhan ekonomi. Sektor perdagangan diperkirakan tumbuh cukup kuat seiring meningkatnya konsumsi masyarakat. Sektor pertanian diperkirakan akan terus pulih seiring dengan semakin besarnya dukungan yang diharapkan baik produk pertanian yang akan dikonsumsi masyarakat, maupun yang akan menjadi bahan baku industri pengolahan. Kinerja sektor pertambangan diharapkan terus mengalami peningkatan yang signifikan untuk mendukung hilirisasi SDA. Sektor konstruksi diperkirakan tetap tumbuh positif dan kuat terutama dengan dukungan penyelesaian proyek-proyek infrastruktur Pemerintah, baik dalam rangka konektivitas, maupun penyelesaian PSN termasuk pembangunan IKN Nusantara.

Laju inflasi di tahun 2024 diperkirakan bergerak dengan tren positif, berada dalam sasaran inflasi. Pencapaian inflasi 2024 pada sasaran $2,5 \pm 1,0$ persen didukung oleh daya beli masyarakat yang terus menguat seiring dengan pertumbuhan konsumsi masyarakat. Sebagai salah satu kunci pengendalian inflasi nasional, inflasi pangan juga terus dijaga dengan berbagai upaya menjaga ketersediaan pasokan dan kelancaran distribusi di tengah tantangan gangguan cuaca. Selain itu, risiko administered price dikelola dengan baik guna menjaga keberlangsungan aktivitas ekonomi secara umum di tengah tantangan agenda reformasi energi yang terus berjalan serta dinamika harga minyak mentah dunia.

Pada tahun 2024, perbaikan kondisi ekonomi domestik akan terus berlangsung dan kembali mendukung stabilitas nilai tukar yang tetap terjaga. Kinerja dan kondisi pasar keuangan dan modal yang lebih baik mampu terus mendukung kepercayaan asing dan arus modal masuk ke Indonesia. Pada saat yang sama, perbaikan dan pengembangan kinerja sektor riil dan industri terus membuka peluang masuknya investasi langsung dan juga peluang bagi kinerja ekspor Indonesia. Sementara itu,

Business Prospects in 2024

Based on the Ministry of Finance's Macroeconomic Framework and Fiscal Policy Principles for 2024 document, the national economy is expected to grow by 5.3 – 5.7 percent in 2024. Economic stability in 2023 and the acceleration of national economic transformation will play an important role in supporting the pace of the economy in 2024. Economic growth in each sector is expected to continue to improve in 2024. The contribution of the management industry or manufacturing sector as the largest contributor to GDP is expected to be stronger in supporting economic growth. The trade sector is expected to grow quite strongly as public consumption increases. The agricultural sector is expected to continue to recover along with the greater support expected both agricultural products that will be consumed by the public, as well as those that will become raw materials for the processing industry. The performance of the mining sector is expected to continue to experience a significant increase to support the downstreaming of natural resources. The construction sector is expected to continue to grow positively and strongly, especially with the support of the completion of Government infrastructure projects, both in the context of connectivity, as well as the completion of PSN including the development of Nusantara Capital City.

The inflation rate in 2024 is expected to move with a positive trend, within the inflation target. The achievement of 2024 inflation at the target of 2.5 ± 1.0 percent is supported by people's purchasing power which continues to strengthen along with the growth of public consumption. As one of the keys to controlling national inflation, food inflation also continues to be maintained with various efforts to maintain the availability of supplies and smooth distribution amid the challenges of weather disturbances. In addition, administered price risks are well managed to maintain the sustainability of economic activity in general amid the challenges of the ongoing energy reform agenda and the dynamics of world crude oil prices.

In 2024, the improvement in domestic economic conditions will continue to take place and again support the stability of the exchange rate that is maintained. Better financial and capital market performance and conditions are able to continue to support foreign confidence and capital inflows to Indonesia. At the same time, the improvement and development of real and industrial sector performance continues to open opportunities for direct investment inflows and also opportunities for Indonesia's export performance.

inflasi yang lebih rendah dan terjaga memberikan peluang pelonggaran moneter dan turut mendukung kinerja sektor riil.

Meanwhile, lower and manageable inflation provides an opportunity for monetary easing and also supports real sector performance.

Uraian Description	2022	2023	2024
GDP (%)	5,3	5,0 - 5,3	5,3 - 5,7
Inflasi (%) Inflation (%)	5,51	2,0 - 4,0	1,5 - 3,5

Sumber : Kemenkeu RI | Source : Indonesia's Ministry of Finance

Ekonomi Indonesia tetap berdaya tahan di tengah meningkatnya ketidakpastian global. Data Badan Pusat Statistik (BPS) menunjukkan pertumbuhan ekonomi triwulan I 2024 sebesar 5,11% (yoy), meningkat dibandingkan dengan pertumbuhan pada triwulan sebelumnya sebesar 5,04% (yoy). Ke depan, pertumbuhan ekonomi 2024 diprakirakan tetap kuat dalam kisaran 4,7-5,5% (yoy) didukung oleh permintaan domestik, terutama dari berlanjutnya pertumbuhan konsumsi dan investasi bangunan sejalan dengan berlanjutnya pembangunan Proyek Strategis Nasional (PSN).

Indonesia's economy remains resilient amid rising global uncertainty. Data from Statistics Indonesia (BPS) showed that economic growth in the first quarter of 2024 amounted to 5.11% (yoy), an increase compared to growth in the previous quarter of 5.04% (yoy). Going forward, economic growth in 2024 is predicted to remain strong in the range of 4.7-5.5% (yoy) supported by domestic demand, especially from continued growth in consumption and building investment in line with the continued development of the National Strategic Project (PSN).

Pertumbuhan ekonomi yang meningkat pada triwulan I 2024 didukung oleh permintaan domestik yang lebih tinggi. Konsumsi rumah tangga tumbuh sebesar 4,91% (yoy) seiring dengan pelaksanaan Pemilu 2024, hari libur nasional, dan cuti bersama. Konsumsi Lembaga Nonprofit yang Melayani Rumah Tangga (LNPR) tumbuh tinggi sebesar 24,29% (yoy) didorong oleh aktivitas penyelenggaraan Pemilu 2024 dan momen Ramadan. Konsumsi Pemerintah meningkat dengan tumbuh sebesar 19,90% (yoy) didorong oleh kenaikan belanja barang, terutama terkait pelaksanaan Pemilu 2024, serta belanja pegawai. Investasi tumbuh sebesar 3,79% (yoy) terutama ditopang oleh investasi bangunan seiring berlanjutnya pembangunan infrastruktur. Sementara itu, ekspor tumbuh melambat sebesar 0,50% (yoy), khususnya ekspor barang sejalan dengan penurunan harga komoditas produk utama ekspor, di tengah permintaan beberapa negara mitra dagang utama yang tetap tumbuh.

The accelerated economic growth in the first quarter of 2024 was supported by higher domestic demand. Household consumption increased by 4.91% (yoy) in line with the implementation of the 2024 Election, national holidays, and collective leave. Consumption of Nonprofit Institutions Serving Households (LNPR) grew by 24.29% (yoy) driven by the activities of the 2024 Election and Ramadan. Government Consumption increased by 19.90% (yoy) driven by an increase in goods expenditure, mainly related to the implementation of the 2024 Election, as well as personnel expenditure. Investment increased by 3.79% (yoy) mainly supported by building investment as infrastructure development continued. Meanwhile, exports decelerated by 0.50% (yoy), especially exports of goods in line with the decline in commodity prices of main export products, amidst the demand of several major trading partner countries that continued to grow.

Proyeksi Kinerja Dan Rencana Kerja Perusahaan Tahun 2024

Company Performance Projections and Work Plans for 2024

Proyeksi Tahun 2024 terhadap Realisasi Tahun 2023 Projections for 2024 against Realization in 2023

Uraian Description	Realisasi 2023 Realization 2023	Proyeksi 2024 Projection 2024	Perbandingan Proyeksi 2024 Terhadap Realisasi 2023 Projections for 2024 against Realization in 2023
	1	2	%
PEMASARAN			
MARKETING			
Volume Kredit yang Dijamin (Rp-juta) Guaranteed Credit Volume (IDR-million)	377.630.204	340.261.096	109,85%

Proyeksi Tahun 2024 terhadap Realisasi Tahun 2023
Projections for 2024 against Realization in 2023

Uraian Description	Realisasi 2023 Realization 2023	Proyeksi 2024 Projection 2024	Perbandingan Proyeksi 2024 Terhadap Realisasi 2023 Projections for 2024 against Realization in 2023
	1	2	%
LABA (RUGI) DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN			
CONSOLIDATED PROFIT (LOSS) AND OTHER COMPREHENSIVE INCOME			
Imbal Jasa Penjaminan Bersih (Rp-juta) Net Guarantee Fee – Net (IDR-million)	6.354.728	5.780.847	90,97
Beban Klaim (Rp-juta) Claim Expenses (IDR-million)	3.577.332	3.466.575	96,90
Penjaminan Bersih (Rp-juta) Net Guarantee (IDR-million)	2.777.396	2.314.272	83,33
Pendapatan Investasi (Rp-juta) Investment Income (IDR-million)	1.193.515	953.088	79,86
Beban Usaha (Rp-juta) Operating Expenses (IDR-million)	(2.25.338)	1.428.279	-63,33
Pendapatan (Beban) Lain-lain (Rp-juta) Other Comprehensive Income (Expenses) (IDR-million)	15.099	12.327	81,64
Laba Sebelum Pajak (Rp-juta) Profit Before Tax (IDR-million)	1.638.962	1.851.408	112,96
Manfaat (Beban) Pajak Penghasilan (Rp-juta) Income Tax Benefit (Expense) (IDR-million)	(202.113)	482.052	-238,51
Laba Tahun Berjalan (Rp-juta) Profit for the Year (IDR-million)	1.436.849	1.369.356	95,30
POSISI KEUANGAN KONSOLIDASIAN			
CONSOLIDATED STATEMENT OF FINANCIAL POSITION			
Aset (Rp-juta) Assets (IDR-million)	32.231.220	30,629,395	95,03
Liabilitas (Rp-juta) Liabilities (IDR-million)	18.877.198	17,134,944	90,77
Ekuitas (Rp-juta) Equity (IDR-million)	13.354.022	13,494,451	101,05
STRUKTUR MODAL			
CAPITAL STRUCTURE			
Rasio Liabilitas terhadap Ekuitas, atau Debt to Equity Ratio (DER) (%) Debt to Equity Ratio (DER)	141,36%	126,98%	89,83
RASIO(RASIO KEUANGAN)			
FINANCIAL RATIOS			
Return On Equity (ROE) (%)	10,98%	10,39%	94,63
Return On Asset (ROA) (%)	5,83%	6,31%	108,23
Net Profit Margin (NPM) (%)	22,61%	22,61%	100,00
Rasio Solvabilitas (%) Solvency Ratio (%)	170,75%	178,75%	104,69

KEBIJAKAN DIVIDEN DAN PEMBAGIANNYA

DIVIDEND POLICY AND ITS DISTRIBUTION

Kebijakan Dividen

Dasar untuk memperhatikan hak para pemegang saham tanpa mengabaikan kondisi keuangan kebijakan pembagian dividen Perusahaan berlandaskan Undang-Undang (Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, dimana pembagian dividen dilakukan sesuai dengan keputusan RUPS Tahunan.

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

Kronologis Pembagian Dividen

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

Tahun Pembagian Year of Distribution	Tahun Dividen Dividend Year	Tanggal Pengumuman Date of Announcement	Tanggal Pembayaran Date of Payment	Dividen Kas yang Dibagikan (Rp) Cash Dividend Distributed (IDR)	Rasio Pembagian Dividen (%) Dividend Payout Ratio (%)
2023	2022	27 Juni 2023 June 27, 2023	14 Agustus 2023 August 14, 2023	959.876	75%
2022	2021	22 Desember 2022 December 22, 2022	29 Desember 2022 December 29, 2022	799.366	75%
2021	2020	18 Mei 2022 May 18, 2022	23 Juni 2022 June 23, 2022	342.100	75%
2020	2019	15 Juli 2020 July 15, 2020	18 Agustus 2020 August 18, 2020	400.000	64%
2019	2018	29 Mei 2019 May 29, 2019	27 Juni 2019 June 27, 2019	39.754	10%
2018	2017	3 Mei 2018 May 3, 2018	30 Mei 2018 May 30, 2018	80.184	10%

Dividend Policy

The basis for the Company's dividend distribution policy is based on Law No. 40 of 2007 concerning Limited Liability Companies, in which the distribution of dividends is carried out in accordance with the resolutions of the Annual General Meeting of Shareholders. The Company tries to pay attention to the rights of shareholders without ignoring the Company's financial condition.

The decision to distribute the Company's dividends is related to, among other things, the net profit earned in the fiscal year and the Company's obligation to allocate reserve funds in accordance with applicable regulations and the Company's financial condition. In addition, the Company also considers future growth rates and expansion plans in dividend distribution decisions.

Dividend Distribution Chronology

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

PERPAJAKAN: KONTRIBUSI KEPADA NEGARA

TAXATION: CONTRIBUTION TO THE STATE

Selain memberikan dividen, Jamkrindo juga memberikan kontribusi kepada Negara dalam bentuk pajak. Tahun 2023, Jamkrindo telah memenuhi seluruh kewajiban pajaknya dengan rincian dan perbandingannya terhadap tahun 2022 sebagai berikut:

In addition to distributing dividends, Jamkrindo also contributes to the State in the form of taxes. In 2023, Jamkrindo has fulfilled all of its tax obligations with details and comparisons to 2022 as follows:

Jenis Pajak Tax Types	2023	2022
PPh Pasal 29 Income Tax Article 29	94.078	419.426
PPh Pasal 25 Income Tax Article 25	20.595	13.661
PPh Pasal 21 Income Tax Article 21	11.489	4.898
PPh Pasal 23 Income Tax Article 23	1.114	510
PPh Pasal 4 ayat 2 Income Tax Article 4 Section 2	248	442
PPh Pasal 22 Income Tax Article 22	46	39
PPh Pasal 26 Income Tax Article 26	-	-
Pajak Pertambahan Nilai Value Added Tax	1.838	2.245
Jumlah Total	129.408	441.221

Informasi Tentang Program Kepemilikan Saham Oleh Karyawan dan/atau Manajemen

Hingga akhir tahun 2023, Jamkrindo tidak melaksanakan program kepemilikan saham oleh manajemen dan/atau karyawan (ESOP/MSOP). Dengan demikian Laporan Tahunan ini tidak menyajikan informasi terkait *stock option* yang dimiliki pekerja dan manajemen, baik jumlah saham dan harga *exercise*, jangka waktu, persyaratan pekerja dan/atau manajemen yang berhak.

Informasi Tentang Penggunaan Dana Hasil Penawaran Umum

Tahun 2023, Jamkrindo tidak melakukan penawaran umum di bursa manapun.

Informasi Material Mengenai Investasi, Ekspansi, Divestasi, Penggabungan/ Peleburan Usaha, Akuisisi, dan Restrukturisasi Utang/Modal

Tidak terdapat informasi dan fakta material mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal yang dilakukan Perusahaan pada tahun 2023.

INFORMATION ABOUT EMPLOYEE AND/OR MANAGEMENT SHARE OWNERSHIP PROGRAM

Until the end of 2023, Jamkrindo did not implement a share ownership program by management and/or employees (ESOP/ MSOP). Therefore, this Annual Report does not provide information related to stock options held by workers and management, both in terms of number of shares and the exercise price, time period, requirements for workers and/or management who are eligible.

INFORMATION REGARDING THE USE OF PUBLIC OFFERING FUNDS

In 2023, Jamkrindo did not make a public offering on any stock exchange.

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

There was no material information and facts regarding the investment, expansion, divestment, business merger/consolidation, acquisition, debt/capital restructuring carried out by the Company in 2023.

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

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

Transaksi Yang Mengandung Benturan Kepentingan

Selama tahun 2023, Jamkrindo tidak melakukan transaksi material yang mengandung benturan kepentingan.

Transaksi Dengan Pihak Afiliasi

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

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

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

1. PT Bahana Pembinaan Usaha Indonesia (Persero)
PT Bahana Pembinaan Usaha Indonesia (Persero) adalah pemegang saham Perusahaan. PT Reasuransi Nasional Indonesia adalah entitas yang dimiliki dan dikendalikan secara tidak langsung oleh PT Bahana Pembinaan Usaha Indonesia (Persero). Perusahaan memiliki transaksi penjaminan ulang dengan PT Reasuransi Nasional Indonesia.
2. Badan Usaha Milik Negara (BUMN)
Pemerintah Republik Indonesia merupakan pemegang saham utama Perusahaan dan Badan Usaha Milik Negara dan Anak Perusahaan. PT Bahana Pembinaan Usaha Indonesia (Persero), PT Bank Rakyat Indonesia (Persero) Tbk, PT Bank Mandiri (Persero) Tbk, PT Bank Negara Indonesia (Persero) Tbk, PT Bank Tabungan Negara (Persero) Tbk, PT Bank Syariah Indonesia Tbk, PT Bank Tabungan Negara Syariah, PT Pegadaian, PT Reasuransi Indonesia Utama (Persero), PT Reasuransi Syariah Indonesia, PT Tugu Reasuransi Indonesia, PT BRI Asuransi Indonesia, Perum Perumahan Nasional (Persero), PT Bank Raya Indonesia Tbk, PT Adhi Karya (Persero) Tbk, PT Asuransi Jiwasraya (Persero), PT Asuransi Binagriya Upakara, PT Aneka Tambang (Persero) Tbk, PT Pegadaian

Transactions Containing Conflicts of Interest

In 2023, Jamkrindo did not make material transactions that contain conflicts of interest.

Transactions with Affiliated Parties

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

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

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

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

1. State Owned Enterprises
The Government of the Republic of Indonesia The Government of the Republic of Indonesia is the majority shareholder of the Company and State-Owned Enterprises and Subsidiaries. PT Bahana Pembinaan Usaha Indonesia (Persero), PT Bank Rakyat Indonesia (Persero) Tbk, PT Bank Mandiri (Persero) Tbk, PT Bank Negara Indonesia (Persero) Tbk, PT Bank Tabungan Negara (Persero) Tbk, PT Bank Syariah Indonesia Tbk, PT Bank Tabungan Negara Syariah, PT Pegadaian, PT Reasuransi Indonesia Utama (Persero), PT Reasuransi Syariah Indonesia, PT Tugu Reasuransi Indonesia, PT BRI Asuransi Indonesia, Perum Perumahan Nasional (Persero), PT Bank Raya Indonesia Tbk, PT Adhi Karya (Persero) Tbk, PT Asuransi Jiwasraya (Persero), PT Asuransi

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

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

Realisasi Saldo dan Transaksi Pihak Berelasi pada Periode Tahun Buku 2022 dan 2023

Realization of Related Party Balances and Transactions in the 2022 and 2023 Fiscal Year Period

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Aset Related Party Balances in Assets	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Kas di bank Cash and cash in banks	139.766	0,43	160.835	0,57	(21.069)	(13,10)
Deposito wajib dan berjangka Statutory and time deposits	6.499.226	20,16	4.822.353	17,22	1.676.873	34,77

Realisasi Saldo dan Transaksi Pihak Berelasi pada Periode Tahun Buku 2022 dan 2023
Realization of Related Party Balances and Transactions in the 2022 and 2023 Fiscal Year Period

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Aset Related Party Balances in Assets	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Deposito berjangka untuk tujuan tertentu Time deposits for specific purposes	1.504.373	4,67	1.606.923	5,74	(102.550)	(6,38)
Efek-efek Marketable securities	8.158.469	25,31	6.180.615	22,07	1.977.854	32,00
Sukuk	4.639.233	14,39	561.010	2,00	4.078.223	726,94
Reksadana Mutual funds	1.041.223	3,23	561.010	2,00	480.213	85,60
Saham Shares	134.061	0,42	135.002	0,48	(941)	(0,70)
Efek Beragun Aset Asset backed securities	3.063	0,01	6.122	0,02	(3.059)	(49,97)
Piutang imbal jasa penjaminan Guarantee fee receivables	4.366.393	13,55	4.487.864	16,02	(121.471)	(2,71)
Piutang penjaminan ulang Amounts due from reinsurers	762.624	2,37	338.234	1,21	424.390	125,47
Piutang hasil investasi Investment income receivables	221.477	0,69	164.723	0,59	56.754	34,45
Jumlah aset dari pihak berelasi Total assets of related parties	27.469.909	85,23	22.863.692	81,63	4.606.217	20,15
Total Aset Total assets	32.231.220		28.009.567		4.221.653	15,07

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Liabilitas Related Party Balances in Liabilities	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Utang penjaminan ulang Amounts due to reinsurer	633.300	3,35	221.100	1,46	412.200	186,43
Utang klaim Claim Payables	79.975	0,42	54.490	0,36	25.485	46,77
Jumlah liabilitas dari pihak berelasi Total Liabilities of Related Parties	713.275	3,78	275.590	1,81	437.685	158,82
Total Liabilitas Total Liabilities	18.877.198		15.190.034		3.687.164	24,27

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Pendapatan Kafalah Related Party Balances in Kafalah income	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Pemerintah Republik Indonesia The Government of the Republic of Indonesia	17.909	4,39	171.452	34,07	(153.543)	(89,55)
Jumlah Imbal Jasa Kafalah Bruto dari pihak Berelasi Total Kafalah Fees from Related Party	17.909	4,39	171.452	34,07	(153.543)	(89,55)
Total Imbal Jasa Kafalah Bruto Total Kafalah Fees-Gross	408.035		503.297		(95.262)	(18,93)

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Penjaminan Ulang Related Party Balances in Re-guarantee	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Premi penjaminan ulang Re-guarantee premium	740.166	96,40	914.932	91,69	(174.766)	(19,10)
Total premi penjaminan ulang dari pihak berelasi Total Re-guarantee premium from Related Party	740.166	96,40	914.932	91,69	(174.766)	(19,10)
Total Premi Penjaminan Ulang Total Re-guarantee premium	767.795		997.898		(230.103)	(23,06)

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Beban Klaim Related Party Balances in Claim Expenses	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Beban Klaim Claim Expenses	5.370.958	90,16	2.776.155	85,75	2.594.803	93,47
Total Beban Klaim dari Pihak-pihak Berelasi Total Claim Expenses from Related Parties	5.370.958	90,1	2.776.155	85,75	2.594.803	93,47
Total Beban Klaim Total Claim Expenses	5.957.023		3.237.332		2.719.691	84,01

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Klaim Penjaminan Ulang Related Party Balances in reinsurance claims	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Klaim penjaminan ulang Reinsurance claims	787.839	99,92	533.907	98,98	253.932	47,56
Total Klaim penjaminan ulang dari Pihak-pihak Berelasi Total reinsurance claims in related parties	787.839	99,92	533.907	98,98	253.932	47,56
Total Klaim Penjaminan Ulang Total reinsurance claims	788.483		539.414		249.069	46,17

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Beban Komisi Related Party Balances in commission expenses	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Beban Komisi Commission expenses	2.893	9,23	32.996	36,78	(30.103)	(91,23)
Total Beban Komisi dari Pihak-pihak Berelasi Total commission expenses from related parties	2.893	9,23	32.996	36,78	(30.103)	(91,23)
Total Beban Komisi Total commission expenses	31.338		89705		(58.367)	(65,07)

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Pendapatan Komisi Related Party Balances in commission income	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Pendapatan komisi Commission income	92.030	99,33	97.877	98,88	(5.847)	(5,97)
Total beban komisi dari Pihak-pihak Berelasi Total commission income from related parties	92.030	99,33	97.877	98,88	(5.847)	(5,97)
Total Pendapatan Komisi Total commission income	92.651		98.984		(6.333)	(6,40)

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Pendapatan Subrogasi Related Party Balances in subrogation income	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Pendapatan Subrogasi – Bersih Subrogation income – Net	967.267	91,30	691.650	82,80	275.617	39,85
Total Pendapatan Subrogasi – Bersih dari Pihak-pihak Berelasi Total subrogation income – Net from related parties	967.267	91,30	691.650	82,80	275.617	39,85
Total Pendapatan Subrogasi – Bersih Total subrogation income – Net	1.059.417		835.372		224.045	26,82

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Pendapatan Investasi Related Party Balances in investment income	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Pendapatan Investasi Investment income	1.144.009	94,68	724.640	82,48	419.369	57,87
Total Pendapatan Investasi dari Pihak-pihak Berelasi Total investment income from related parties	1.144.009	94,68	724.640	82,48	419.369	57,87
Total Pendapatan Investasi Total investment income	1.208.265		878.538		329.727	37,53

dalam juta Rupiah
In IDRmillion

Saldo Transaksi Pihak Berelasi Dalam Beban Investasi Related Party Balances in investment expenses	2023		2022		Peningkatan/(Penurunan) Increase (Decrease)	
	Nominal	%	Nominal	%	Nominal	%
Beban Investasi investment expenses	10.364	97,20	9.385	46,92	979	10,43
Total Beban Investasi dari Pihak-pihak berelasi Total investment expenses from related parties	10.364	97,20	9.385	46,92	979	10,43
Total Beban Investasi Total investment expenses	10.663		20.002		(9.339)	(46,69)

PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK DI LINGKUP PERUSAHAAN

IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE WITHIN THE COMPANY

Prinsip Umum

Jamkrindo memiliki komitmen untuk menerapkan prinsip Governansi Perusahaan atau tata kelola Perusahaan yang baik (*Good Corporate Governance/GCG*) dalam kegiatan usahanya sehari-hari. Komitmen Perusahaan ini ditegaskan di dalam Anggaran Dasar dan berbagai kebijakan GCG. Segenap insan Jamkrindo menerapkan praktik-praktik GCG dalam pengelolaan Perusahaan yang dituangkan dalam Pedoman GCG. Segenap insan Jamkrindo bertekad untuk selalu menerapkan GCG secara efektif dan efisien, serta menggunakannya sebagai landasan untuk meningkatkan kinerja bisnis yang berkelanjutan dan juga sebagai bentuk pertanggungjawaban Perusahaan kepada para pemangku kepentingan.

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

Bagi Perusahaan, governansi perusahaan didefinisikan sebagai suatu pola pikir dan pola kerja yang diterapkan di seluruh jajaran Perusahaan untuk meningkatkan transparansi dan akuntabilitas demi terciptanya sistem manajemen yang efisien dan efektif. Komitmen secara penuh untuk menerapkan prinsip-prinsip GCG dapat menjadi landasan dalam menciptakan nilai tambah yang berkelanjutan bagi kepentingan para pemegang saham, masyarakat secara luas, dan berbagai pemangku kepentingan lainnya (pegawai, konsumen, regulator, mitra kerja, dan lain lain) baik dalam jangka pendek maupun jangka panjang.

Dalam pengelolaan sumber daya dan usaha, governansi perusahaan juga akan meningkatkan tanggung jawab manajemen pada pemegang saham (*shareholders*), pemangku kepentingan (*stakeholders*), serta mengakomodasi berbagai pihak yang berkepentingan dengan perusahaan seperti kreditur, *supplier*, asosiasi usaha, konsumen, pekerja, Pemerintah dan masyarakat luas.

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

General Principles

Jamkrindo is committed to implementing the principles of Good Corporate Governance (GCG) in its daily business activities. This Company commitment is emphasized in the Articles of Association and various GCG policies. All personnel of Jamkrindo implement GCG practices in the Company governance as outlined in the GCG Guidelines. All personnel of Jamkrindo are determined to always implement GCG effectively and efficiently, as well as use it as a basis for improving sustainable business performance and also as a form of corporate accountability to stakeholders.

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

For the Company, corporate governance is defined as a mindset and working pattern which has been implemented throughout the Company to increase transparency and accountability for creating an efficient and effective management system. Full commitment to implementing GCG principles becomes the basis for creating sustainable added value for the interests of shareholders, society in general, and various other stakeholders (such as employees, consumers, regulators, work partners, etc.) in the long or short term

In managing resources and business, corporate governance also increase management responsibility towards shareholders, stakeholders, as well as accommodate various parties with an interest in the company such as creditors, suppliers, business associations, consumers, workers, the government and wide community.

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

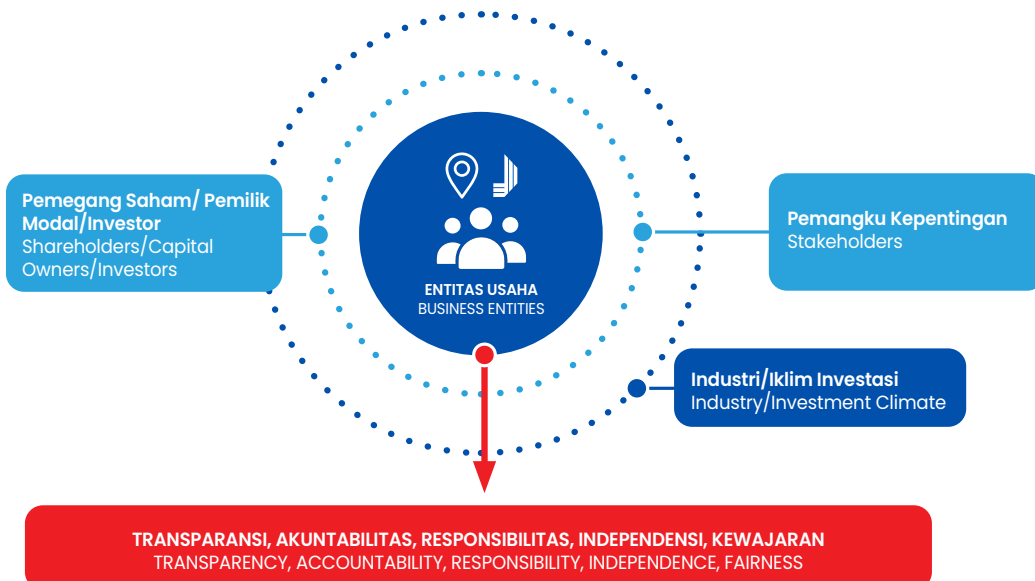
Pendekatan Tata Kelola Perusahaan yang Baik Good Approach to GCG



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

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

Harmonisasi Entitas Usaha dengan Pemegang Saham dan Pemangku Kepentingan Harmony between Business Entities and Shareholders and Stakeholders





Melalui penerapan prinsip-prinsip GCG diharapkan mampu memaksimalkan nilai Jamkrindo bagi para *stakeholders* dalam bentuk meningkatnya kinerja dalam bentuk nilai Perusahaan dalam jangka panjang serta citra positif Perusahaan. Sehingga semakin menguatkan posisi Jamkrindo dalam persaingan global serta pertumbuhan bisnis berkelanjutan.

Selain itu, GCG juga merupakan prinsip-prinsip atau atau *Governance Principles* yang mendasari proses dan mekanisme pengelolaan Perseroan berlandaskan kepatuhan terhadap peraturan perundang-undangan serta cerminan dunia usaha yang memiliki etika, sehingga dapat digunakan untuk menjaga kepercayaan pemegang saham (*shareholders*) dan juga pemangku kepentingan (*stakeholders*).

Through the implementation of GCG principles, it is expected that Jamkrindo value will be able to be maximized for stakeholders, in the form of increased performance, in the form of long-term corporate value and a positive image of the Company. This will strengthen Jamkrindo's position in global competition and sustainable business growth.

In addition, GCG is also the principles or Governance Principles that underlie the Company's management processes and mechanisms based on compliance with laws and regulations, as well as a reflection of an ethical business world, so that it can be used to maintain the trust of shareholders and stakeholders.

PRINSIP TATA KELOLA DAN KOMITMEN PENERAPANNYA OLEH JAMKRINDO

GOVERNANCE PRINCIPLES AND COMMITMENT TO THE IMPLEMENTATION BY JAMKRINDO

Dasar Penerapan Tata Kelola Perusahaan yang Baik

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

Basics of Implementing Good Corporate Governance

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

Keterbukaan Transparency	Berdikari mendefinisikan transparansi sebagai keterbukaan dalam melaksanakan proses pengambilan keputusan dan keterbukaan dalam mengemukakan informasi materil dan relevan mengenai Perusahaan. Independently defines transparency as openness in conducting the decision-making process and openness in disclosing material and relevant information about the Company.
Akuntabilitas Accountability	Akuntabilitas adalah kejelasan fungsi, pelaksanaan dan pertanggungjawaban organ Perusahaan sehingga pengelolaan Perusahaan terlaksana secara efektif. Accountability is the clarity of functions, implementation and accountability of the Company's organs so that the management of the Company is carried out effectively.
Pertanggungjawaban Responsibility	Kesesuaian di dalam pengelolaan Perusahaan terhadap peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat. Conformity in the management of the Company with the applicable laws and regulations and sound corporate principles.
Kemandirian Independence	Kemandirian sebagai suatu keadaan di mana Perusahaan dikelola secara profesional tanpa benturan kepentingan dan pengaruh/tekanan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat. Independence as a condition in which the Company is managed professionally without conflict of interest and influence/ pressure from any party that is not in accordance with applicable laws and regulations and sound corporate principles.
Kewajaran Fairness	Kewajaran sebagai keadilan dan kesetaraan di dalam memenuhi hak-hak <i>stakeholder</i> yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku. Fairness refers to fairness and equality in fulfilling stakeholder rights that arise based on agreements and laws and regulations.

Praktik GCG dikembangkan Jamkrindo sebagai komitmen untuk terus berinovasi dalam upaya penyempurnaan implementasi GCG di lingkup keorganisasian di lingkungan Jamkrindo, di mana hal ini memberikan Perusahaan kepercayaan diri dalam menghadapi setiap tantangan ke depan dan menjadi entitas usaha dengan kompetensi yang kompetitif. Dalam mengimplementasikan GCG, Jamkrindo mengacu pada beberapa peraturan dan perundangundangan, utamanya Undang-Undang No.19 Tahun 2003 tentang Badan Usaha Milik Negara (BUMN) dan Undang-Undang No.40 Tahun 2007 tentang Perseroan Terbatas. Undang-undang ini memberikan fondasi menyeluruh terhadap aspek pengelolaan organisasi, mulai dari hak dan kewajiban pemegang saham, tugas dan wewenang Direksi dan Dewan Komisaris, hingga hubungan Perusahaan dengan pemangku kepentingan internal dan eksternal.

Sebagai entitas usaha dimana Pemerintah Indonesia menjadi Pemegang Saham, penerapan GCG di lingkup

GCG practices were developed by Jamkrindo as a commitment to continue to innovate in efforts to improve GCG implementation in the organizational sphere within Jamkrindo, of which this gives the Company confidence in facing every challenge going forward and becoming a business entity with competitive competence. In implementing GCG, Jamkrindo refers to several laws and regulations, especially Law No. 19 of 2003 concerning State-Owned Enterprises (BUMN) and Law No. 40 of 2007 concerning Limited Liability Companies. This law provides a comprehensive foundation for aspects of organizational management, starting from the rights and obligations of shareholders, duties and authorities of the Board of Directors and Board of Commissioners, to the Company's relationship with internal and external stakeholders

As a business entity in which the Government of Indonesia is the Shareholder, the implementation of GCG within the

Perusahaan juga mengacu pada Peraturan Menteri BUMN No. PER-01/MBU/2011 tentang Penetapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) pada Badan Usaha Milik Negara (BUMN) sebagaimana telah diubah dengan Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/2012 tanggal 6 Juli 2012 yang selanjutnya diperbaharui melalui Peraturan Menteri BUMN nomor: PER-2/MBU/03/2023 tanggal 24 Maret 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara, dimana disebutkan bahwa GCG adalah prinsip-prinsip yang mendasari suatu proses dan mekanisme pengelolaan perusahaan berlandaskan perundang-undangan dan etika berusaha. Penerapan prinsip-prinsip GCG yang mencakup transparansi, akuntabilitas, pertanggungjawaban, kemandirian dan kewajaran merupakan landasan yang kuat bagi keberlanjutan aktivitas usaha Perusahaan. Selain itu penerapan GCG yang mengacu pada praktik terbaik akan meningkatkan kepercayaan Pemegang Saham dan para pemangku kepentingan yang akan membawa Perusahaan kepada kemajuan yang signifikan dan berkelanjutan.

Berdasarkan Peraturan Menteri BUMN tersebut, tujuan penerapan prinsip-prinsip GCG pada entitas usaha BUMN adalah:

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

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

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

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

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

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

Harmonisasi dengan Peraturan Menteri BUMN nomor: PER-2/MBU/03/2023 tanggal 24 Maret 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara PT Jaminan Kredit Indonesia, dengan rincian sebagai berikut:

of SOEs' Regulation number: PER-2/MBU/03/2023 dated March 24, 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises for PT Jaminan Kredit Indonesia, with the following details

Organ GCG GCG Organ	Prinsip-prinsip Tata Kelola Perusahaan yang Baik Principles of Good Corporate Governance				
	Transparansi Transparency	Akuntabilitas Accountability	Pertanggungjawaban Responsibility	Kemandirian Independency	Kewajaran Fairness
Pemegang Saham Shareholders	<p>Pengungkapan yang jelas mengenai rencana transaksi luar biasa antara lain merger, akuisisi, penjualan aset Perusahaan dalam jumlah yang substansional</p> <p>Keterbukaan dalam penetapan penghasilan Direksi dan Dewan Komisaris</p> <p>Clear disclosure of plans for extraordinary transactions, including mergers, acquisitions, and sales of Company assets in substantial amounts</p> <p>Disclosure in determining the income of the Board of Directors and the Board of Commissioners</p>	<p>Pemegang Saham mempunyai tanggungjawab untuk memantau pelaksanaan prinsip-prinsip GCG dalam proses pengelolaan Perusahaan dan memastikan bahwa semua pengelolaan Perusahaan mematuhi peraturan perundang-undangan</p> <p>Shareholders have the responsibility to monitor the implementation of GCG principles in the process of managing the Company and ensure that all management of the Company complies with laws and regulations.</p>	<p>Pemegang Saham tidak diperkenankan mencampuri kegiatan operasional Perusahaan yang menjadi tanggungjawab direksi sesuai peraturan perundang-undangan yang berlaku</p> <p>Shareholders are not allowed to interfere in the Company's operational activities which are the responsibility of the Board of Directors in accordance with prevailing laws and regulations</p>	<p>Melakukan prosedur yang lazim dalam menetapkan anggota Direksi dan Dewan Komisaris sehingga secara objektif didapatkan orang yang tepat sesuai kualifikasi yang dibutuhkan Perusahaan</p> <p>Carry out the usual procedures in appointing the members of the Board of Directors and the Board of Commissioners so that the right person is obtained objectively according to the qualifications required by the Company</p>	<p>Pemegang Saham berhak memperoleh keterangan yang berkaitan dengan kepentingan Perusahaan dari Direksi dan atau Dewan Komisaris</p> <p>Shareholders are entitled to obtain information relating to the interests of the Company from the Board of Directors and or the Board of Commissioner</p>



Organ GCG GCG Organ	Prinsip-prinsip Tata Kelola Perusahaan yang Baik Principles of Good Corporate Governance				
	Transparansi Transparency	Akuntabilitas Accountability	Pertanggungjawaban Responsibility	Kemandirian Independency	Kewajaran Fairness
Dewan Komisaris Board of Commissioner	<ol style="list-style-type: none"> Dibuat risalah rapat Dewan Komisaris yang menunjukkan adanya dinamika rapat dalam proses pengambilan keputusan Kehadiran setiap anggota Dewan Komisaris dan pelaksanaan rapat Dewan Komisaris dilaporkan pada Laporan Tahunan Perusahaan Remunerasi Dewan Komisaris dilaporkan pada Laporan Tahunan Perusahaan 	<p>Dewan Komisaris bertanggungjawab atas pengawasan pelaksanaan strategi Perusahaan dan mewajibkan terlaksananya akuntabilitas serta pemberian nasehat kepada Direksi dalam rangka pengelolaan Perusahaan secara efektif</p> <p>Pemberdayaan fungsi Dewan Komisaris</p> <p>The Board of Commissioners is responsible for overseeing the implementation of the Company's strategy and requires accountability and providing advice to the Board of Directors in the context of effective management of the Company</p> <p>Empowerment of the function of the Board of Commissioners</p>	<ol style="list-style-type: none"> Dewan Komisaris harus mempunyai komitmen untuk mentaati peraturan perundang-undangan yang terkait dengan tugas jabatannya Dewan Komisaris bertanggungjawab atas pelaksanaan tugasnya kepada Pemegang Saham Dewan Komisaris turut bertanggungjawab terhadap kebenaran laporan keuangan yang diajukan Direksi kepada Pemegang Saham 	<ol style="list-style-type: none"> Memberikan pertimbangan yang objektif dalam memecahkan masalah-masalah yang dihadapi Perusahaan yang mungkin mengandung potensi terjadinya benturan kepentingan Dewan Komisaris tidak berwenang membuat keputusan manajemen pengelolaan Perusahaan sehari-hari seperti keputusan mengenai pengangkatan dan pemberhentian karyawan atau penandatanganan kerjasama atau kontrak-kontrak yang bersifat rutin 	<p>Dewan Komisaris dalam menjalankan jabatannya akan selalu menerapkan etika bisnis Perusahaan dalam rangka pemenuhan kepentingan <i>stakeholders</i></p> <p>In carrying out their positions, the Board of Commissioners will always apply the Company's business ethics in order to fulfill the interests of stakeholders</p>

Organ GCG GCG Organ	Prinsip-prinsip Tata Kelola Perusahaan yang Baik Principles of Good Corporate Governance				
	Transparansi Transparency	Akuntabilitas Accountability	Pertanggungjawaban Responsibility	Kemandirian Independency	Kewajaran Fairness
Direksi Board of Directors	<ol style="list-style-type: none"> Menyediakan Laporan Kegiatan dan Keuangan Perusahaan sebagai alat bantu untuk mengungkapkan transaksi keuangan dan kinerja Perusahaan kepada <i>stakeholder</i> secara transparan Mengungkapkan informasi dan Laporan Keuangan Perusahaan diantaranya disajikan melalui <i>website</i> Perusahaan Mengungkapkan gaji dan penghasilan lain direksi pada Laporan Tahunan 	<ol style="list-style-type: none"> Direksi harus mampu menempatkan urutan prioritas dalam upaya pemenuhan kepentingan <i>stakeholder</i> Direksi membangun dan menetapkan Sistem Pengendalian Internal yang efektif sehingga dapat mengamankan aset Perusahaan Direksi memberdayakan peran dan fungsi SPI sebagai mitra strategis manajemen Direksi harus memastikan bahwa SPI memiliki akses terhadap informasi mengenai Perusahaan yang perlu untuk dapat melaksanakan tugasnya 	<ol style="list-style-type: none"> Direksi harus mempunyai komitmen untuk mentaati Peraturan Perundang-undangan yang terkait dengan operasional Perusahaan Direksi bertanggungjawab terhadap materi yang disajikan pada Laporan Keuangan Direksi bertanggungjawab terhadap pengungkapan informasi Laporan Keuangan pada media publikasi nasional sehingga dapat diakses oleh <i>stakeholder</i> 	<p>Komposisi Direksi harus memungkinkan direksi dapat bertindak secara independen dalam arti tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugas secara mandiri dan kritis dalam hubungan satu sama lainnya</p> <p>The composition of the Board of Directors must enable the Board of Directors to act independently in the sense that they do not have interests that could interfere with their ability to carry out tasks independently and critically in relation to one another</p>	<ol style="list-style-type: none"> Penerapan sistem <i>reward</i> dan <i>punishment</i> yang memadai agar setiap karyawan memperoleh rasa keadilan dikaitkan dengan keberhasilan dalam pencapaian kinerja Menerapkan etika bisnis Perusahaan dalam rangka pemenuhan kepentingan <i>stakeholder</i>
	<ol style="list-style-type: none"> Providing Company Activity and Financial Reports as a tool to transparently disclose financial transactions and Company performance to stakeholders Disclose information and the Company's Financial Statements, among others, are presented through the Company's website Disclose the salaries and other income of the Board of Directors in the Annual Report 	<ol style="list-style-type: none"> The Board of Directors must be able to place a priority order in an effort to fulfill stakeholder interest. The Board of Directors builds and establishes an effective Internal Control System so as to safeguard the Company's assets The Board of Directors empowers the role and function of SPI as a management strategic partner The Board of Directors must ensure that SPI has access to information regarding the Company that is necessary to be able to carry out their duties 	<ol style="list-style-type: none"> The Board of Directors must have a commitment to comply with the Laws and Regulations related to the Company's operations The Board of Directors is responsible for the material presented in the Financial Statements The Board of Directors is responsible for disclosing Financial Report information in national publication media so that it can be accessed by stakeholders 		<ol style="list-style-type: none"> Implementation of an adequate reward and punishment system so that every employee gets a sense of justice associated with success in achieving performance Implementing the Company's business ethics in order to fulfill stakeholder interests

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

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

Perilaku Beretika

Definisi

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

Penerapan di lingkup Perusahaan

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

1. Selalu Berpegang teguh kepada nilai moral dan etika.
2. Memenuhi Janji dan Komitmen.
3. Bertanggung Jawab atas tugas, keputusan dan tindakan yang dilakukan.
4. Saling peduli dan menghargai perbedaan.
5. Patuh kepada pimpinan sepanjang tidak bertentangan dengan hukum dan etika.
6. Selalu menjaga nama baik Perusahaan dan sesama karyawan.
7. Selalu mengutamakan kepentingan perusahaan dan menghindari benturan kepentingan.
8. Tidak melakukan perbuatan yang bertentangan dengan peraturan perundang-undangan, kebijakan & peraturan perusahaan, nilai-nilai dan etika perusahaan.

Akuntabilitas

Definisi

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

Penerapan di lingkup Perusahaan

Penerapan "Akuntabilitas" di Jamkrindo dapat tercermin melalui:

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

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

Ethical Behavior

Definition

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

Implementation in the Company

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

1. Always adhere to moral and ethical values.
2. Fulfilling Promises and Commitments.
3. Responsible for the tasks, decisions, and actions taken.
4. Caring for each other and respecting differences.
5. Obey the leadership as long as it does not conflict with law and ethics.
6. Always maintain the good name of the Company and fellow employees.
7. Always put the interests of the Company first and avoid conflicts of interest.
8. Do not commit acts that are contrary to laws and regulations, Company policies & regulations, Company values and ethic

Accountability

Definition

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

Implementation in the Company

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

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

Transparansi

Definisi

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

Penerapan di lingkup Perusahaan

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

Keberlanjutan

Definisi

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

Penerapan di lingkup Perusahaan

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

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

1. Define the duties and responsibilities of each Company organ and all employees clearly and in line with the Company's vision, mission, values and strategy.
2. Accountable for Company performance through the submission of financial reports to the public in a timely manner.
3. Report to Shareholders regarding the Company's annual Work Plan and Budget as well as changes and additions thereto.
4. Reporting to Shareholders the Company's performance accompanied by a strategy to improve performance and achieve Company targets.

Transparency

Definition

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

Implementation in the Company

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

Sustainability

Definition

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

Implementation in the Company

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

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

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

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

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

Prinsip 1: Peran dan Tanggung Jawab Direksi dan Dewan Komisaris

Definisi

Direksi dan Dewan Komisaris menjalankan peran dan tanggung jawabnya secara independen untuk menciptakan nilai yang berkelanjutan untuk kepentingan terbaik jangka panjang korporasi dan pemegang saham, dengan mempertimbangkan kepentingan para pemangku kepentingan.

Penjelasan

Prinsip 1 berkaitan dengan peran dan tanggung jawab Direksi dalam melakukan pengelolaan korporasi serta peran dan tanggung jawab Dewan Komisaris dalam melakukan pengawasan atas pengelolaan korporasi oleh Direksi. Di samping itu Prinsip ini mengatur penilaian kinerja Direksi dan Dewan Komisaris dan anggotanya masing-masing, penanganan benturan kepentingan yang terjadi pada anggota Direksi dan anggota Dewan Komisaris serta peningkatan kompetensi anggota Direksi dan anggota Dewan Komisaris.

Penerapan di lingkup Perusahaan

1. Dewan Komisaris
 - a. Melakukan pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya baik mengenai Perusahaan maupun usaha Perusahaan yang dilakukan oleh Direksi.
 - b. Memberikan nasihat kepada Direksi termasuk pengawasan terhadap pelaksanaan Rencana Kerja Jangka Panjang Perusahaan, Rencana Kerja dan Anggaran Perusahaan serta ketentuan peraturan perundang-undangan yang berlaku, untuk kepentingan Perusahaan dan sesuai dengan maksud dan tujuan Perusahaan.

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

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

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

Principle 1: Roles and Responsibilities of the Board of Directors and Board of Commissioners

Definition

The Board of Directors and Board of Commissioners carry out their roles and responsibilities independently to create sustainable value for the best long-term interests of the corporation and shareholders, taking into account the interests of stakeholders.

Explanation

Principle 1 relates to the roles and responsibilities of the Directors in managing the corporation and the roles and responsibilities of the Board of Commissioners in supervising corporate management by the Directors. In addition, this principle regulates the performance evaluation of the Board of Directors and the Board of Commissioners and their respective members, handling conflicts of interest that occur between members of the Board of Directors and members of the Board of Commissioners as well as increasing the competence of members of the Board of Directors and members of the Board of Commissioners.

Implementation in the Company

1. Board of Commissioners
 - a. Supervise management policies, the general management of both the Company and the Company's business carried out by the Board of Directors.
 - b. Providing advice to the Board of Directors including supervising the implementation of the Company's Long Term Work Plan, Work Plan and Company Budget, as well as provisions of applicable laws and regulations, for the benefit of the Company and in accordance with the aims and objectives of the Company.

c. Memantau dan memastikan bahwa praktik *Good Corporate Governance* telah diterapkan secara efektif dan berkelanjutan, antara lain dengan mengadakan pertemuan berkala antara Dewan Komisaris dengan Direksi untuk membahas implementasi *Good Corporate Governance*.

2. Direksi

Menjalankan segala tindakan yang berkaitan dengan pengurusan Perusahaan untuk kepentingan Perusahaan dan sesuai dengan maksud dan tujuan Perusahaan serta mewakili Perusahaan baik di dalam maupun di luar pengadilan tentang segala hal dan segala kejadian dengan pembatasan-pembatasan sebagaimana diatur dalam ketentuan peraturan perundang-undangan, Anggaran Dasar dan/atau Keputusan Rapat Umum Pemegang Saham.

Prinsip 2: Komposisi dan Remunerasi Direksi dan Dewan Komisaris

Definisi

Anggota Direksi dan anggota Dewan Komisaris dipilih dan ditetapkan sedemikian rupa sehingga komposisi Direksi sebagai organ pengelolaan dan komposisi Dewan Komisaris sebagai organ pengawasan adalah beragam dan masing-masing terdiri dari para Direktur dan Komisaris yang memiliki komitmen, pengetahuan, kemampuan, pengalaman dan keahlian yang dibutuhkan untuk memenuhi secara tepat peran pengelolaan Direksi dan peran pengawasan Dewan Komisaris.

Remunerasi dirancang untuk secara efektif menyelaraskan kepentingan anggota Direksi dan anggota Dewan Komisaris dengan kepentingan jangka panjang korporasi dan penciptaan nilai yang berkelanjutan.

Penjelasan

Prinsip 2 mengharuskan pemilihan dan penetapan anggota Direksi dan anggota Dewan Komisaris dilakukan sedemikian rupa sehingga Direksi dan Dewan Komisaris masing-masing sebagai organ pengelolaan dan pengawasan memiliki komposisi anggota dengan pengetahuan, kemampuan, dan keahlian yang dibutuhkan sesuai dengan perannya masing-masing. Di samping itu, Prinsip ini menekankan pentingnya kebijakan remunerasi untuk mendorong anggota Direksi dan anggota Dewan Komisaris mengutamakan kepentingan jangka panjang korporasi berdasarkan prinsip keberlanjutan, serta mengharuskan pengungkapan kebijakan dan informasi remunerasi yang diterima oleh Direksi dan Dewan Komisaris secara transparan dan akuntabel.

Penerapan di lingkup Perusahaan

Penetapan komposisi dan remunerasi Direksi dan Dewan Komisaris ditetapkan oleh Pemegang Saham.

c. Monitor and ensure that Good Corporate Governance practices have been implemented effectively and sustainably, including by holding regular meetings between the Board of Commissioners and the Board of Directors to discuss the implementation of Good Corporate Governance.

2. Board of Directors

Conduct all actions related to the management of the Company for the benefit of the Company and in accordance with the purposes and objectives of the Company and represent the Company both inside and outside the court on all matters and all events with limitations as stipulated in the provisions of laws and regulations, the Articles of Association and /or Resolutions of the General Meeting of Shareholders

Principle 2: Composition and Remuneration of the Board of Directors and Board of Commissioners

Definition

Members of the Board of Directors and members of the Board of Commissioners are selected and determined in such a way that the composition of the Board of Directors as a management organ and the composition of the Board of Commissioners as a supervisory organ is diverse and each consists of Directors and Commissioners who have the commitment, knowledge, ability, experience and expertise needed to fulfilling properly the management role of the Board of Directors and the supervisory role of the Board of Commissioners.

Remuneration is designed to effectively align the interests of members of the Board of Directors and members of the Board of Commissioners with the long-term interests of the corporation and sustainable value creation.

Explanation

Principle 2 requires that the selection and appointment of members of the Board of Directors and members of the Board of Commissioners are conducted in such a way that the Board of Directors and the Board of Commissioners respectively as management and supervisory organs have a composition of members with the knowledge, abilities and expertise needed in accordance with their respective roles. In addition, this Principle emphasizes the importance of remuneration policies to encourage members of the Board of Directors and members of the Board of Commissioners to prioritize the long-term interests of the corporation based on the principle of sustainability, and requires disclosure of remuneration policies and information received by the Board of Directors and Board of Commissioners in a transparent and accountable manner.

Implementation in the Company

Shareholders determine the composition and remuneration of the Board of Directors and Board of Commissioners.



Prinsip 3: Hubungan Kerja antara Direksi dan Dewan Komisaris

Definisi

Direksi dan Dewan Komisaris memiliki hubungan kerja yang erat, terbuka, konstruktif, profesional dan saling percaya untuk kepentingan terbaik korporasi.

Penjelasan

Prinsip 3 menekankan pentingnya hubungan kerja yang erat, terbuka, konstruktif, profesional, saling percaya antara Direksi dan Dewan Komisaris dalam mencapai kepentingan terbaik korporasi. Prinsip 3 ini juga mengatur perlunya Dewan Komisaris mengakses informasi yang lengkap serta pentingnya anggota Direksi dan Dewan Komisaris memahami implikasi struktur kepemilikan korporasi terhadap pelaksanaan perannya.

Penerapan di lingkup Perusahaan

Pelaksanaan Rapat Gabungan antara Direksi dan Dewan Komisaris secara periodik dalam tahun berjalan.

Prinsip 4: Perilaku Etis

Definisi

Korporasi memiliki komitmen untuk bertindak secara etis dan bertanggung jawab, menegakkan nilai-nilai dan budaya organisasi.

Penjelasan

Prinsip 4 mengharuskan korporasi untuk membuat pernyataan secara berkala tentang komitmen korporasi tidak hanya mematuhi peraturan perundang-undangan yang berlaku, namun juga komitmen untuk bertindak etis dan bertanggung jawab.

Penerapan di lingkup Perusahaan

Adanya penandatanganan *code of conduct* setiap tahun kepada seluruh karyawan Perusahaan.

Prinsip 5: Manajemen Risiko, Pengendalian Intern dan Kepatuhan

Definisi

Korporasi menjalankan praktik governansi korporat yang terintegrasi dengan penerapan sistem pengendalian internal dan manajemen risiko, serta sistem manajemen kepatuhan yang efektif dalam rangka mendukung pencapaian sasaran, visi, misi, tujuan, maupun target kinerja korporat dalam menjalankan bisnis secara bertintegritas.

Penjelasan

Prinsip 5 mengharuskan Direksi untuk mengimplementasikan governansi, sistem pengendalian internal dan manajemen risiko, dan sistem manajemen kepatuhan secara terintegrasi sebagai bagian dari strategi, perangkat manajemen, dan praktik yang dijalankan korporasi dalam berbisnis secara bertanggung jawab (*responsible business*) sebagai

Principle 3: Working Relations between the Board of Directors and the Board of Commissioners

Definition

The Board of Directors and Board of Commissioners have a close, open, constructive, professional and trusting working relationship for the best interests of the corporation.

Explanation

Principle 3 emphasizes the importance of a close, open, constructive, professional, trusting working relationship between the Board of Directors and the Board of Commissioners in achieving the best interests of the corporation. Principle 3 also regulates the need for the Board of Commissioners to access complete information and the importance for members of the Board of Directors and Board of Commissioners to understand the implications of the corporate ownership structure for carrying out their roles.

Implementation in the Company

Implementation of Joint Meetings between the Board of Directors and the Board of Commissioners periodically during the current year.

Principle 4: Ethical Conduct

Definition

The corporation has a commitment to act ethically and responsibly, upholding the values and culture of the organization

Explanation

Principle 4 requires corporations to periodically make statements regarding corporate commitments not only to comply with applicable laws and regulations, but also commitments to act ethically and responsibly.

Implementation in the Company

The signing of the code of conduct every year for all employees of the Company

Principle 5: Risk Management, Internal Control and Compliance

Definition

The corporation carries out corporate governance practices that are integrated with the implementation of internal control and risk management systems, as well as an effective compliance management system in order to support the achievement of corporate goals, vision, mission, goals, and performance targets in operating business with integrity.

Explanation

Principle 5 requires the Board of Directors to implement governance, internal control, and risk management systems, and an integrated compliance management system as part of the strategy, management tools, and practices implemented by corporations in doing business in a responsible business manner as a good corporate citizen.

warga korporat yang baik (*good corporate citizen*). Dewan Komisaris memantau dan menyampaikan masukan terhadap efektivitas penerapan governansi, sistem pengendalian internal dan manajemen risiko, dan sistem manajemen kepatuhan korporat yang dilaksanakan secara terintegrasi oleh Direksi.

Penerapan di lingkup Perusahaan

- a. Pelaksanaan Audit Tahunan oleh Satuan Pengawasan Intern.
- b. *Self assesment* oleh masing – masing unit kerja terhadap pengelolaan risiko setiap triwulan.
- c. Pelaporan hasil *self assesment* Divisi Manajemen Risiko kepada Direktur yang membidangi.
- d. Pelaporan triwulanan Direksi kepada Dewan Komisaris.
- e. Dewan Komisaris melakukan pengawasan aktif dan memberikan nasihat kepada Direksi secara berkala mengenai efektivitas penerapan kebijakan manajemen risiko.
- f. Dewan Komisaris melakukan pengawasan aktif dan memberikan nasihat kepada Direksi agar menetapkan sistem pengendalian internal yang efektif, serta melakukan monitoring dan evaluasi atas tindaklanjut hasil pemeriksaan audit.

Prinsip 6: Pengungkapan dan Transparansi

Definisi

Korporasi membuat pengungkapan yang akurat dan tepat waktu mengenai semua hal yang material tentang korporasi.

Penjelasan

Prinsip 6 mengharuskan korporasi untuk memiliki kerangka governansi yang mampu memberikan keyakinan yang dapat menghasilkan pengungkapan yang akurat dan tepat waktu mengenai semua hal yang material tentang korporasi, yang meliputi kondisi dan kinerja keuangan, kepemilikan atas korporasi, dan governansi korporat.

Penerapan di lingkup Perusahaan

Informasi kinerja keuangan, kepemilikan atas korporasi dan governansi korporat dapat diakses secara transparansi melalui situs web Perusahaan www.jamkrindo.co.id

Prinsip 7: Hak-hak Pemegang Saham

Definisi

Korporasi melindungi dan memfasilitasi pelaksanaan hak pemegang saham dan memastikan perlakuan yang adil terhadap pemegang saham, termasuk pemegang saham minoritas. Semua pemegang saham memiliki kesempatan untuk mendapatkan ganti rugi yang efektif atas pelanggaran hak-hak mereka.

The Board of Commissioners monitors and provides input on the effectiveness of governance implementation, internal control systems, and risk management, and corporate compliance management systems which are carried out in an integrated manner by the Directors.

Implementation in the Company

- a. Annual Audit Implementation by the Internal Control Unit.
- b. Self assessment by each work unit on risk management every quarter.
- c. Reporting the results of the Risk Management Division's self-assessment to the Director in charge
- d. Board of Directors quarterly reporting to the Board of Commissioners.
- e. The Board of Commissioners conducts active monitoring and provides advice to the Board of Directors on a regular basis regarding the effectiveness of implementing risk management policies.
- f. The board of Commissioners carries out active supervision and provides advice to the Board of Directors in order to establish an effective internal control system, as well as monitor and evaluate the follow-up of audit results.

Principle 6: Disclosure and Transparency

Definition

The corporation makes accurate and timely disclosures regarding all material matters concerning the corporation.

Explanation

Principle 6 requires corporations to have a governance framework capable of providing assurance that can result in accurate and timely disclosure of all material matters concerning the corporation, which includes financial condition and performance, ownership of the corporation, and corporate governance.

Implementation in the Company

Information on financial performance, ownership of corporations and corporate governance can be accessed in a transparent manner through the Company's website www.jamkrindo.co.id

Principle 7: Rights of Shareholders

Definition

Corporations protect and facilitate the exercise of shareholder rights and ensure fair treatment of shareholders, including minority shareholders. All shareholders have the opportunity to obtain effective remedies for violations of their rights.

Penjelasan

Prinsip 7 menjelaskan mengenai pemenuhan hak pemegang saham dan perlakuan adil bagi pemegang saham, bagaimana cara kerjasama aktif antara korporasi dengan pemegang sahamnya dilaksanakan serta pelaksanaan sebagian hak pemegang saham secara efektif melalui RUPS.

Penerapan di lingkup Perusahaan

Pelaksanaan Rapat Umum Pemegang Saham yang melibatkan korporasi dengan pemegang saham.

Prinsip 8: Hak-hak Pemangku Kepentingan

Definisi

Korporasi mengakui hak-hak pemangku kepentingan yang ditetapkan dalam peraturan perundang-undangan yang berlaku atau suatu perjanjian yang disepakati oleh korporasi dan mendorong kerja sama aktif dengan pemangku kepentingan dalam menciptakan kekayaan, lapangan kerja, dan keberlanjutan usaha yang sehat secara finansial.

Penjelasan

Prinsip 8 menjelaskan peran Direksi dan Dewan Komisaris mengintegrasikan aspek keberlanjutan dalam model bisnis korporasi, melaksanakan pelibatan pemangku kepentingan, serta memastikan perlindungan terhadap hak-hak para pemangku kepentingan. Dewan Komisaris memantau pengintegrasian semua aspek tersebut di atas yang dilakukan oleh Direksi.

Penerapan di lingkup Perusahaan

Penandatanganan Perjanjian Kerjasama dengan Mitra dengan memperhatikan hak dan kewajiban dari masing-masing pihak yang terikat dalam perjanjian kerjasama tersebut.

Landasan Hukum

Selain mengadaptasi prinsip GCG, Perusahaan juga berpedoman pada ketentuan hukum yang menjadi dasar dan digunakan dalam penerapan GCG Perusahaan termasuk regulasi industri dan ketentuan terbaru mengenai perseroan terbatas, antara lain sebagai berikut:

1. Undang-Undang Republik Indonesia
 - a. Undang-Undang Republik Indonesia No. 19 Tahun 2003 tentang Badan Usaha Milik Negara (BUMN);
 - b. Undang-Undang Republik Indonesia No. 47 Tahun 2007 tentang Perseroan Terbatas;
 - c. Undang-Undang Republik Indonesia No. 1 Tahun 2016 tentang Penjaminan;
 - d. Undang-Undang Republik Indonesia No. 20 Tahun 2001 tentang Perubahan atas Undang-Undang Republik Indonesia No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi;
 - e. Undang-Undang Republik Indonesia No. 28 Tahun 1999 tentang Penyelenggara Negara yang Bersih dan Bebas dari Korupsi, Kolusi dan Nepotisme;

Explanation

Principle 7 explains the fulfillment of shareholder rights and fair treatment for shareholders, how active cooperation between corporations and their shareholders and the effective implementation of some shareholder rights through the GMS is carried out.

Implementation in the Company

Implementation of the General Meeting of Shareholders involving corporations and shareholders.

Principle 8: Stakeholder Rights

Definition

The corporation recognizes the rights of stakeholders stipulated in applicable laws and regulations or an agreement agreed upon by the corporation and encourages active cooperation with stakeholders in creating wealth, employment and financially sound business sustainability.

Explanation

Principle 8 explains the roles of the Board of Directors and Board of Commissioners in integrating sustainability aspects into the corporate business model, implementing stakeholder engagement, and ensuring the protection of stakeholder rights. The Board of Commissioners monitors the integration of all of the above aspects by the Board of Directors

Implementation in the Company

Signing of Cooperation Agreements with Partners by taking into account the rights and obligations of each party bound by the cooperation agreement.

Legal Basis

In addition to adapting GCG principles, the Company is also guided by the legal provisions that form the basis and are used in the implementation of Company GCG, including industry regulations and the latest provisions regarding limited liability companies, including the following:

1. Law of the Republic of Indonesia
 - a. Law of the Republic of Indonesia No. 19 of 2003 concerning State Owned Enterprises (BUMN);
 - b. Law of the Republic of Indonesia No. 47 of 2007 concerning Limited Liability Companies;
 - c. Law of the Republic of Indonesia No. 1 of 2016 concerning Guarantees;
 - d. Law of the Republic of Indonesia No. 20 of 2001 concerning Amendments to the Law of the Republic of Indonesia No. 31 of 1999 concerning the Eradication of Corruption;
 - e. Law of the Republic of Indonesia No. 28 of 1999 concerning State Organizers who are Clean and Free from Corruption, Collusion and Nepotism;

- f. Undang Undang Republik Indonesia No. 15 Tahun 2002 tentang Tindak Pidana Pencucian Uang sebagaimana telah diubah dengan Undang Undang Republik Indonesia No. 25 tahun 2003;
 - g. Undang Undang Republik Indonesia No. 14 Tahun 2008 tentang Keterbukaan Informasi;
 - h. Undang Undang Republik Indonesia No. 11 Tahun 2008 tentang Informasi dan Transaksi Elektronik.
2. Peraturan Pemerintah
 - a. Peraturan Pemerintah No. 35 Tahun 2018 tentang Perusahaan Umum (Perum) Jaminan Kredit Indonesia;
 - b. Peraturan Pemerintah No. 38 Tahun 2008 tentang Perubahan atas Peraturan Pemerintah No. 6 Tahun 2006 tentang Pengelolaan Barang Milik Negara/ Daerah;
 - c. Peraturan Pemerintah No. 45 tahun 2005 tentang Pendirian, Pengurusan, Pengawasan, dan Pembubaran BUMN.
 3. Peraturan Menteri BUMN
 - a. Peraturan Menteri Negara BUMN No. PER-01/MBU/2011 tanggal 1 Agustus 2011 dan perubahannya No. PER-09/MBU/2012 tentang Penerapan Tata Kelola Perusahaan yang baik (*Good Corporate Governance*) pada Badan Usaha Milik Negara yang selanjutnya diperbaharui melalui Peraturan Menteri BUMN nomor: PER-2/MBU/03/2023 tanggal 24 Maret 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara;
 - b. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-10/MBU/10/2020 Tahun 2020 tentang Perubahan Atas Peraturan Menteri Badan Usaha Milik Negara Nomor PER-02/MBU/02/2015 Tentang Persyaratan dan Tata Cara Pengangkatan dan Pemberhentian Anggota Dewan Komisaris dan Dewan Pengawas Badan Usaha Milik Negara;
 - c. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-12/MBU/11/2020 Tahun 2020 tentang Perubahan Kelima Atas Peraturan Menteri Badan Usaha Milik Negara Nomor PER-04/MBU/2014 Tentang Pedoman Penetapan Penghasilan Direksi, Dewan Komisaris dan Dewan Pengawas Badan Usaha Milik Negara;
 - d. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-06/MBU/04/2021 Tahun 2021 tentang Perubahan Atas Peraturan Menteri Badan Usaha Milik Negara Nomor PER-12/MBU/2012 Tentang Organ Pendukung Dewan Komisaris/Dewan Pengawas Badan Usaha Milik Megara;
 - e. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-03/MBU/02/2018 Tahun 2018 tentang Perubahan atas Peraturan Menteri Badan Usaha Milik Negara Nomor PER-02/MBU/2013 tentang Panduan Penyusunan Pengelolaan Teknologi Informasi Badan Usaha Milik Negara.
- f. Law of the Republic of Indonesia No. 15 of 2002 concerning the Crime of Money Laundering as amended by Law of the Republic of Indonesia No. 25 of 2003;
 - g. Law of the Republic of Indonesia No. 14 of 2008 concerning Information Disclosure;
 - h. Law of the Republic of Indonesia No. 11 of 2008 concerning Information and Electronic Transactions.
2. Government Regulations
 - a. Government Regulation No. 35 of 2018 concerning Public Corporations (Perum) of Jaminan Kredit Indonesia;
 - b. Government Regulation No. 38 of 2008 concerning Amendments to Government Regulation No. 6 of 2006 concerning Management of State/Regional Property;
 - c. Government Regulation No. 45 of 2005 concerning the Establishment, Management, Supervision, and Dissolution of SOEs.
 3. Regulation of the Minister of SOEs
 - a. State Minister of SOEs' Regulation No. PER-01/MBU/2011 dated August 1, 2011 and its amendment No. PER-09/MBU/2012 concerning the Implementation of Good Corporate Governance in State-Owned Enterprises, which was subsequently updated through SOE Ministerial Regulation number: PER-2/MBU/03/2023 dated March 24, 2023 concerning Guidelines for Governance and Significant Corporate Activities of StateOwned Enterprises;
 - b. SOEs Minister Regulation Number PER-10/MBU/10/2020 concerning the Amendment to SOEs Minister Regulation No. PER-02/MBU/02/2015 concerning Requirements and Procedures for Appointment and Dismissal of Members of the Board of Commissioners and Supervisory Board of State-Owned Enterprises;
 - c. State Minister of SOEs' Regulation No. PER-12/MBU/11/2015 concerning Fifth Amendment to the Regulation of the Minister of State-Owned Enterprises Number PER-04/MBU/2014 concerning Guidelines for Determining the Income of Board oDirectors, Board of Commissioners and Supervisory Board of State-Owned Enterprises;
 - d. Regulation of the Minister of State-Owned Enterprises Number PER-06/MBU/04/2021 of 2021 concerning Amendments to Regulation of the Minister of State-Owned Enterprises Number PER-12/MBU/2012 concerning Supporting Organs of the Board of Commissioners/Supervisory Board of Megara-Owned Enterprises;
 - e. Regulation of the Minister of State-Owned Enterprises Number PER-03/MBU/02/2018 of 2018 concerning Amendments to Regulation of the Minister of State-Owned Enterprises Number PER-02/MBU/2013 concerning Guidelines for Preparing Information Technology Management of State-Owned Enterprises



4. Peraturan Otoritas Jasa Keuangan (OJK)
 - a. Peraturan OJK No.3/POJK.05/2017 tanggal 11 Januari 2017 tentang Tata Kelola Perusahaan yang Baik bagi Lembaga Penjamin.
 5. Anggaran Dasar Perusahaan sebagaimana terakhir di ubah dalam Akta No. 07 Tanggal 07 Oktober 2022.
 6. Pedoman Umum GCG Indonesia oleh Komite Nasional Kebijakan Governance (KNKG).
4. Regulations of the Financial Services Authority (OJK)
 - a. OJK Regulation No.3/POJK.05/2017 dated January 11, 2017 concerning Good Corporate Governance for Guarantee Institutions.
 5. The Company's Articles of Association as last amended in Deed No. 07 of October 7, 2022.
 6. General Guidelines for Indonesian GCG by the National Committee on Governance Policy (KNKG).

PERKEMBANGAN PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK

DEVELOPMENT OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION

Peningkatan Kualitas Penerapan GCG Jamkrindo

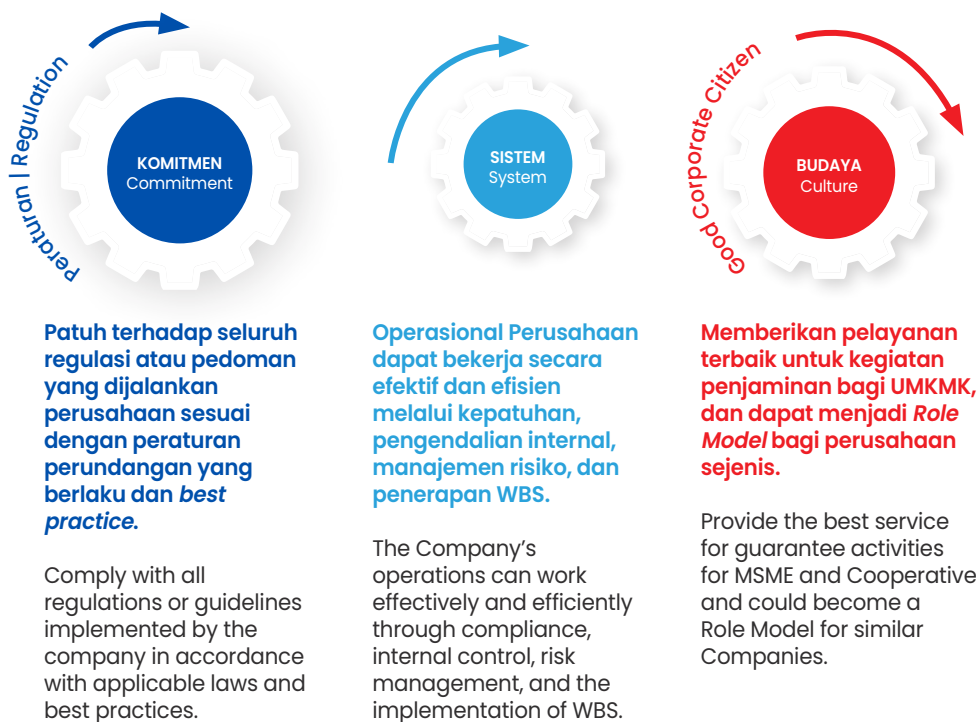
Penerapan prinsip-prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance/GCG*) yang dilakukan secara konsisten pada seluruh tingkatan operasional Perusahaan dipercaya dapat memberikan kontribusi bagi pengembangan Perusahaan. Untuk itu, Perusahaan berkomitmen untuk menerapkan GCG dalam setiap aktivitas bisnis Perusahaan. Komitmen tersebut membawa Perusahaan untuk terus mengedepankan dan mengadaptasi best practice GCG yang berlaku.

Wujud dari komitmen Jamkrindo dalam mengimplementasikan prinsip-prinsip GCG dituangkan dalam struktur GCG, sistem dan prosedur yang telah disusun oleh Perusahaan yang bertujuan untuk menciptakan nilai tambah bagi para pemangku kepentingan melalui pengelolaan perusahaan yang profesional secara efektif dan efisien. Komitmen tersebut tergambar di *Roadmap GCG* yang telah dimiliki Jamkrindo dalam mengimplementasikan prinsip-prinsip GCG guna mencapai *Good Corporate Citizen* dengan mekanisme di bawah ini:

Improving the Quality of Jamkrindo's GCG Implementation

The consistent application of the principles of Good Corporate Governance (GCG) at all levels of the Company's operations is believed to contribute to the development of the Company. For this reason, the Company is committed to implementing GCG in every business activity of the Company. This commitment has led the Company to continue to prioritize and adapt the prevailing GCG best practices.

The manifestation of Jamkrindo's commitment to implementing GCG principles is outlined in the GCG structure, systems, and procedures that have been developed by the Company which aims to create added value for stakeholders through effective and efficient professional management of the Company. This commitment is reflected in Jamkrindo's GCG Roadmap in implementing GCG principles to achieve Good Corporate Citizens with the following mechanism:





1. **Komitmen**
Dalam penerapan prinsip-prinsip GCG tersebut, seluruh Insan Jamkrindo berkomitmen untuk tunduk dan patuh terhadap seluruh peraturan dan perundang-undangan yang berlaku, serta yang berlaku umum. Dukungan dari manajemen memberikan peran besar dalam menentukan arah dan tujuan penerapan GCG di Jamkrindo. Dalam praktiknya, Manajemen Jamkrindo menjadi contoh bagi karyawan untuk terus berkomitmen dalam penerapan GCG yang berkelanjutan. Jamkrindo akan menerapkan prinsip-prinsip GCG dalam setiap proses bisnis dan melakukan penyempurnaan perangkat pendukung GCG.
2. **Sistem**
Dalam mendukung komitmen GCG yang berkelanjutan di Jamkrindo, maka diperlukan sistem operasional perusahaan yang dapat bekerja secara efektif dan efisien melalui kepatuhan terhadap perundang-undangan yang berlaku, sistem pengendalian internal yang memadai dan pengelolaan manajemen risiko yang baik serta penerapan sistem pelaporan pelanggaran yang efektif.
3. **Budaya**
Nilai-nilai budaya Jamkrindo merupakan landasan bagi Insan Perusahaan dalam bekerja agar lebih jelas dan terstruktur. Dalam rangka penerapan GCG Jamkrindo, maka seluruh Insan Jamkrindo berkomitmen untuk menerapkan nilai-nilai budaya perusahaan yang selaras dengan prinsip-prinsip GCG.

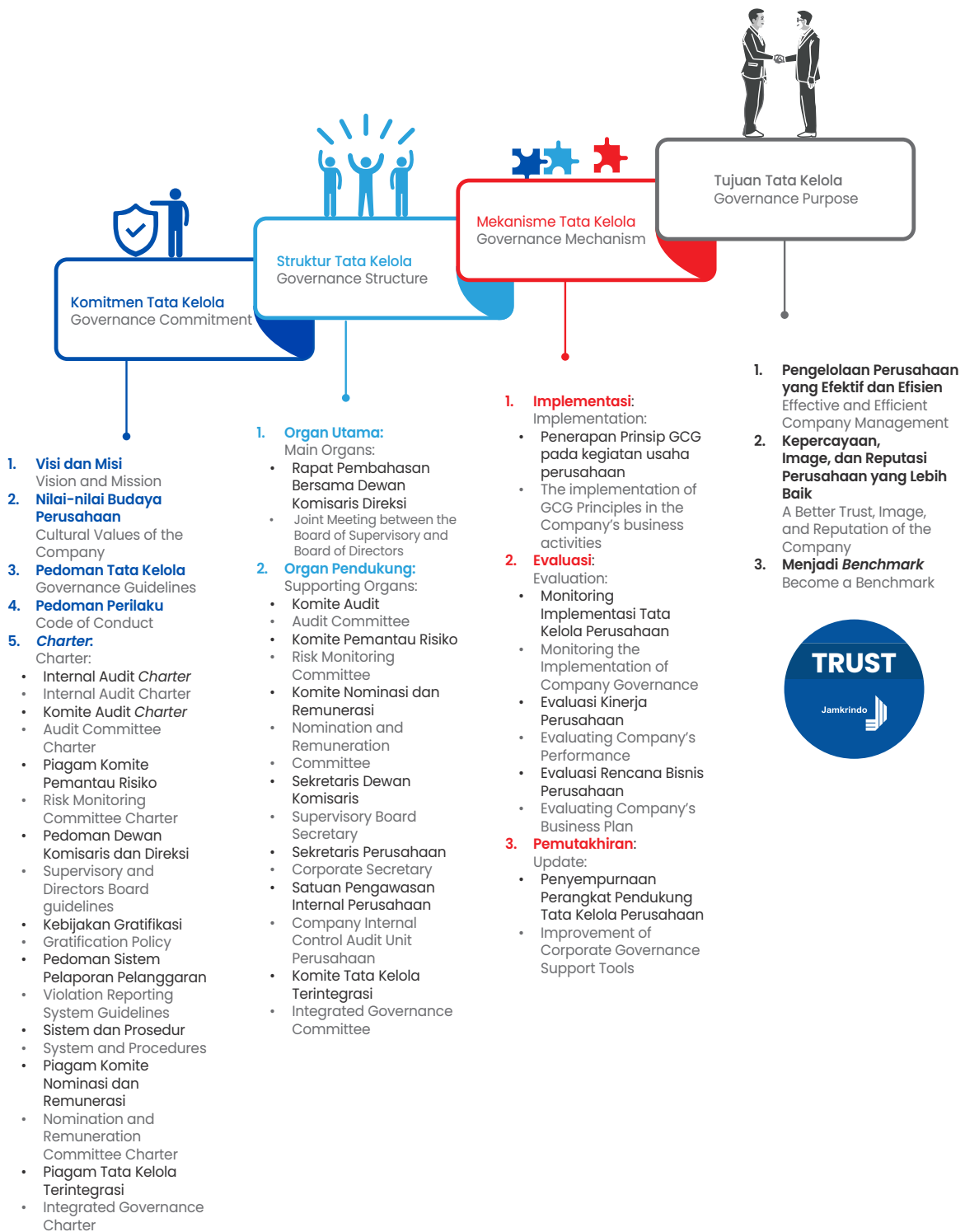
Tujuan implementasi GCG yang dilakukan Jamkrindo adalah untuk Mendukung Visi Jamkrindo, yaitu menjadi "Perusahaan Penjaminan Terdepan yang Mendukung Perkembangan Perekonomian nasional". Selain itu juga, implementasi GCG yang dilakukan Perusahaan untuk Mendukung Misi Jamkrindo, yaitu Meningkatkan aksesibilitas finansial UMKMK melalui penyediaan penjaminan yang inovatif, kompetitif dengan pelayanan profesional, efektif dan efisien secara berkelanjutan.

Dengan demikian Perusahaan dapat memberikan nilai bagi para pemangku kepentingan dan membangun citra Perusahaan (*brand image*) dan reputasi Perusahaan yang baik serta *benchmark* bagi perusahaan sejenis lainnya sebagaimana dijelaskan di bawah ini:

1. **Commitment**
In implementing these GCG principles, all Jamkrindo employees are committed to submitting to and complying with all applicable laws and regulations, as well as those that are generally accepted. Management support plays a major role in determining the direction and objectives of GCG implementation at Jamkrindo. In practice, Jamkrindo Management serves as an example for employees to continue to be committed to implementing sustainable GCG. Jamkrindo will implement GCG principles in every business process and make improvements to GCG supporting tools.
2. **System**
In supporting the ongoing GCG commitment at Jamkrindo, it is necessary to have a company operational system that can work effectively and efficiently through compliance with applicable laws, an adequate internal control system and good risk management and the implementation of an effective violation reporting system.
3. **Culture**
Jamkrindo's cultural values are the foundation for Company Individuals in working to be clearer and more structured. In the context of implementing Jamkrindo's GCG, all Jamkrindo employees are committed to implementing corporate cultural values that are aligned with GCG principles.

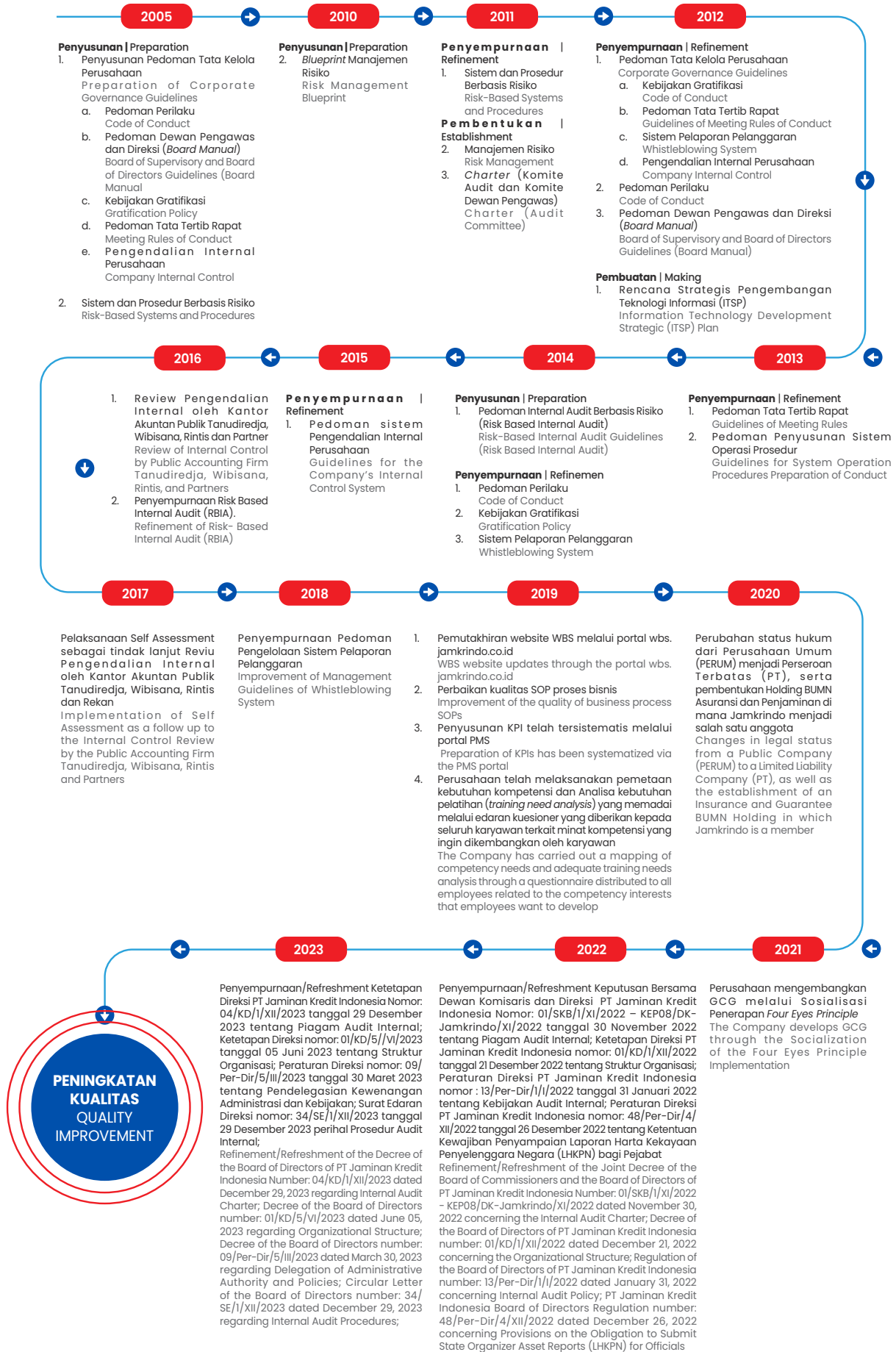
The objective of GCG implementation by Jamkrindo is to support Jamkrindo's Vision, namely to become a "Leading Guarantee Company that Supports National Economic Development". In addition, the implementation of GCG is carried out by the Company to support Jamkrindo's mission, which is to increase the financial accessibility of UMKMK through the provision of innovative, competitive guarantees with professional, effective and efficient services in a sustainable manner.

Therefore, the Company can provide value to stakeholders and build a good corporate image (*brand image*) and corporate reputation as well as a benchmark for other similar companies as explained below:





Rekam Jejak Perkembangan Penerapan Tata Kelola Perusahaan yang Baik Track Record of Development in the Implementation of Good Corporate Governance



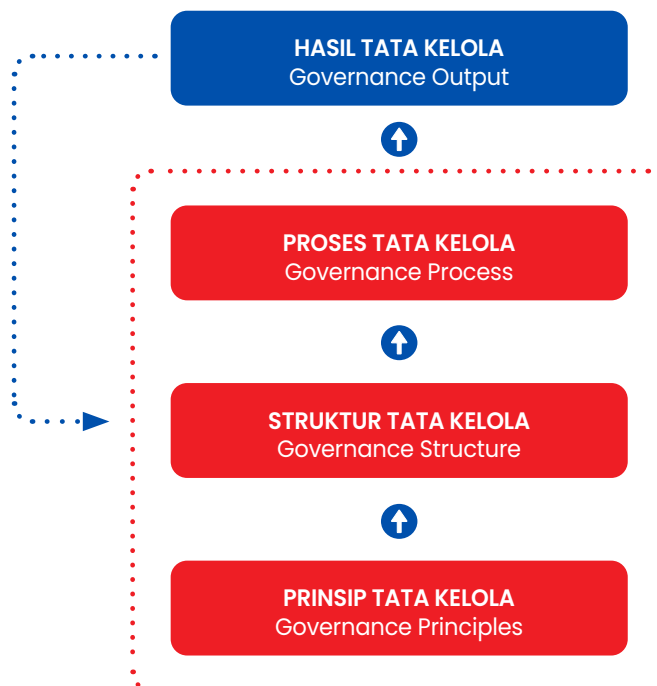
Perkembangan Penerapan GCG di Tahun 2023

Praktik GCG terus menerus ditingkatkan di Jamkrindo, melalui *monitoring* dari SPI dan Divisi MSDM atas implementasi *Code of Conduct* (CoC). Apabila ditemukan benturan kepentingan atau penyalahgunaan jabatan yang menimbulkan tindakan *fraud* di lingkungan Perusahaan, maka akan diselesaikan dan ditindaklanjuti sesuai ketentuan yang berlaku. Selama tahun 2023, pemantauan atas penerapan praktik GCG pada Jamkrindo diantaranya:

1. Penyampaian Laporan Hasil Pelaksanaan *Assessment* atas Penerapan Tata Kelola Perusahaan yang Baik Tahun 2023 kepada Kementerian BUMN dan melalui Surat Nomor xxxxx tentang Penyampaian Laporan Penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) Jamkrindo tahun 2023;
2. Penyampaian Laporan Hasil Pelaksanaan *Assessment* atas Penerapan Tata Kelola Perusahaan yang Baik Tahun 2023 kepada Otoritas Jasa Keuangan dan melalui Surat Nomor B.624/EKT/DIRUT/SPI/IV/2024 tanggal 30 April 2024 tentang Penyampaian Laporan Penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) Jamkrindo tahun 2023;
3. *Assessment* penerapan GCG untuk periode tahun ukur 2023 dilakukan secara *self Assesment* berdasarkan Surat Perintah Kerja Nomor 133/SP/1/XII/2023 tanggal 12 Desember 2023.

STRUKTUR DAN PROSES TATA KELOLA

Prinsip-prinsip Tata Kelola atau *Governance Principles* sebagaimana telah dijelaskan di atas, diterapkan di lingkup Perusahaan melalui 2 (dua) aspek utama, yaitu Struktur Tata Kelola atau *Governance Structure*, serta Proses Tata Kelola atau *Governance Process*. Ke-2 aspek ini berkesinambungan satu dengan lainnya, yang pada akhirnya akan mencerminkan Hasil Tata Kelola atau *Governance Outcome* sesuai dengan yang diharapkan.



Development of GCG Implementation in 2023

The practice of GCG are continuously being improved at Jamkrindo, through monitoring from SPI and the HRM Division on the implementation of the Code of Conduct (CoC). If a conflict of interest or positional abuse is discovered which results in fraud within the Company, it will be resolved and followed up in accordance with prevailing regulations. In 2023, monitoring of the implementation of GCG practices at Jamkrindo includes:

1. Submission of the Report on the 2023 Assessment Results on the Implementation of Good Corporate Governance to the Ministry of SOEs and via Letter Number xxxxx regarding Submission of the Report on the Implementation of Good Corporate Governance at Jamkrindo in 2023;
2. Submission of the Report on the 2023 Assessment Results on the Implementation of Good Corporate Governance to the Financial Services Authority and via Letter Number B.624/EKT/DIRUT/SPI/IV/2024 dated April 30, 2024 concerning Submission of the Report on the Implementation of Good Corporate Governance (*Good Corporate Governance*) of Jamkrindo in 2023;
3. Assessment of GCG implementation for the 2023 is carried out by self-assessment based on Work Order Letter Number 133/SP/1/XII/2023 dated December 12, 2023.

STRUCTURE AND GOVERNANCE PROCESSES

The Governance Principles as described above are implemented within the Company through 2 (two) main aspects, namely the Governance Structure and the Governance Process. These two aspects are continuous with one another, which in the end will reflect the expected Governance Outcome.

Struktur Tata Kelola merupakan organ atau perangkat yang dimiliki oleh Perusahaan, baik organ atau perangkat yang dibentuk karena kepatuhan terhadap peraturan dan perundang-undangan yang berlaku, maupun organ atau perangkat yang dibentuk karena kebutuhan internal dalam rangka meningkatkan penerapan GCG. Sedangkan Proses Tata Kelola merupakan rangkaian proses, kebiasaan, aturan, dan institusi yang memengaruhi pengelolaan Perusahaan secara keseluruhan. Proses Tata Kelola mencakup peraturan dan perundang-undangan yang berlaku bagi Perusahaan, Prosedur Tetap, Piagam, dokumen, hingga aturan diberlakukan yang mengatur hubungan antar organ atau perangkat.

Struktur Tata Kelola: Organ-organ GCG

Struktur Tata Kelola Perusahaan memiliki beberapa aspek utama yang berperan dalam menunjang penguatan kontrol dan pengelolaan Perusahaan sesuai dengan tujuan penerapan Prinsip Tata Kelola. Sesuai Undang-undang No. 40 Tahun 2007 tentang Perseroan Terbatas, infrastruktur keorganisasian sebuah Perseroan Terbatas mencakup kepentingan Pemegang Saham yang dituangkan melalui Rapat Umum Pemegang Saham (RUPS); Direksi dengan tugasnya mengelola; serta Dewan Komisaris yang berfungsi melakukan pengawasan. Sistem kepengurusan Perseroan Terbatas menganut model 2 (dua) badan atau *two tier system*, yaitu Dewan Komisaris dan Direksi dengan kewenangan dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanahkan dalam peraturan dan perundang-undangan serta Anggaran Dasar.

Perusahaan memiliki ketiga organ utama tersebut, baik RUPS, Dewan Komisaris dan Direksi. Dewan Komisaris dan Direksi memiliki tanggung jawab untuk memelihara kesinambungan usaha jangka panjang. Dewan Komisaris dan Direksi harus memiliki kesamaan persepsi terhadap visi, misi, dan nilai-nilai inti serta budaya Perusahaan. Di samping itu, terdapat organ-organ pendukung mencakup Audit Internal dan Sekretaris Perusahaan.

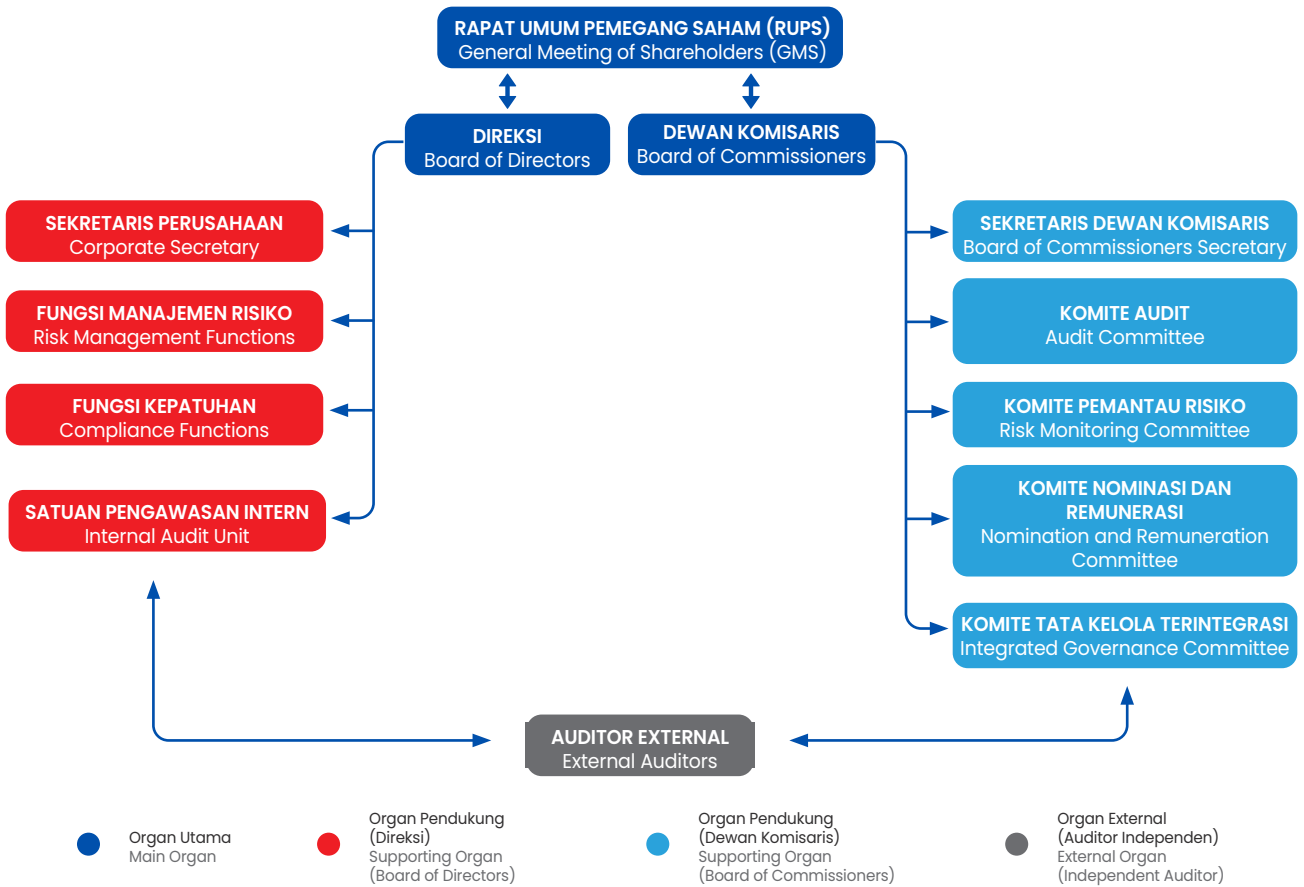
The Governance Structure is an organ owned by the Company. It is an organ that was established due to compliance with applicable laws and regulations, as well as an organ that was formed due to internal needs in order to improve the implementation of GCG. Meanwhile the Governance Process is a series of processes, habits, rules, and institutions that affect the management of the Company as a whole. The Governance process includes laws and regulations that apply to the Company, Standard Procedures, Charters, documents, until the rules are enacted that regulate the relationship between organs or devices.

GOVERNANCE STRUCTURE: GCG ORGANS

The Corporate Governance Structure has several main aspects that play a role in supporting the strengthening of control and management of the Company in accordance with the objectives of implementing the Governance Principles. In accordance with Law No. 40 of 2007 concerning Limited Liability Companies, the organizational infrastructure of a Limited Liability Company includes the interests of Shareholders as outlined through the General Meeting of Shareholders (GMS); Board of Directors with their duties to manage; as well as the Board of Commissioners whose function is to supervise. The management system of a Limited Liability Company adheres to a 2 (two) body model or two tier system, namely the Board of Commissioners and the Board of Directors with clear authorities and responsibilities according to their respective functions as mandated in laws and regulations and the Articles of Association.

The Company has these three main organs, namely the GMS, the Board of Commissioners and the Board of Directors. The Board of Commissioners and Directors have the responsibility to maintain long-term business continuity. The Board of Commissioners and the Board of Directors must have the same perception of the vision, mission and core values and culture of the Company. In addition, there are other supporting organs which include Internal Audit and Corporate Secretary.

Struktur Organ GCG Jamkrindo Organ Structure of Jamkrindo's GCG



Dalam forum Rapat Umum Pemegang Saham (RUPS), Pemegang Saham dapat melakukan pengambilan keputusan penting berkaitan dengan investasi yang telah ditanamkan di Perusahaan. Keputusan yang diambil dalam RUPS didasarkan pada kepentingan Perusahaan. Pemegang Saham tidak dapat melakukan intervensi terhadap tugas, fungsi, dan wewenang Dewan Komisaris dan Direksi dengan tidak mengurangi wewenang RUPS untuk menjalankan haknya sesuai dengan Anggaran Dasar dan Peraturan Perundang-undangan. Dengan kedudukan yang setara, Pemegang Saham akan mempertimbangkan dengan seksama keputusannya demi kepentingan jangka panjang Perusahaan. Setelah keputusan diambil, maka RUPS akan menyerahkan segala kewenangan pengawasan dan pelaksanaan keputusan tersebut kepada Dewan Komisaris dan Direksi. Hal ini sesuai dengan Anggaran Dasar Perusahaan dan peraturan perundangan yang berlaku.

In the General Meeting of Shareholders (GMS) forum, Shareholders can make important decisions related to investments that have been invested in the Company. Decisions made at the GMS are based on the interests of the Company. Shareholders cannot intervene in the duties, functions, and powers of the Board of Commissioners and Board of Directors without reducing the authority of the GMS to exercise their rights in accordance with the Articles of Association and Laws and Regulations. With an equal position, Shareholders will carefully consider their decisions for the long term interests of the Company. After the decision is taken, the GMS will hand over all supervisory authority and implementation of the decision to the Board of Commissioners and the Board of Directors. This is in accordance with the Company's Articles of Association and applicable laws and regulations.



Pengelolaan Perusahaan dan pelaksanaan atas setiap keputusan RUPS tersebut dilakukan oleh Direksi. Dewan Komisaris kemudian melakukan pengawasan dan memberikan nasihat untuk memastikan bahwa tujuan Perusahaan serta keputusan RUPS tersebut dilaksanakan secara optimal dan dicapai maksimal. Dengan tugas dan tanggung jawab yang sedemikian besar dalam menjaga keberlangsungan Perusahaan, Dewan Komisaris dibantu oleh Komite Penunjang sedangkan Direksi dibantu oleh unit kerja yang terkait dengan mekanisme tata kelola tersebut.

Proses dan Mekanisme GCG: Pedoman dan Perangkat Kebijakan

Agar Struktur Tata Kelola di atas dapat berjalan dengan baik dan memiliki batasan tanggung jawab masing-masing, diperlukan Proses Tata Kelola atau Mekanisme Tata Kelola seperti peraturan dan perundang-undangan seperti yang telah dijelaskan sebelumnya, dan serangkaian aturan internal, yang diharapkan dapat menciptakan lingkungan organisasi Perusahaan berbasis pengelolaan yang akuntabel.

Management of the Company and the implementation of each decision of the GMS is carried out by the Board of Directors. The Board of Commissioners then supervises and provides advice to ensure that the Company's objectives and the resolutions of the GMS are optimally implemented and achieved. With such large duties and responsibilities in maintaining the sustainability of the Company, the Board of Commissioners is assisted by the Supporting Committee while the Board of Directors is assisted by work units related to the governance mechanism.

GCG PROCESS AND MECHANISM: GUIDELINES AND POLICY TOOLS

In order for the above Governance Structure to work properly and have limits on their respective responsibilities, a Governance Process or Governance Mechanism is required, such as rules and regulations as previously described, and a series of internal rules, which are expected to create a corporate organizational environment that is based on accountable management.



Secara rinci, aspek perangkat kebijakan GCG yang telah tercatat dan disahkan oleh pihak-pihak yang berwenang sebagai bentuk ketaatan hukum dan komitmen dalam pelaksanaan GCG, meliputi:

In detail, aspects of the GCG policy tools that have been recorded and approved by the authorities as a form of legal compliance and commitment to GCG implementation include:

Perangkat Kebijakan Policy Toolkit	Penetapan dan/atau Pembaruan Settlement and/or Renewal
Anggaran Dasar Perusahaan The Company's Articles of Association	Penyataan Keputusan Para Pemegang Saham PT Jaminan Kredit Indonesia No. 10 tanggal 08 Maret 2021 Statement of the Shareholders' Resolution of PT Jaminan Kredit Indonesia No. 10th of March 8, 2021
Pedoman Tata Kelola Perusahaan yang Baik Guidelines for Good Corporate Governance	Keputusan Bersama Dewan Komisaris dan Direksi PT Jaminan Kredit Indonesia No. 01/SKB/1/ XII/2020-KEP-08/DK-Jamkrindo/XII/2020 tanggal 30 Desember 2020 tentang Pedoman Pelaksanaan Tata Kelola Perusahaan yang Baik (<i>Good Corporate Governance</i>) Joint Decree of the Board of Commissioners and Directors of PT Jaminan Kredit Indonesia No. 01/SKB/1/ XII/2020-KEP-08/DK-Jamkrindo/XII/2020 December 30, 2020 concerning Guidelines for the Implementation of Good Corporate Governance
Pedoman Perilaku Code of Conduct	Keputusan Bersama Dewan Komisaris dan Direksi PT Jaminan Kredit Indonesia No. 02/SKB/1/ XII/2020-KEP-09/DK-Jamkrindo/XII/2020 tanggal 30 Desember 2020 tentang Pedoman Perilaku (<i>Code of Conduct</i>) Joint Decree of the Board of Commissioners and Directors of PT Jaminan Kredit Indonesia No. 02/SKB/1/ XII/2020-KEP-09/DK-Jamkrindo/XII/2020 December 30, 2020 concerning Code of Conduct
Buku Panduan Dewan Komisaris dan Direksi Board of Commissioners and Board of Directors Manual	Keputusan Bersama Dewan Komisaris dan Direksi PT Jaminan Kredit Indonesia No. 03/SKB/1/ XII/2020-KEP-07/DK-Jamkrindo/XII/2020 tanggal 30 Desember 2020 tentang Pedoman Kerja Dewan Komisaris dan Direksi (<i>Board Manual</i>) Joint Decree of the Board of Commissioners and Directors of PT Jaminan Kredit Indonesia No. 03/SKB/1/ XII/2020-KEP-07/DK-Jamkrindo/XII/2020 December 30, 2020 concerning Work Guidelines for the Board of Commissioners and Directors (<i>Board Manual</i>)
Piagam Komite Audit Audit Committee Charter	Telah disahkan oleh Dewan Komisaris PT Jamkrindo pada tanggal 30 Desember 2020 It has been approved by the Board of Commissioners of PT Jamkrindo on December 30, 2020
Piagam Komite Investasi dan Risiko Usaha Investment and Business Risk Committee Charter	Telah disahkan oleh Dewan Komisaris PT Jamkrindo pada tanggal 30 Maret 2021 It has been approved by the Board of Commissioners of PT Jamkrindo on March 30, 2021
Piagam Audit Internal Internal Audit Charter	Ketetapan Direksi PT Jaminan Kredit Indonesia nomor: 04/KD/1/XII/2023 tanggal 29 Desember 2023 tentang Piagam Audit Internal (<i>Internal Audit Charter</i>) Decree of the Board of Directors of PT Jaminan Kredit Indonesia number: 04/KD/1/XII/2023 dated December 29, 2023 concerning the Internal Audit Charter (<i>Internal Audit Charter</i>)
Kode Etik Satuan Pengawas Intern Internal Supervisory Unit Code of Conduct	Peraturan Direksi PT Jaminan Kredit Indonesia No. 34/Per-Dir/1/XII/2023 tanggal 29 Desember 2023 tentang Kebijakan Audit Internal PT Jamkrindo's Board of Directors Regulation No. 34/Per-Dir/1/XII/2023 dated December 29, 2023 concerning Internal Audit Policy
Pedoman Strategis Manajemen Risiko Risk Management Strategic Guidelines	Disahkan melalui Peraturan Direksi PT Jamkrindo No. 40/Per-Dir/5/XI/2022 tanggal 30 November 2022 tentang Pedoman Strategis Manajemen Risiko Ratified through the Regulation of the Board of Directors of PT Jamkrindo No. 40/Per-Dir/5/XI/2022 dated November 30, 2022 concerning Risk Management Strategic Guidelines
Pedoman Pelaporan Pelaksanaan Manajemen Risiko Guidelines for Reporting on the Implementation of Risk Management	Disahkan melalui Peraturan Direksi PT Jamkrindo No. 53/Per-Dir/5/XII/2020 tanggal 30 Desember 2020 Ratified through the Regulation of the Board of Directors of PT Jamkrindo No. 53/Per-Dir/5/XII/2020 dated December 30, 2020
Pedoman Kebijakan Pengadaan Barang dan Jasa Goods and Services Procurement Policy Guidelines	Diperbaharui serta disahkan melalui Peraturan Direksi PT Jamkrindo No. 42/Per-Dir/4/XI/2022 tanggal 30 November 2022 tentang Pedoman Kebijakan Pengadaan Barang dan Jasa Updated and ratified through the Regulation of the Board of Directors of PT Jamkrindo No. 42/Per-Dir/4/ XI/2022 dated November 30, 2022 concerning Policy Guidelines for the Procurement of Goods and Services
Pedoman Kebijakan Gratifikasi Gratification Policy Guidelines	Diperbaharui serta disahkan melalui Peraturan Direksi PT Jamkrindo No. 18/Per-Dir/4/XII/2020 Tanggal 30 Desember 2020 tentang Pedoman Pengendalian Gratifikasi Amended and ratified through the Regulation of the Board of Directors of PT Jamkrindo No. 18/PerDir/4/XII/2020 December 30, 2020 concerning Guidelines for Gratification Control



Perangkat Kebijakan Policy Toolkit	Penetapan dan/atau Pembaruan Settlement and/or Renewal
Pedoman Pengelolaan Sistem Pelaporan Pelanggaran (<i>Whistleblowing System</i>) Guidelines for Management of Violation Reporting Systems (<i>Whistleblowing System</i>)	Diperbaharui serta disahkan melalui Peraturan Direksi PT Jaminan Kredit Indonesia No. 31/Per-Dir/1/XII/2020 tanggal 30 Desember 2020 tentang Pedoman Sistem Pelaporan Pelanggaran (<i>Whistleblowing System</i>) yang selanjutnyadiperbaharui kembali dengan Peraturan Direksi Nomor 35/Per-Dir/4/XII/2023 tanggal 29 Desember 2023 tentang Kebijakan Sistem Pelaporan Pelanggaran (<i>Whistle Blowing System</i>) Terintegrasi Amended and ratified through the Regulation of the Board of Directors of PT Jaminan Kredit Indonesia No. 31/Per-Dir/1/XII/2020 dated December 30, 2020 concerning Guidelines for Whistleblowing Systems, which was subsequently updated with Directors' Regulation Number 35/Per-Dir/4/XII/2023 dated December 29, 2023 concerning Integrated Whistle Blowing System Policy
Pedoman Penyampaian Laporan Harta Kekayaan Penyelenggara Negara Guidelines for Submission of State Officials Wealth Reports	Diperbaharui serta disahkan melalui Peraturan Direksi Perusahaan Umum (Perum) Jaminan Kredit Indonesia No. 24/Per-Dir/VI/2017 tanggal 14 Juni 2017 Amended and ratified through Regulation of the Directors of Public Companies (Perum) Jaminan Kredit Indonesia No. 24/Per-Dir/VI/2017 dated June 14, 2017

Sosialisasi Kebijakan Tata Kelola Perusahaan yang Baik

Jamkrindo memiliki komitmen untuk menerapkan *Good Corporate Governance* (GCG) secara konsisten dan berkesinambungan, serta menjadikan prinsip-prinsip GCG sebagai landasan operasional di lingkungan Perusahaan. Terkait dengan usaha penerapan GCG dan termasuk di dalamnya pemberantasan korupsi, suap dan praktik kecurangan lainnya, maka salah satu cara yang paling efektif untuk mencegah dan memerangi praktik yang bertentangan dengan GCG adalah melalui sistem pelaporan pelanggaran (*Whistleblowing System*).

Perusahaan memiliki Pedoman sistem pelaporan pelanggaran (*Whistleblowing System*) Terintegrasi "IFG Integritas" dengan Diterbitkan Ketentuan Direksi Nomor 35/Per-Dir/4/XII/2023 tanggal 29 Desember 2023 tentang Kebijakan Sistem Pelaporan Pelanggaran (*Whistle Blowing System*) Terintegrasi.

Pedoman WBST tersebut dilakukan sosialisasi setiap tahun kepada Karyawan bersamaan dengan kegiatan Pembahasan Sistem Manajemen Anti Penyusapan, Strategi *Anti Fraud*, Gratifikasi, yaitu:

DISSEMINATION OF GOOD CORPORATE GOVERNANCE POLICY

Jamkrindo is committed to implementing Good Corporate Governance (GCG) consistently and continuously, and making GCG principles the basis for operations within the Company. In relation to efforts to implement GCG and including eradicating corruption, bribery and other fraudulent practices, one of the most effective ways to prevent and combat practices that are contrary to GCG is through a Whistleblowing System.

The Company establishes the Guidelines for an Integrated Whistleblowing System "IFG Integritas" with the issuance of Board of Directors Regulation Number 35/Per-Dir/4/XII/2023 dated December 29, 2023 concerning the Integrated Whistleblowing System Policy.

The WBS guidelines are disseminated to employees in conjunction with the Discussion of the Anti-Bribery Management System, Anti-Fraud Strategy, Gratification & WBS, namely:

No	Tempat Sosialisasi Place of Dissemination	Tanggal Sosialisasi Date of Dissemination	Tim Pelaksana Committee
1	Video Conference melalui Zoom Meeting Zoom Meeting Video Conference	15 Mei 2023 May 15, 2023	Satuan Pengawasan Intern, Divisi Manajemen Risiko dan Divisi Kepatuhan Internal Supervisory Unit, Risk Management, and Compliance Division



ASSESSMENT PENERAPAN TATA KELOLA PERUSAHAAN

ASSESSMENT OF CORPORATE GOVERNANCE IMPLEMENTATION

Sebagai wujud komitmen penerapan prinsip GCG, Jamkrindo melaksanakan *assessment* atau penilaian atas penerapan GCG di lingkup Perusahaan. *Assessment* dilakukan dengan 2 (dua) model, yaitu melalui *self assessment* atau evaluasi yang dilakukan oleh tim internal Perusahaan, dan *assessment* atau penilaian yang dilakukan oleh pihak independen.

Hasil *assessment* diharapkan dapat menjadi landasan untuk peningkatan dan perbaikan penerapan praktik GCG di Jamkrindo. Selanjutnya penerapan praktik GCG tersebut juga diharapkan dapat memberikan manfaat untuk mendorong pengelolaan Perusahaan secara transparan, profesional, dan efisien sehingga dapat meningkatkan nilai Perusahaan dalam bentuk trend kinerja Perusahaan yang tinggi (*high performance*), dan citra Perusahaan yang baik (*good corporate image*), serta kepercayaan stakeholders (pengguna jasa, karyawan, dan masyarakat secara keseluruhan) terhadap Jamkrindo.

Dasar pelaksanaan penilaian/evaluasi atas penerapan GCG pada Jamkrindo mengacu pada Peraturan Menteri Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 Tahun 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara. Dalam melakukan *self assessment* atas penerapan GCG untuk periode tahun 2023 Jamkrindo sesuai dengan Indikator/Parameter Penilaian dan Evaluasi atas Penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) pada Badan Usaha Milik Negara.

As a form of commitment to implementing GCG principles, Jamkrindo carries out an assessment of the implementation of GCG within the Company. The assessment is carried out using 2 (two) models, namely through a self-assessment or evaluation carried out by the Company's internal team, and an assessment carried out by an independent party.

The results of the assessment are expected to be the basis for increasing and improving the implementation of GCG practices at Jamkrindo. Furthermore, the implementation of GCG practices is also expected to provide benefits to encourage transparent, professional, and efficient management of the Company so as to increase the value of the Company in the form of high corporate performance trends and good corporate image, as well as stakeholder trust (service users, employees, and society as a whole) to Jamkrindo.

The basis for the assessment/evaluation of the implementation of GCG at Jamkrindo refers to the Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023 of 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises. In carrying out a self-assessment on the implementation of GCG for the 2023 period, Jamkrindo is in accordance with the Assessment and Evaluation Indicators/Parameters for the Implementation of Good Corporate Governance in State-Owned Enterprises.

6 (enam) Aspek Assessment GCG (sesuai dengan Indikator/Parameter Penilaian dan Evaluasi atas Penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) pada BUMN.)

6 (six) GCG Assessment Aspects
(in accordance with the Indicators/Parameters for Assessment and Evaluation of the Implementation of Good Corporate Governance in SOEs)



Komitmen terhadap Penerapan Tata Kelola Perusahaan yang Baik Secara Berkelanjutan Commitment to Sustainable Implementation of Good Corporate Governance	Pemegang Saham dan RUPS/Pemilik Modal Shareholders and GMS/Capital Owners	Dewan Komisaris/Dewan Pengawas Board of Commissioners/Board of Supervisory
Direksi Board of Directors	Pengungkapan Informasi dan Transparansi Information Disclosure and Transparency	Aspek Lainnya Other Aspects

Hasil penilaian melalui metode ini menggunakan predikat dengan rentang skor sebagai berikut.

The results of the assessment through this method use predicates with the following score ranges



Pengukuran dan Penilaian Penerapan Tata Kelola Perusahaan yang Baik Tahun Buku 2022

MEASUREMENT AND ASSESSMENT OF THE IMPLEMENTATION OF GOOD CORPORATE GOVERNANCE FOR THE 2022 FISCAL YEAR

Penilaian juga dilakukan pada tahun buku 2023 dengan tujuan memberikan rekomendasi perbaikan secara berkelanjutan atas penerapan GCG Perusahaan. Proses penilaian dilakukan secara independen dengan menggunakan pihak ketiga (konsultan).

An assessment is also carried out for the 2023 fiscal year with the aim of providing recommendations for continuous improvement of the implementation of the Company's GCG. The assessment process is carried out independently using a third party (consultant).

Assessor/Penilai	:	Self Assessment
Metode Penilaian Assessment Method	:	Indikator/Parameter Penilaian Atas Penerapan GCG SK16/S.MBU/2012 Indicators/Parameters for Assessment of the Implementation of GCG SK16/S.MBU/2012
Tahun Buku Penerapan Year of Implementation	:	1 Januari - 31 Desember 2023 January 1 - December 31, 2023
Periode Pengukuran Assessment Period	:	2 Januari 2024 - 30 Maret 2024 January 2, 2023 - March 30, 2024

Hasil penilaian penerapan GCG tahun 2023 mencapai total skor sebesar 96,268 dengan kualifikasi "Sangat Baik", yang dapat dilihat pada tabel berikut ini.

The results of the 2023 GCG implementation assessment achieved a total score of 96.268 with the qualification "Very Good", which can be seen in the following table.

Aspek Aspects	Bobot Weight	2023	
		Nilai Value	Pencapaian Achievement (%)
		1	2 (2/1 x 100)
I Komitmen Terhadap Penerapan Tata Kelola Perusahaan yang Baik Secara Berkelanjutan Commitment to the Implementation of Sustainable Good Corporate Governance	7,000	6,743	96,330%
II Pemegang Saham dan RUPS Shareholders and GMS	9,000	8,794	97,714%
III Dewan Pengawas/Dewan Komisaris Board of Supervisors/Commissioners	35,000	33,673	96,208%
IV Direksi Board of Directors	35,000	33,803	96,581%
V Pengungkapan Informasi dan Transparansi Information Disclosure and Transparency	9,000	8,879	98,656%
VI Aspek Lainnya Other Aspects	5,000	4,375	87,50%
Skor Keseluruhan Overall Score	100,000	96,268	
Peringkat Kualitas Penerapan GCG GCG Implementation Quality Predicate		"SANGAT BAIK" "VERY GOOD"	

Klasifikasi Kualitas Penerapan Assessment

Classification of the Quality of the Implementation of the Assessment

Nilai di atas 85 Score above 85	:	Sangat Baik VERY GOOD
75 < Nilai ≤ 85 75 < Score ≤ 85	:	Baik GOOD
60 < Nilai ≤ 75 60 < Score ≤ 75	:	Cukup Baik MODERATE
50 < Nilai ≤ 60 50 < Score ≤ 60	:	Kurang Baik NOT GOOD
Nilai ≤ 50 Score ≤ 50	:	Tidak Baik BAD

Hasil *Area of Improvement* (AOI) atau rekomendasi atas *self assessment* penerapan GCG yang dilakukan untuk tahun 2023 dapat dilihat pada tabel di bawah ini.

The results of the *Area of Improvement* (AOI) or recommendations for the GCG implementation *self-assessment* conducted for 2023 can be seen in the table below

No	Hasil Analisa Assessment Penerapan GCG Tahun Buku 2023 Results of GCG Implementation Assessment Recommendations for the 2023 Fiscal Year	Usulan Rekomendasi Recommendation
I	<p>Komitmen terhadap Penerapan Tata Kelola Perusahaan yang Baik Secara Berkelanjutan COMMITMENT TO THE IMPLEMENTATION OF SUSTAINABLE GOOD CORPORATE GOVERNANCE</p>	
1	<p>Perusahaan telah memiliki Pedoman Tata Kelola Perusahaan yang Baik (GCG Code) melalui Keputusan Bersama Nomor: 01/SKB/1/XII/2020 – KEP-08/DK-Jamkrindo/XII/2020 tanggal 30 Desember 2020 tentang Pedoman Pelaksanaan Tata Kelola Perusahaan yang Baik. Namun, Pedoman tersebut belum dilakukan pemutakhiran atas adanya Peraturan Menteri BUMN nomor: PER-02/MBU/03/2023 tanggal 24 Maret 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara dan Peraturan Menteri BUMN nomor: PER-03/MBU/03/2023 tanggal 20 Maret 2023 tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara</p> <p>The Company establishes Good Corporate Governance Guidelines (GCG Code) through Joint Decree Number: 01/SKB/1/XII/2020 – KEP-08/DK-Jamkrindo/XII/2020 dated December 30, 2020 concerning Guidelines for the Implementation of Corporate Governance Good. However, these guidelines have not been updated with the Minister of SOEs Regulation number: PER-02/MBU/03/2023 dated March 24, 2023, concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises and Minister of BUMN Regulation number: PER-03/MBU/03/2023 dated March 20, 2023 concerning Organs and Human Resources of State-Owned Enterprises</p>	<p>Direkomendasikan agar Pedoman Tata Kelola Perusahaan yang Baik (GCG Code) Nomor: 01/SKB/1/XII/2020 – KEP-08/DK-Jamkrindo/XII/2020 tanggal 30 Desember 2020 dilakukan harmonisasi perubahan ketentuan menyesuaikan dengan Peraturan Menteri BUMN nomor: PER-02/MBU/03/2023 tanggal 24 Maret 2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara dan Peraturan Menteri BUMN nomor: PER-03/MBU/03/2023 tanggal 20 Maret 2023 tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara.</p> <p>It is recommended that the Good Corporate Governance Guidelines (GCG Code) Number: 01/SKB/1/XII/2020 – KEP-08/DK-Jamkrindo/XII/2020 dated December 30, 2020 be harmonized with changes to the provisions in accordance with the Regulation of the Minister of State-Owned Enterprises number: PER-02/MBU/03/2023 dated March 24, 2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises and Regulation of the Minister of SOEs number: PER-03/MBU/03/2023 dated March 20, 2023 concerning Organs and Human Resources State-Owned Enterprises</p>
III	<p>Dewan Komisaris/Dewan Pengawas BOARD OF COMMISSIONERS/BOARD OF SUPERVIORS</p>	
1	<p>Dewan Komisaris memiliki kebijakan mengenai mekanisme pemberian persetujuan/tanggapan/pendapat terhadap rancangan RJPP yang disampaikan oleh Direksi melalui Keputusan Dewan Pengawas nomor: KEP-05/DP-Jamkrindo/III/2018 tanggal Maret 2018 tentang Kebijakan Dewan Pengawas Terkait Mekanisme Pemberian Persetujuan/Tanggapan/Pendapat terhadap Rancangan Rencana Jangka Panjang Perusahaan (RJPP) dan Rencana Kerja dan Anggaran Perusahaan (RKAP). Namun, atas kebijakan tersebut belum dilakukan harmonisasi dikarenakan masih menggunakan nama "Perusahaan Umum (Perum)" sebagaimana Akte nomor 25 tanggal 24 Februari 2020 perihal Akte Pendirian Perusahaan Perseroan (Persero) PT Jaminan Kredit Indonesia atau disingkat Jamkrindo yang seharusnya menjadi "Perseroan Terbatas (PT)" serta perubahan nomenklatur "Dewan Pengawas" yang seharusnya menjadi "Dewan Komisaris" semenjak perubahan Perusahaan menjadi Perseroan Terbatas (PT).</p> <p>The Board of Commissioners establishes a policy regarding the mechanism for providing approval/response/opinions to the RJPP draft submitted by the Board of Directors through Supervisory Board Decree number: KEP-05/DP-Jamkrindo/III/2018 dated March 2018 concerning Supervisory Board Policy Regarding the Mechanism for Providing Approval/Response/Opinion on the Draft Company Long Term Plan (RJPP) and Company Work Plan and Budget (RKAP). However, this policy has not yet been harmonized because it still uses the name "General Company (Perum)" as per Deed number 25 dated February 24, 2020 regarding the Deed of Establishment of the Company (Persero) PT Jaminan Kredit Indonesia or abbreviated as Jamkrindo which should be a "Limited Liability Company (PT)" as well as changes in the nomenclature of the "Supervisory Board" which should become "Board of Commissioners" since the Company changed to a Limited Liability Company (PT).</p>	<p>Direkomendasikan agar Perusahaan melakukan inventarisir terkait kebijakan yang dikelola oleh Dewan Komisaris untuk dilakukan harmonisasi perubahan ketentuan menyesuaikan dengan perubahan status Perusahaan menjadi PT (Perseroan Terbatas) dan nomenklatur yang berlaku.</p> <p>It is recommended that the Company carry out an inventory of the policies managed by the Board of Commissioners to harmonize changes to provisions in accordance with the change in the Company's status to PT (Limited Liability Company) and the applicable nomenclature.</p>

Beberapa butir rekomendasi yang menjadi *Area of Improvement* penerapan GCG di Perusahaan, sebagaimana yang terlampir pada tabel di atas, meskipun ada beberapa butir yang perlu diperhatikan atau ditindaklanjuti lebih lanjut, namun secara umum dapat disimpulkan bahwa, penerapan GCG di Perusahaan telah diterapkan atau berjalan dengan baik, sebagaimana uraian di bawah ini:

1. **Komitmen Terhadap Penerapan Tata Kelola Perusahaan Yang Baik Secara Berkelanjutan**
Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 6,743 dari bobot sebesar 7,000 atau setara dengan persentase pencapaian sebesar 96,330%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
2. **Aspek Pemegang Saham dan RUPS/Pemilik Modal**
Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 8,794 dari bobot sebesar 9,000 atau setara dengan persentase pencapaian sebesar 97,714%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
3. **Aspek Dewan Komisaris/Dewan Pengawas**
Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 33,673 dari bobot sebesar 35,000 atau setara dengan persentase pencapaian sebesar 96,208%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
4. **Aspek Direksi**
Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 33,803 dari bobot sebesar 35,000 atau setara dengan persentase pencapaian sebesar 96,581%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
5. **Aspek Pengungkapan Informasi dan Transparansi**
Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 8,879 dari bobot sebesar 9,000 atau setara dengan persentase pencapaian sebesar 98,656%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".
6. **Aspek Lainnya**
Berdasarkan hasil *assessment* yang telah dilakukan pada aspek ini, skor yang dicapai adalah 4,375 dari bobot sebesar 5,000 atau setara dengan persentase pencapaian sebesar 87,500%. Hal ini menunjukkan bahwa komitmen penerapan GCG secara berkelanjutan di Perusahaan telah berjalan "SANGAT BAIK".

Tren Perkembangan Penilaian Penerapan Tata Kelola Perusahaan yang Baik

Sejak dilakukan *Assessment* GCG pada tahun 2015 tercatat perkembangan hasil atau skor *assessment* GCG selalu menunjukkan peningkatan. Hal ini mencerminkan komitmen Perusahaan untuk menerapkan prinsip-prinsip GCG sesuai rekomendasi yang muncul. *Assessment* juga dikaitkan dengan ketentuan yang berlaku dan praktik-praktik terbaik

Although there are several points that need further attention or follow-up, some of the recommendation points that become Areas of Improvement of GCG implementation in the Company, as attached in the table above, in general it can be concluded that GCG implementation in the Company has been implemented or is running well , as described below:

1. **Commitment to the Implementation of Sustainable Good Corporate Governance**
Based on the results of the assessment that was carried out on this aspect, the score achieved was 6.743 out of a weight of 7.000 or equivalent to an achievement percentage of 98.912%. This shows that the commitment to implementing GCG continuously in the Company has gone "VERY GOOD".
2. **Aspects of Shareholders and GMS/Capital Owners**
Based on the results of the assessment that was carried out on this aspect, the score achieved was 8.794 out of a weight of 9.000 or equivalent to an achievement percentage of 97.714%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".
3. **Aspects of the Board of Commissioners/Supervisory Board**
Based on the results of the assessment that was carried out on this aspect, the score achieved was 33.673 out of a weight of 35.000 or equivalent to an achievement percentage of 96.208%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".
4. **Aspects of the Board of Directors**
Based on the results of the assessment that was carried out on this aspect, the score achieved was 33.803 out of a weight of 35.000 or equivalent to an achievement percentage of 96.581%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".
5. **Information Disclosure and Transparency Aspects**
Based on the results of the assessment that was carried out on this aspect, the score achieved was 8.879 out of a weight of 9.000 or equivalent to an achievement percentage of 98.656%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".
6. **Other Aspects**
Based on the results of the assessment that was carried out on this aspect, the score achieved was 4.375 out of a weight of 5.000 or equivalent to an achievement percentage of 87.500%. This shows that the commitment to implementing GCG in a sustainable manner in the Company has been "VERY GOOD".

DEVELOPMENT TREND OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION ASSESSMENT

Since the GCG Assessment was carried out in 2015, it has been noted that the progress of the GCG assessment results or scores has always shown an increase. This reflects the Company's commitment to implementing GCG principles according to the recommendations. The assessment is also linked to applicable regulations and best practices in

(*best practice*) dalam penerapan GCG, sehingga area-area yang memerlukan perbaikan/penyempurnaan dapat diidentifikasi. Hasil *assessment* menjadi masukan yang sangat penting bagi Perusahaan dalam pengambilan keputusan di masa yang akan datang.

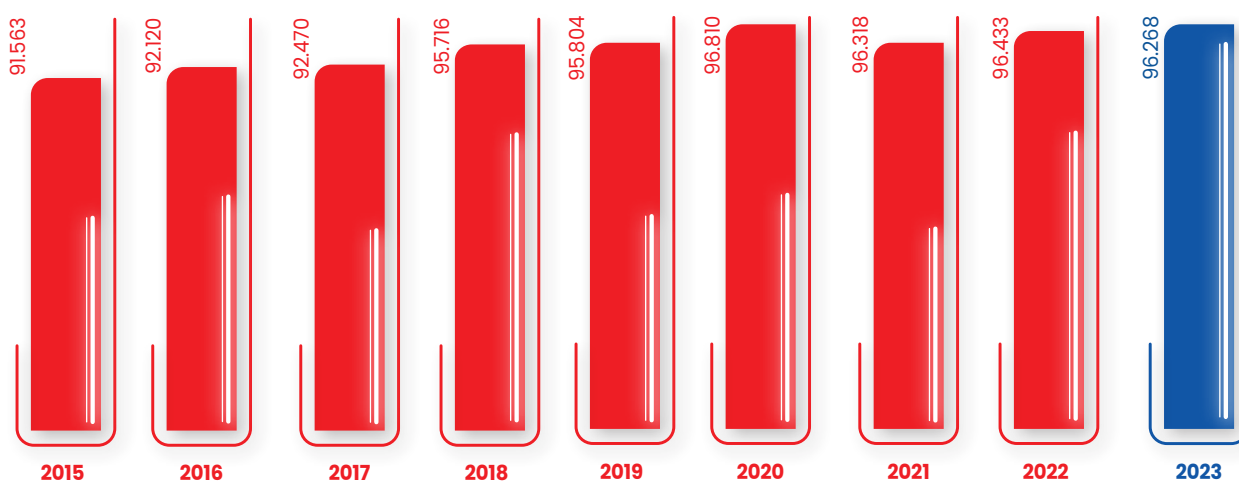
implementing GCG, so that areas that require improvement can be identified. The results of the assessment are very important input for the Company in making decisions in the future.

Sekilas riwayat proses penilaian penerapan GCG Perusahaan adalah sebagai berikut:

A brief history of the Company's GCG implementation assessment process is as follows:

Pengukuran GCG GCG Measurement	Tahun Buku Fiscal Year	Assessor	Skor Score (%)	Kategori Category
Self Assessment	2023	Tim <i>Self Assessment</i> Jamkrindo Jamkrindo Self Assessment Team	96,268	Sangat Baik Very Good
Assessment	2022	PT Cita Negeri Amanah	96,433	Sangat Baik Very Good
Self Assessment	2021	Tim <i>Self Assessment</i> Jamkrindo Jamkrindo Self Assessment Team	96,316	Sangat Baik Very Good
Assessment	2020	PT Cita Negeri Amanah	96,810	Sangat Baik Very Good
Self Assessment	2019	Tim <i>Self Assessment</i> Jamkrindo Jamkrindo Self Assessment Team	95,804	Sangat Baik Very Good
Assessment	2018	PT Citra Negeri Amanah	95,716	Sangat Baik Very Good
Self Assessment	2017	Tim <i>Self Assessment</i> Jamkrindo Jamkrindo Self Assessment Team	92,470	Sangat Baik Very Good
Assessment	2016	Kantor Akuntan Publik Doli, Bambang, Sulistiyanto, Dadang & Ali Public Accountant Office Doli, Bambang, Sulistiyanto, Dadang & Ali	92,120	Sangat Baik Very Good
Self Assessment	2015	Tim <i>Self Assesment</i> Jamkrindo Jamkrindo Self Assessment Team	91,563	Sangat Baik Very Good

Tren Perkembangan Skor Assessment GCG Jamkrindo, 2015–2023
Jamkrindo GCG Assessment Score Development



TANGGUNG JAWAB SOSIAL PERUSAHAAN TERKAIT PENGEMBANGAN SOSIAL DAN KEMASYARAKATAN

CORPORATE SOCIAL RESPONSIBILITY RELATED TO SOCIAL AND COMMUNITY DEVELOPMENT

Jamkrindo melaksanakan Program Tanggung Jawab Sosial dan Lingkungan Badan Usaha Milik Negara (TJSL BUMN) sesuai dengan regulasi terbaru yaitu Peraturan Menteri BUMN RI No. PER-1/MBU/3/2023 tanggal 3 Maret 2023 tentang Penugasan Khusus dan Program Tanggung Jawab Lingkungan dan Sosial Badan Usaha Milik Negara (BUMN). Selaras dengan itu, Jamkrindo melaksanakan arahan Menteri BUMN melalui aspirasi pemegang saham bahwa program TJSL BUMN agar fokus pada tiga bidang prioritas yaitu bidang pendidikan, lingkungan serta pengembangan Usaha Mikro Kecil (UMK).

Dalam implementasinya, TJSL BUMN bertransformasi melalui lima prioritas utama yakni fokus pada dampak, perbaikan tata kelola, pemanfaatan teknologi, peningkatan keterlibatan karyawan dan peningkatan kolaborasi. Pelaksanaan TJSL juga berorientasi untuk pencapaian 17 Tujuan Pembangunan Berkelanjutan (TPB) atau *Sustainable Development Goals* (SDGs) dengan berpedoman pada tujuh Subjek Inti ISO 26000 sebagai standar global dalam pelaksanaan CSR.

Berdasarkan panduan di atas, Jamkrindo menerapkan TJSL BUMN secara luas. Dengan demikian, implementasi program tersebut tidak hanya dalam ruang lingkup *corporate giving*, *corporate philanthropy*, *corporate community relation* yang menekankan pada kegiatan amal dan pembangunan citra perusahaan di mata masyarakat atau *community development* yang sifatnya pemberdayaan. Dalam hal ini, Perusahaan berupaya secara maksimal memadukan keseluruhan dimensi melalui program-program yang dirancang secara komprehensif dengan target sasaran program yang tepat.

Bagi Jamkrindo, selain merupakan kepatuhan terhadap regulasi, pelaksanaan TJSL BUMN sekaligus merupakan bentuk dari kegiatan Tanggung Jawab Sosial Perusahaan (*Corporate Social Responsibility/CSR*) yang lebih mengarah kepada peningkatan kualitas hidup masyarakat sekitar dengan pembinaan usaha kecil yang dibentuk bersama masyarakat. Melalui TJSL BUMN, Perusahaan optimis dapat mendorong terciptanya sinergi antara Jamkrindo dengan masyarakat di sekitarnya sehingga secara tidak langsung akan menumbuhkan rasa percaya serta dukungan positif dari masyarakat terhadap proses bisnis Jamkrindo.

Jamkrindo implements the Social and Environmental Responsibility Program for State-Owned Enterprises (TJSL BUMN) in accordance with the latest regulations, namely Regulation of the Minister of SOEs of the Republic of Indonesia No. PER-1/MBU/3/2023 dated March 3, 2023 concerning Special Assignments and Environmental and Social Responsibility Programs for State-Owned Enterprises (BUMN). In line with this, Jamkrindo is implementing the instruction of the Minister of SOEs through the aspirations of shareholders that the TJSL BUMN program should focus on three priority areas, namely education, the environment and the development of Micro and Small Enterprises (MSE).

In its implementation, TJSL BUMN is transformed through five main priorities, namely focusing on impact, improving governance, utilizing technology, increasing employee involvement and increasing collaboration. The implementation of TJSL is also oriented towards achieving 17 Sustainable Development Goals (SDGs) guided by the seven Core Subjects of ISO 26000 as global standards in implementing CSR.

Based on the guidelines above, Jamkrindo implements TJSL BUMN. Thus, the implementation of this program is not only within the scope of corporate giving, corporate philanthropy, corporate community relations which emphasizes charity activities and building the Company's image in the eyes of the community, or community development. which is empowering in nature. In this case, the Company makes maximum efforts to integrate all dimensions through comprehensively designed programs with precise program targets.

For Jamkrindo, in addition to complying with regulations, the implementation of TJSL BUMN is also a form of Corporate Social Responsibility (CSR) activities which are more directed towards improving the quality of life of the surrounding community by fostering small businesses formed together with the community. Through TJSL BUMN, the Company is optimistic that it can encourage the establishment of synergy between Jamkrindo and the surrounding community so that it will indirectly foster a sense of trust and positive support from the community for Jamkrindo's business processes.

Sesuai dengan regulasi yang berlaku, program TJSL BUMN di Jamkrindo terbagi menjadi dua program utama yakni Pendanaan UMK (PUMK) dan TJSL (Non PUMK). Program PUMK bertujuan untuk memberikan kemudahan akses permodalan bagi usaha kecil dengan skema dana bergulir, sekaligus melakukan pembinaan dalam rangka meningkatkan pertumbuhan dan pengembangan usaha masing-masing mitra binaan. Sementara itu, TJSL (Non PUMK) bertujuan untuk meningkatkan kualitas kehidupan masyarakat dan lingkungan di sekitar perusahaan melalui berbagai program yang selaras dan mendukung terwujudnya 17 TPB/SDGs. Dalam implementasi di lapangan, pelaksanaan TJSL (Non PUMK) merujuk dan menyesuaikan dengan proposal yang diajukan masyarakat kepada Jamkrindo.

In accordance with applicable regulations, the TJSL BUMN program in Jamkrindo is divided into two main programs, namely UMK Funding (PUMK) and TJSL (Non PUMK). The PUMK program aims to provide easy access to capital for small businesses with a revolving fund scheme, as well as providing guidance in order to increase the growth and development of the businesses of each fostered partner. Meanwhile, TJSL (Non PUMK) aims to improve the quality of life of the community and environment around the Company through various programs that are aligned and support the realization of 17 SDGs. In the field, the implementation of TJSL (Non PUMK) refers to and adapts to the proposals submitted by the community to Jamkrindo.



Ketangguh Jawa Tengah Sosial dan Lingkungan 2024 Social and Environmental Responsibility

Kisah Sukses Mitra Binaan

Success Stories of Foster Partners

Batik CJ Bayat Memang Beda



Ingin tampil memesona saat acara resmi maupun santai? Busana batik bisa jadi pilihan. Nah, terkhusus bagi penggemar fanatik batik tulis halus, kreasi CJ Bayat patut dilirik. Motifnya sangat beragam, bisa dipilih sesuai selera, ada motif Jawa Babon Angrem, Sidomukti, Sekar Jagat, Wahyu Tumurun, Parang, Parang Kombinasi, dan lain-lain. Atau, jika ingin memesan motif sendiri, termasuk warnanya, semua bisa diatur. CJ Bayat misalnya, pernah menerima pesanan motif Wahyu Tumurun tujuh warna.

"Sesuai permintaan pelanggan," kata Ummi Haryanti, pemilik CJ Bayat, yang berlokasi di Jarum RT 02/RW 05, Kecamatan Bayat, Kabupaten Klaten, Jawa Tengah. Mitra binaan PT Jaminan Kredit Indonesia (Jamkrindo) ini adalah satu di antara ratusan warga Jarum, yang selama ini dikenal sebagai Desa Wisata Batik. Selain batik lembaran, CJ Bayat juga menyediakan produk lain berbahan dasar batik, seperti sepatu, sajadah, sarung bantal, dompet, dan lain-lain. Tak hanya batik, CJ Bayat juga menyediakan kain tenun dan lurik yang cocok untuk seragam. Baik harga batik maupun lurik, harganya terjangkau.

"Untuk harga batik, tergantung bahan dan kerumitan motif," kata Ummi. Bahan katun primis misalnya, harganya akan lebih murah dibanding berbahan sutra. Motif lebih sederhana, tentu harganya akan lebih murah. Jika bahan katun primis rentang harganya ratusan ribu per lembar, tentu beda dengan bahan sutra, apalagi jika motifnya rumit. Untuk batik berbahan sutra dengan motif rumit, sekadar gambaran, harganya bisa mencapai Rp5 juta.

Ummi belajar membatik di desanya sejak masih duduk di sekolah dasar. Lama-kelamaan, potensinya dilirik oleh salah satu pengusaha batik setempat. Ummi pun direkrut jadi pembatik. Di sini, ia sering melakukan inovasi dan berkreasi, dan si empunya usaha menyukainya. Saat pesanan batiknya *booming*, pengusaha tersebut meninggal. Ummi pun bingung. Kebetulan, di tempat kerjanya tersebut, sudah banyak pembatik halus. Apa yang harus dilakukan agar pembatik-pembatik tersebut tetap bisa berkreasi dan mendapatkan pemasukan dari sisi ekonomi?

"Mereka mau dibawa kemana? Waktu itu saya bingung," kata Ummi. Di kemudian hari, ia mencoba untuk membuat batik sendiri, batik khusus halus dengan canting kecil, ukuran 0-1. Ternyata, upayanya berhasil. Desain motif batiknya yang berbeda dengan sesama pengusaha batik di Jarum mendapat tempat di kalangan pecinta batik. Kekhasan lain, batik tulisnya juga dibikin halus, berbeda dengan batik-batik yang ada di Jarum. Dari situlah, makna CJ Bayat bermula. "CJ dibacanya *se-je*. Dalam bahasa Jawa, artinya beda," katanya. Namun demikian, Ummi menambahkan, "CJ juga bisa berarti Cinta Jarum."

Brand CJ Bayat yang diusung Ummi sejak tahun 2015 pun semakin berkembang. Motif batiknya semakin beragam. Ide motif batik bisa didapat dari mana saja, termasuk dari Internet. Lalu, motif-motif tersebut dikombinasikan sehingga menjadi lebih menarik. Untuk membuat batik, saat ini, Ummi dibantu sekitar 20 orang perempuan pembatik halus. Sistemnya borongan. Pembatik mengambil bahan batik dan membawa pulang ke rumah masing-masing. Selanjutnya, mereka akan menggambar motif sesuai dengan *mal/cetakan* yang dibuat Ummi, mewarnai dan menuntaskan semua proses membatik sampai siap dipasarkan.

Waktu yang diperlukan untuk menghasilkan selembar batik halus dipengaruhi sejumlah hal. Salah satunya motif. Semakin kecil dan detail motifnya, otomatis waktu pengerjaan akan lebih lama. Dengan kerumitan seperti itu, pembuatan selembar batik bisa memerlukan waktu sebulan, atau lebih. Bahkan, untuk menyelesaikan pesanan dari salah satu produsen dan pemilik merek batik terkenal di Solo, Ummi perlu waktu hingga tiga bulan. "Tiga bulan persis, bahannya kain sutra," kata Ummi.

Selain memproduksi CJ Bayat, Ummi memang sering mendapat pesanan dari pemilik brand batik kenamaan, terutama dari Solo, lalu batik tersebut dilekatkan brand pemesan. Dengan *brand* tersebut, batik buatan Ummi dibandrol dengan harga sekian kali lipat, bisa empat kali lipat. Walau tidak rugi karena sudah dihitung dengan matang, Ummi berharap bisa membesarkan *brand* CJ Bayat miliknya.

Untuk memperluas pasar produk batiknya, secara berkala, Ummi ikut pameran, termasuk yang diadakan oleh Jamkrindo di beberapa kota seperti Jakarta, Solo dan Yogyakarta. Dengan mengikuti pameran, ia berkesempatan bertemu langsung dengan calon pembeli. Di sisi lain, calon pembeli bisa bertemu dan menanyakan segala hal terkait batik buatan Ummi. Jika cocok, maka produk C.J Bayat bisa ditebus dengan harga yang lebih murah dibanding saat batik tersebut ditempel *brand* produsen batik ternama.

Sebagai mitra binaan Jamkrindo, manfaat yang dirasakan Ummi tak hanya berkaitan dengan keikutsertaan dalam pameran yang berpotensi untuk memperluas jejaring pemasaran. Manfaat yang tak kalah penting, Ummi mendapatkan pinjaman dana dengan bunga rendah dan pengurusan pinjaman pun mudah. "Dana dari Jamkrindo sebesar Rp50 juta, antara lain, saya pakai untuk menambah modal," kata Ummi, yang mengaku terus membuat batik, termasuk untuk stok. Kalau enggak bikin batik, katanya menegaskan, "Nanti pembatik saya bisa bubar."

Sikapnya untuk terus memproduksi batik mendapat dukungan dari salah satu pelanggannya di Jakarta. Bahkan, saat pandemi, pelanggan ini terus memesan batik berbahan sutera kepada Ummi dengan pertimbangan agar para pembatiknya tidak menganggur. Setelah pandemi tertangani, pelanggan ini masih setia dan tak berhenti memesan batik kepada Ummi.

Di era sosial media saat ini, selain penjualan secara langsung, batik C.J Bayat juga dipasarkan melalui media sosial seperti Instagram, terkhusus untuk memajang produk baru. Tak sedikit konsumen yang memesan batik, atau datang ke tempat *workshop* dan ruang pameran di kediaman Ummi, setelah melihat Instagram. Media pemasaran yang lain, Ummi juga menitipkan produk batiknya ke toko atau gerai yang menjual produk batik atau menitipkan ke Dewan Kerajinan Nasional Daerah (Dekranasda). Dengan berbagai kanal pemasaran seperti itu, jika sedang ramai, dalam sebulan, Ummi bisa mengantongi omset hingga Rp50 juta. "Enggak ada bulan-bulan khusus di mana penjualan batik akan ramai. Tidak bisa diprediksi," kata Ummi. Namun demikian, ia meyakini usaha batik halusan C.J Bayat akan semakin berkembang karena sudah memiliki pangsa pasar tersendiri.***

CJ Bayat Batik is One of a Kind

Want to look stunning at formal or casual events? Batik clothing could be an option. So, especially for fanatical fans of fine hand-written batik, C.J Bayat's creations are worth a look. The motifs are very diverse, you can choose according to taste, there are Javanese Babon Angrem, Sidomukti, Sekar Jagat, Wahyu Tumurun, Parang, Parang Combination motifs, and others. Or, if you want to order your own motif, including the color; everything can be arranged. C.J Bayat, for example, once received an order for a seven-color Wahyu Tumurun motif.

"According to customer requests," said Ummi Haryanti, owner of C.J Bayat, which is located at Jarum RT 02/RW 05, Jarum, Bayat District, Klaten Regency, Central Java. This partner fostered by PT Jaminan Kredit Indonesia (Jamkrindo) is one of hundreds of residents of Jarum, which has been known as the Batik Tourism Village. In addition to sheet batik, C.J Bayat also provides other products made from batik, such as shoes, prayer mats, pillowcases, wallets, and others. Not only batik, C.J Bayat also provides woven and striated fabrics that are suitable for uniforms. Both batik and lurik prices are affordable.

"For the price of batik, it depends on the material and complexity of the motif," said Ummi. Primis cotton, for example, will be cheaper than silk. The simpler the motif, the cheaper the price will be. If the price range for primis cotton is hundreds of thousands per sheet, of course it is different from silk, especially if the motif is complicated. For silk batik with complicated motifs, just to give you an idea, the price can reach IDR 5 million.

Ummi studied batik in her village when she was in elementary school. Over time, one of the local batik entrepreneurs noticed its potential. Ummi was also recruited to become a batik maker. Here, she often innovates and is creative, and the business owner likes her. When orders for batik boomed, the entrepreneur died. Ummi was confused. Incidentally, at his workplace, there are many fine batik makers. What must be done so that batik makers can continue to be creative and earn income from an economic perspective?

"What are they going to do with it? "At that time I was confused," said Ummi. Later in life, he tried to make his own batik, a special type of fine batik with small canting, size 0-1. Apparently, her efforts were successful. Her batik motif designs, which are different from those of fellow batik entrepreneurs in Jarum, have earned him a place among batik lovers. Another specialty is that the written batik is also made smooth, different from the other batik in Jarum. From there, the meaning of C.J Bayat begins. "C.J is pronounced se-je, in Javanese, the meaning is different," she said. She added, "C.J can also mean Cinta Jarum (Love Jarum)"

C.J is a brand that Ummi has been carrying since 2015, and it is increasingly growing. The batik motifs are increasingly diverse. Ideas for batik motifs can be obtained from anywhere, including the Internet. Then, these motifs are combined to make it more interesting. To make batik, currently, Ummi is assisted by around 20 women who make fine batik. The system is wholesale. Batik makers take batik materials and take them home. Next, they will draw motifs according to the mall/print that Ummi made, color and complete all the batik processes until they are ready to be marketed.

The time required to produce a piece of fine batik is influenced by a number of things. One of them is motif. The smaller and more detailed the motif, the longer the processing time will automatically be. With such complexity, making a piece of batik can take a month, or more. In fact, it took Ummi up to three months to complete an order from one of the producers and owners of a famous batik brand in Solo. "Three months exactly, the material is silk fabric," said Ummi.

Apart from producing CJ Bayat, Ummi often gets orders from owners of well-known batik brands, especially from Solo, and then attaches the ordering brand to the batik. With this brand, batik made by Ummi is priced several times as much, maybe four times as much. Even though there is no loss because it has been calculated carefully, Ummi hopes to be able to grow her CJ Bayat brand.

To expand the market for batik products, Ummi regularly takes part in exhibitions, including those held by Jamkrindo in several cities such as Jakarta, Solo and Yogyakarta. By participating in exhibitions, he has the opportunity to meet potential buyers directly. On the other hand, potential buyers can meet and ask everything related to batik made by Ummi. If it is suitable, then the CJ Bayat product can be redeemed at a cheaper price than when the batik has the brand of a well-known batik manufacturer attached to it.

As a partner fostered by Jamkrindo, the benefits that Ummi feels are not only related to participation in exhibitions which have the potential to expand marketing networks. The other benefits which are equally important is, Ummi gets a loan with low interest and easy loan processing. "I used funds from Jamkrindo amounting to IDR50 million, among other things, to increase capital," said Ummi, who admitted that she continues to make batik, including for stock. "If I don't make batik", she emphasized, "my batik makers will leave me."

Her will power to continue producing batik received support from one of his customers in Jakarta. In fact, during the pandemic, this customer continued to order silk batik from Ummi with the consideration that the batik makers would not be unemployed. After the pandemic was handled, this customer was still loyal and did not stop ordering batik from Ummi.

In the current era of social media, apart from direct sales, CJ Bayat batik is also marketed via social media such as Instagram, especially to display new products. Quite a lot of consumers order batik, or come to the workshop and showroom at Ummi's residence, after seeing Instagram. Ummi also entrusts her batik products to shops or outlets that sell batik products or entrusts them to the Regional National Crafts Council (Dekranasda). With various marketing channels like that, if it's busy, in a month, Ummi can pocket a turnover of up to IDR 50 million.

"There are no special months when batik sales will be busy". "It can't be predicted," said Ummi. However, she believes that CJ Bayat's fine batik business will continue to develop because it already has its own market share.***

Ingat Sasirangan, Ingat Acil Imas



Kain boleh sama: sasirangan. Namun, urusan warna, harus tampil beda. Itulah alasan Rina Basrindu, pemilik Barikit Sasirangan by Acil Imas, memproduksi kain sasirangan dengan warna-warna *gonjreng*, warna-warna cerah atau terang mencolok. Ia tidak suka membuat sasirangan dengan warna *soft*. "Aku enggak suka yang *soft*, maunya yang *gonjreng*, seperti yang kupakai sekarang," kata Rina sembari tertawa. Alasan lebih spesifik, mitra binaan PT Jaminan Kredit Indonesia ini melanjutkan, "Yang *soft* enggak kelihatan motifnya. Capek dong, sudah bikin tapi motifnya tidak terlihat, hahaha...."

Sasirangan adalah kain khas Banjarmasin, Kalimantan Selatan. Proses pembuatannya dimulai dengan membuat pola di kain putih, menjahit lurus--kemudian disisit (ditarik), mencelupkan ke dalam air untuk pewarnaan, melepas jahitan lurus dan mencucinya, dilanjutkan dengan pengeringan dan *finishing*. Dalam proses pembuatan tersebut, menjelujur perlu waktu lumayan lama dibanding proses yang lain. Rina menambahkan, cuaca dalam pengeringan turut memengaruhi hasil pewarnaan. Jika cuaca terang-benderang, warna *gonjreng* akan muncul maksimal. Sebaliknya, jika cuaca agak lembab, kegonjrengan akan berkurang.

Ketertarikan terhadap sasirangan bermula saat Rina jalan-jalan ke Sungai Jingah, yang saat ini dikenal sebagai Desa Wisata Kampung Sasirangan di Kalimantan Selatan. Ia kerap membeli dan memajangnya di rumah sebagai koleksi. Saat malam, Rina kerap melihat koleksi kain sasirangan dan mengagumi keindahannya. Kebiasaan yang sama dilakukan saat dirinya sedang pusing atau bete alias *badmood*. Sebagaimana sejarah sasirangan yang lekat dengan pengobatan tradisional, Rina mengaku *fresh* setelah melihat indahnya kain sasirangan miliknya.

Dalam perjalanannya, Rina tak lagi puas dengan sekadar memandangi. Ia terpikir untuk membuat sasirangan sebagai busana casual yang bisa dipakai kemana saja, dimana saja. Tahun 2009, Rina mulai mewujudkan keinginannya itu untuk dipakai sendiri. Kreasi pertama berupa kulot, sesuai dengan karakternya yang agak tomboi. Ternyata, banyak kawan yang menyukai kreasinya dan meminta agar Rina membuat produk serupa. Dengan semakin banyaknya permintaan, ia pun terpikir untuk membuat sasirangan dan menjualnya. Atas desakan kawan-kawan dan dukungan keluarga, pada tahun 2012, akhirnya Rina menggeluti fesyen sasirangan dan menetapkan *brand* Barikit Sasirangan by Acil Imas.

Kata Barikit dalam bahasa Banjar berarti melengket, lekat atau ingat; Acil berarti Bibi; sedangkan kata Imas diadopsi karena Rina dulunya suka pakai emas. "Kalau beli di aku, itu pasti ingat Acil Imas. Ingat sasirangan, ingatnya Acil Imas," kata Rina. Di antara ciri khas yang memudahkan pembeli/konsumen mengingat produk Acil Imas adalah warna-warnanya yang *gonjreng* tadi. Selain kain sasirangan berupa lembaran, ia juga menawarkan beragam produk jadi seperti jaket bomber, celana, tas, sandal dan lain-lain. Harga produknya bervariasi dari puluhan ribu hingga jutaan rupiah. Tinggi rendahnya harga antara lain dipengaruhi motif dan bahan. Bahan dari kain sutra tentu lebih tinggi dibanding katun misalnya. Selain menyediakan produk kreasi Acil Imas, Rina juga menerima pesanan dari konsumen baik motif maupun warnanya.

Barikit Sasirangan by Acil Imas berlokasi di Jl. Antasan Kecil Barat, Gg. Baru No.59, RT.14, Ps. Lama, Kec. Banjarmasin Tengah, Kota Banjarmasin, Kalimantan Selatan. Selain di rumah yang sekaligus menjadi lokasi workshop, produk Acil Imas juga dipajang di kafe milik Rina. Ruang pameran di kafe dibangun Rina dari dana pinjaman lunak PT Jaminan Kredit Indonesia. Di sini, sembari menunggu pesanan makanan dan minuman datang, pengunjung bisa melihat-lihat dan membeli sasirangan kreasi Rina. Keberadaan ruang pameran memberi dampak positif bagi penjualan sasirangan, kata Rina, "Ada tambahan, kan yang datang ke kafe jadi tahu sasiranganku."

Selain mendapat pinjaman dana, Rina mendapatkan manfaat lain sebagai mitra binaan Jamkrindo. Salah satunya perluasan jaringan pemasaran karena diajak Jamkrindo ikut pameran. Selain pameran, ia berharap bisa lebih banyak kesempatan bersama Jamkrindo melalui kegiatan bazar, pelatihan dan sebagainya.

Saat ini, pemasaran Barikit Sasirangan by Acil Imas lebih banyak dilakukan melalui jual beli langsung tatap muka, baik di rumah maupun di kafe. Pilihan itu diambil Rina karena ia senang mengobrol dengan calon pembeli, sekaligus menemukan kebahagiaan saat melihat ekspresi kepuasan pembeli. Sebagai tenaga pemasaran atas produknya sendiri, Rina bisa menjelaskan secara lengkap dan berupaya secara maksimal agar pembeli membeli lebih dari rencana. "Ngobrol-ngobrol lagi, belanja lagi. Tadinya beli satu jadi tiga, hahaha.....," kata Rina.

Untuk pemasaran secara online, Rina juga melakukannya melalui media sosial seperti Instagram. Namun, pemasaran melalui kanal media sosial tidak terlalu intensif. Ada alasan khusus di balik pilihannya itu di antaranya ia tidak memproduksi motif sasirangan dalam jumlah banyak, kadang hanya satu atau dua motif. Jika produk tersebut dipajang di media sosial, kemudian produk tersebut sudah laku melalui pembelian langsung, kadang produk masih terpampang di media sosial dan akan membuat kecewa jika ada pembeli yang berminat.

Pertimbangan lain, terkadang pembeli mencari yang motifnya sama dengan produk yang dipajang di media online. Padahal, dalam pembuatan sasirangan berikutnya, belum tentu motif yang dihasilkannya sama. Sebagaimana produk *handmade*, perbedaan hasil akhir sasirangan sangat mungkin terjadi. "Maunya bikin warna begini, hasilnya belum tentu sama. Takutnya begitu," kata Rina, "Aku enggak mau mengecewakan seperti itu."

Konsistensi Rina untuk memberikan layanan terbaik, termasuk kegemarannya mengobrol dengan pembeli, membuat Barikit Sasirangan by Acil Imas kian dikenal. Pangsa pasarnya tak hanya di kawasan Kalimantan Selatan, tapi sudah melintasi antar-provinsi di Indonesia, bahkan sudah merambah Australia dan Malaysia. Sasirangan Barikit menjadi oleh-oleh, baik berupa sandal, topi maupun bentuk produk lainnya. Untuk konsumen di Malaysia, pesanan yang datang biasanya berupa baju kurung. Oleh karena pasar sudah terbentuk, usaha Rina tak terlalu terdampak pandemi COVID-19 yang menghantam Indonesia tahun 2020-2022 sehingga tetap *exist* sampai hari ini.**

Remember Sasirangan, Remember Acil Imas

The fabric can be the same: sasirangan, however, when it comes to color, it must look different. That is the reason Rina Basrindu, owner of Barikit Sasirangan by Acil Imas, produces sasirangan cloth in very colorful, bright or striking colors. She doesn't like making sasirangan with soft colors. "I don't like soft ones, I want long ones, like the ones I'm wearing now" said Rina while laughing. For a more specific reason, this PT Jaminan Kredit Indonesia's partner said, "The soft ones don't have visible motives. I'm so tired of it. I've made it but I can't see the motif, hahaha"

Sasirangan is a typical cloth from Banjarmasin, South Kalimantan. The manufacturing process begins with making a pattern on white cloth, sewing the basting - then combing it (pulling it), dipping it in water for coloring, removing the basting stitches and washing it, followed by drying and finishing. In the manufacturing process, basting takes quite a long time compared to other processes. Rina added that the drying weather also influences the coloring results. If the weather is bright, the bright and striking color will appear optimally. On the other hand, if the weather is slightly humid, the color will be dull.

Interest in sasirangan began when Rina took a trip to the Jingah River, which is now known as the Kampung Sasirangan Tourism Village in South Kalimantan. She often buys and displays them at home as a collection. At night, Rina often looks at the collection of sasirangan fabrics and admires their beauty. The same habit is carried out when she is dizzy or bored, or in a bad mood. As the history of sasirangan is closely related to traditional medicine, Rina admitted that she was refreshed after seeing the beauty of her sasirangan cloth.

On her journey, Rina was no longer satisfied with just looking. He thought of making sasirangan as casual clothing that could be worn anywhere. In 2009, Rina began to realize her wish for her own use. The first creation was in the form of culottes, in accordance with her somewhat tomboyish character. Apparently, many friends liked her creations and asked Rina to make similar products. With increasing demand, she thought of making sasirangan and selling it. At the urging of friends and family support, in 2012, Rina finally took up sasirangan fashion and established the Barikit Sasirangan by Acil Imas brand.



The word Barikit in Banjar means sticky, attached or remembered; Acil means Aunt; while the word Imas was adopted because Rina used to like wearing gold (Emas in Indonesia). "If you buy it from me, you will definitely remember Acil Imas". She added "Remember Sasirangan, remember Acil Imas". Among the characteristics that make it easier for buyers/consumers to remember Acil Imas products are the bold colors. In addition to sasirangan fabric in sheets, she also offers a variety of finished products such as bomber jackets, trousers, bags, sandals and others. Product prices vary from tens of thousands to millions of rupiah. The high and low prices are influenced, among other things, by motifs and materials. The material of silk fabric is certainly of higher quality than cotton, for example. In addition to providing Acil Imas creative products, Rina also accepts orders from consumers for motifs and colors.

Barikit Sasirangan by Acil Imas is located at Jl. Antasan Kecil Barat, Gg. Baru No.59, RT.14, Ps. Lama, District, Central Banjarmasin, Banjarmasin City, South Kalimantan. Apart from the house which is also the workshop location, Acil Imas products are also displayed in Rina's cafe. Rina built the showroom in the cafe using soft loan funds from PT Jaminan Kredit Indonesia. Here, while waiting for food and drink orders to arrive, visitors can look around and buy Rina's sasirangan creations. The existence of the showroom has had a positive impact on sasirangan sales, said Rina, "There is an added bonus, those who come to the cafe will know my sasirangan."

In addition to receiving a financial loan, Rina received other benefits as a partner fostered by Jamkrindo. One of them is expanding the marketing network because Jamkrindo was invited to take part in the exhibition. Apart from exhibitions, she hopes to have more opportunities with Jamkrindo through bazaar activities, training and so on.

Currently, marketing of Barikit Sasirangan by Acil Imas is mostly done through face-to-face buying and selling, both at home and in cafes. Rina made this choice because she enjoys chatting with potential buyers, as well as finding happiness when she sees the buyers' expressions of satisfaction. As a marketer for her own product, Rina can explain it completely and make every effort to get buyers to buy more than planned. "Chatting will lead to more shopping". Rina also said that "Those who originally will only buy one one, ended up buying three, hahahaha".

For online marketing, Rina also does it through social media such as Instagram. However, marketing via social media channels is not very intensive. There are special reasons behind her choice, including that she does not produce sasirangan motifs in large quantities, sometimes only one or two motifs. If the product is displayed on social media, then the product has already been sold through direct purchases, sometimes is still displayed on social media and this will disappoint potential interested buyers.

Another consideration is, sometimes buyers look for motifs that are the same as the products displayed in online media. In fact, when making the next sasirangan, the resulting motif is not necessarily the same. As with handmade products, differences in the final results of sasirangan are very possible. "If you want to make this color, the result is not necessarily the same. I'm afraid of that," said Rina, "I don't want to disappoint customers like that."

Rina's consistency in providing the best service, including her passion for chatting with buyers, has made Barikit Sasirangan by Acil Imas increasingly well known. Its market share is not only in the South Kalimantan region, but has crossed between provinces in Indonesia, and has even reached Australia and Malaysia. Sasirangan Barikit becomes souvenirs, both in the form of sandals, hats and other forms of products. For consumers in Malaysia, the orders that come are usually in the form of clothes brackets. Since the market has been formed, Rina's business was not too affected by the COVID-19 pandemic that hit Indonesia in 2020-2022. For that reason, the business still exists to this day.**

Dampak Bantuan Program TJSL (Non-PUMK) bagi Masyarakat

Jamkrindo telah menyalurkan bantuan dana Program TJSL (Non-PUMK) melalui tiga pilar/bidang prioritas, yaitu pendidikan, lingkungan dan ekonom (pengembangan UMK), yang berdampak positif bagi masyarakat sebagai penerima program. Bantuan pada pilar pendidikan berupa Pemeriksaan, Edukasi dan Pembagian Paket Kesehatan Gigi Kepada 5.300 Siswa/i Sekolah Dasar di Seluruh Indonesia; Sosialisasi dan Edukasi Peduli Kesehatan Mental Cegah Perundungan dan Kekerasan Seksual Kepada 5.300 Siswa/i Sekolah Dasar di DKI; Pemberian Bantuan 530 Kacamata Bagi Siswa/i Sekolah Dasar di Wilayah Indonesia Timur; dan Renovasi Fasilitas Pendidikan Wilayah 3T. Bantuan pada pilar ekonomi berupa Pendampingan UMKM Naik Kelas melalui Pameran Mitra Binaan Perayaan Natal Bersama KBUMN; Pameran Mitra Binaan di Pondok Pesantren Miftahul Ulum At-Taufiq; dan Peningkatan Kapasitas Usaha Penyandang Disabilitas. Adapun bantuan pilar lingkungan berupa Optimalisasi Kegiatan Bank Sampah; Konservasi Terumbu Karang; dan Pengadaan Air Bersih.

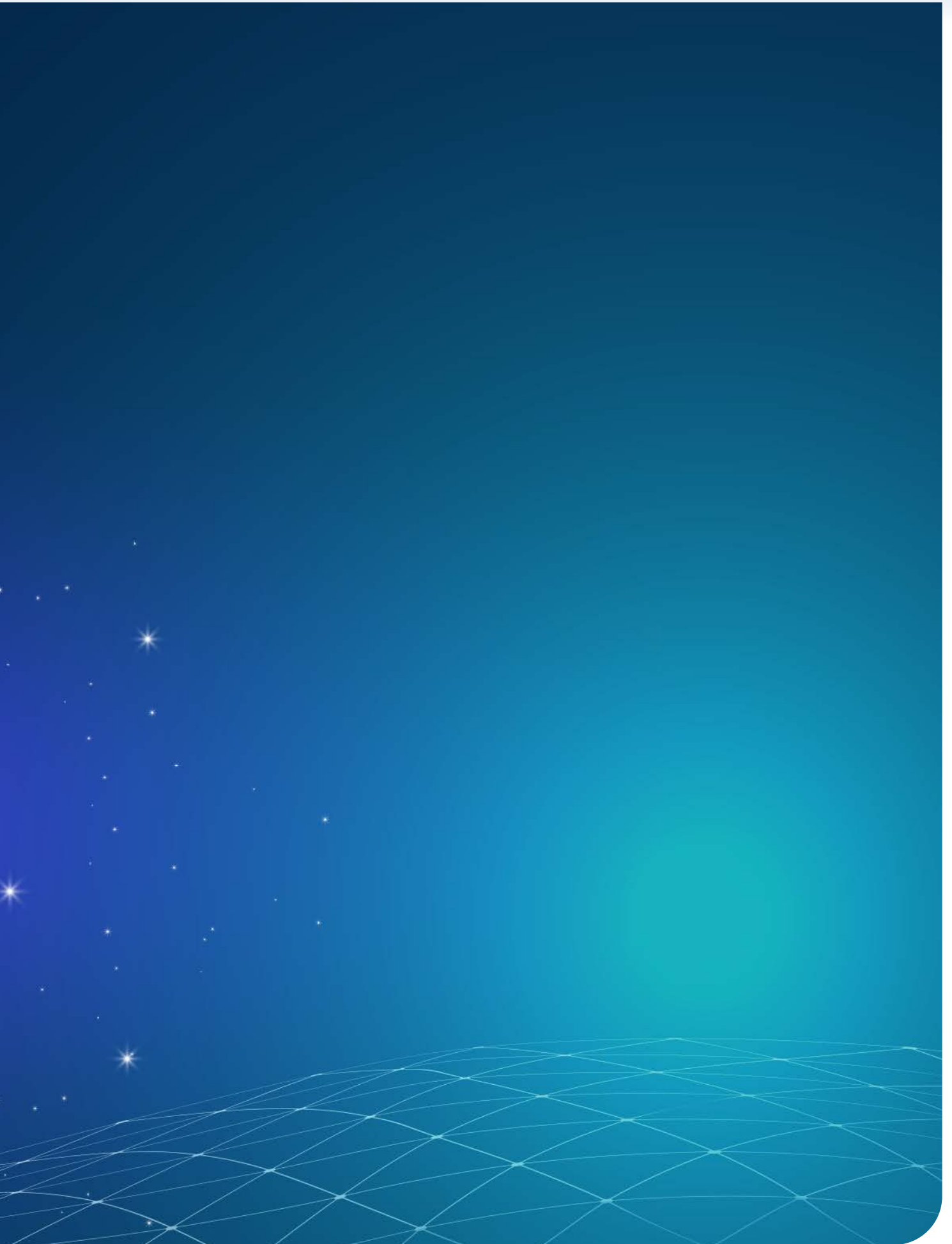
Impact of TJSL (Non-PUMK) Program Aids on the Community

Jamkrindo has distributed financial assistance for the TJSL (Non-PUMK) Program through three pillars/priority areas, namely education, environment and economics (UMK development), which has a positive impact on the community as program recipients. Aids for the education pillar in the form of examinations, education and distribution of dental health packages to 5,300 elementary school students throughout Indonesia; Socialization and Education on Mental Health Care to Prevent Bullying and Sexual Violence to 5,300 Elementary School Students in DKI; Providing 530 glasses for elementary school students in Eastern Indonesia; and Renovation of 3T Region Education Facilities. Assistance for the economic pillar in the form of Assistance for MSMEs to Upgrade through the Partner Exhibition for the Christmas Celebration with Ministry of SOEs; Fostered Partners Exhibition at the Miftahul Ulum At-Taufiq Islamic Boarding School; and Increasing the Business Capacity of Persons with Disabilities. The environmental pillar aids was in the form of Optimizing Waste Bank Activities; Coral Reef Conservation; and Procurement of Clean Water.





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