

Profil Perusahaan

Company Profile

2024





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DAFTAR ISI

TABLE OF CONTENTS

2	DAFTAR ISI TABLE OF CONTENTS
4	TRANSFORMASI JAMKRINDO JAMKRINDO TRANSFORMATION
6	INFORMASI UMUM DAN IDENTITAS PERUSAHAAN GENERAL INFORMATION AND CORPORATE IDENTITY
8	RIWAYAT SINGKAT PERUSAHAAN BRIEF HISTORY OF THE COMPANY
12	BIDANG USAHA SERTA PRODUK DAN JASA LINE OF BUSINESS AND PRODUCTS AND SERVICES
17	KOMPETENSI INTI CORE COMPETENCY
18	VISI, MISI DAN BUDAYA PERUSAHAAN VISION, MISSION AND CORPORATE CULTURE
20	MAKNA LOGO MEANING OF LOGO
22	STRUKTUR ORGANISASI ORGANIZATIONAL STRUCTURE
24	PROFIL DEWAN KOMISARIS BOARD OF COMMISSIONERS PROFILE
38	PROFIL DIREKSI PROFILES OF DIRECTORS
56	PROFIL PEJABAT EKSEKUTIF PROFILES OF EXECUTIVE OFFICERS
67	DEMOGRAFI KARYAWAN DAN PENGEMBANGAN KOMPETENSI SDM EMPLOYEE DEMOGRAPHICS AND HUMAN RESOURCES COMPETENCY DEVELOPMENT
77	KOMPOSISI PEMEGANG SAHAM COMPOSITION OF SHAREHOLDERS
81	STRUKTUR GRUP DAN KELOMPOK USAHA GROUP AND BUSINESS GROUPS STRUCTURE
82	DAFTAR ENTITAS ANAK DAN ENTITAS ASOSIASI/JOINT VENTURE (JV)/SPECIAL PURPOSE VEHICLE (SPV) LIST OF SUBSIDIARIES AND ASSOCIATE ENTITIES/JOINT VENTURE ENTITIES (JV)/SPECIAL PURPOSE VEHICLE (SPV)
84	KRONOLOGIS PENERBITAN SAHAM DAN PENERBITAN EFEK LAINNYA CHRONOLOGICAL SHARE ISSUANCE AND LISTING OF OTHER SECURITIES
85	LEMBAGA DAN PROFESI PENUNJANG SUPPORTING INSTITUTIONS AND PROFESSIONS
86	PENGHARGAAN DAN SERTIFIKASI AWARDS AND CERTIFICATIONS
88	KEANGGOTAAN ASOSIASI ASSOCIATION MEMBERSHIP
89	DAFTAR ALAMAT ENTITAS ANAK DAN KANTOR CABANG/KANTOR PERWAKILAN ADDRESS LIST OF SUBSIDIARIES AND BRANCH OFFICES/REPRESENTATIVE OFFICES
93	INFORMASI PADA SITUS WEB PERUSAHAAN INFORMATION ON THE COMPANY'S WEBSITE
95	KINERJA JAMKRINDO JAMKRINDO PERFORMANCE



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 MSMs, 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.

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.

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.



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 Badan Usaha Form and Status of Business Entity

Perseroan Terbatas (PT)
Limited Liability Company

Tanggal Pendirian Date of Establishment

1 Juli 1970
Juli 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

Media Sosial Social Media

Twitter	@pt_jamkrindo
Instagram	@pt_jamkrindo
Facebook	Jamkrindo
YouTube	PT Jamkrindo

Gedung Jamkrindo
Jl. Angkasa Blok B-9 Kav.6
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Jakarta Pusat 10610, Indonesia
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Faksimili: +62 21 6540344, 6540348
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Situs Web: www.jamkrindo.co.id

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Fax: +62 21 6540344, 6540348
Email: contact@jamkrindo.co.id
Website: www.jamkrindo.co.id



RIWAYAT SINGKAT PERUSAHAAN BRIEF HISTORY OF THE COMPANY



Sekilas tentang Jamkrindo

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

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

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, 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.

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;

- 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.

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 <i>Surety Bond</i> , 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 Guarantee Beneficiary to the Guaranteed for the purposes of additional Working capital and/or Investment in order to increase and develop the Guaranteed business (The guarantee process is carried out on a case-by-case basis).
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>Bowwheer</i> (pemilik proyek), yang sumber pengembaliannya berasal dari dana APBN/APBD/BUMN atau swasta nasional. Guarantee on credit/financing provided by the Guarantee Recipient to the Guaranteed for additional working capital for the construction and procurement of goods/services in accordance with the employment contract between the Guaranteed and Bowwheer (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 lainnya, yang sumber pengembaliannya dengan cara memotong gaji Terjamin dan proses pengajuan penjaminannya dilakukan secara kolektif. Guarantee on credit/financing provided by the Guarantee Recipient of Other (Non-bank) Financial Institutions to the Guaranteed individuals (permanent employees of a Company/Government agency) whose distribution is conducted directly or through other institutions, and the source of return is deducted from guaranteed wages. The guarantee application process is done collectively.
Penjaminan Distribusi Barang Goods Distribution Guarantee	Penjaminan kredit untuk kredit/pembiayaan distribusi yang diberikan oleh perusahaan pabrika (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 Obligee when the Guaranteed has defaulted.
<i>Surety Bond</i> 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-kewajiban Terjamin tersebut A 3-party agreement between the Guarantor and the Guaranteed on the basis of confidence jointly pledged to the Obligee that if due to any circumstances the Guaranteed has become negligent or fail to carry out work in accordance with the Obligee's demand, the Guarantor will be responsible to the Obligee to settle the Guaranteed's obligations.
<i>Payment Bond</i>	Jaminan yang diterbitkan oleh Penjamin untuk menjamin Terjamin melakukan pembayaran kepada Penerima Jaminan atas fasilitas dana talangan Penerima Jaminan baik yang berasal dari Penerima Jaminan atau sumber pembiayaan lain yang ditunjuk oleh Penerima Jaminan. Guarantee issued by the Guarantor to guarantee the Guaranteed's payment to the Guarantee Recipient for the bailout facility given to the Guarantee Recipients whose funding source is from the Guarantee Receiver or other funding source designated by the Guarantee Receiver.
<i>Customs Bond</i>	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 Obligee (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	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>. 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>.
Penjaminan <i>Invoice Financing</i> Guarantee of Invoice Financing	Penjaminan untuk menjamin kewajiban pembayaran terjamin berdasarkan pada <i>invoice</i> yang diterbitkan oleh penerima jaminan. Guarantee to guarantee the Guaranteed payment obligations based on invoices issued by Guarantee Recipients.
Penjaminan <i>Supply Chain Financing</i> Guarantee of Supply Chain Financing	Penjaminan atas Kredit yang diberikan oleh Penerima Jaminan kepada Terjamin dalam rangka pengerjaan/penyelesaian proyek, pengambilalihan piutang/tagihan, pengadaan barang dan/atau jasa, pembelian barang dan/atau jasa, berdasarkan kontrak atau dokumen sejenis dari PERUSAHAAN INTI tertentu berupa KMK <i>pre Financing</i>, KMK <i>Post Financing</i> dan KMK Distributor. Guarantee 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.
Penjaminan Kemaritiman /Jaring Maritime/Fisheries Guarantee	Penjaminan atas pembiayaan untuk modal kerja dan investasi yang dipergunakan untuk kegiatan dibidang Kelautan dan Perikanan. Guarantee on financing for working capital and investment used for activities in the field of Marine and Fisheries.
Penjaminan Pembiayaan Otomotif Automotive Financing Guarantee	Penjaminan atas kredit/pembiayaan guna memiliki kendaraan bermotor yang diberikan oleh lembaga keuangan lainya dengan tujuan modal kerja dan/atau investasi atau multiguna. Guarantee of credit/financing to own motorized vehicles provided by other financial institutions for the purpose of working capital and/or investment or multipurpose.
Penjaminan Kredit Skema Subsidi Resi Gudang Credit Guarantee on Subsidy Scheme of Warehouse Receipt	Kegiatan pemberian jaminan kepada terjamin (Petani, Kelompok Tani, Gabungan Kelompok Tani, dan Koperasi) atas fasilitas kredit Skema Subsidi Resi Gudang yang disalurkan oleh penerima jaminan (Bank Pelaksana/Lembaga Keuangan Non Bank Penyalur Kredit SSRG) dengan agunan resi gudang yang diterbitkan Melalui Sistem Resi Gudang (SRG) sesuai Undang-undang No. 9 tahun 2011 tentang Sistem Resi Gudang beserta perubahannya. The activity of 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.
Penjaminan Kredit Resi Gudang Warehouse Receipt Credit Guarantee	Penjaminan yang diberikan kepada Terjamin atas Kredit Resi Gudang yang disalurkan oleh Penerima Jaminan dengan agunan resi gudang yang diterbitkan: Melalui Sistem Resi Gudang (SRG) sesuai Undang-undang No. 9 tahun 2011 tentang Sistem Resi Gudang beserta perubahannya; atau oleh Pengelola Agunan melalui perjanjian kerja sama pengelolaan agunan antara Terjamin, Penerima Jaminan dan Pengelola Gudang (<i>Collateral Management Agreement/ CMA</i>). Guarantee 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).
Penjaminan <i>Fintech</i> Fintech Guarantee	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>. Guarantee on information technology-based money lending services that are channeled by lenders through the organizer (peer to peer lending) to the borrower.
Penjaminan KPR Guarantee of Home Ownership Loans	Penjaminan terhadap penyalur Kredit Pemilikan Rumah yang diberikan oleh Penerima Jaminan Lembaga Keuangan Lainnya (<i>Non Bank</i>) kepada Terjamin yang fasilitas pembiayaannya digunakan untuk membeli rumah, rumah susun/apartemen, rumah kantor, rumah toko atau untuk kebutuhan konsumtif lainnya dengan jaminan/agunan berupa rumah, rumah susun/apartemen, rumah kantor, rumah toko. Guarantee 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.
Penjaminan <i>Capital Management Guarantee</i> (CMG) Guarantee on Capital Management Guarantee (CMG)	Penjaminan atas portofolio kredit dalam 1 (satu) <i>coverage</i> penjaminan sebagai salah satu bentuk Mitigasi Risiko Kredit (MRK) Bank. Guarantee on the loan portfolio in 1 (one) guarantee coverage as one of the Bank's Credit Risk Mitigation.

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 Holding 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	1. Target bisnis tidak tercapai; 2. Kualitas layanan yang dinilai kurang baik oleh pelanggan/mitra seperti layanan penjaminan dan klaim yang melebihi SLA; 3. Pelaksanaan kegiatan operasional yang tidak efisien; 4. Implementasi IT kurang sesuai dengan persyaratan <i>best practice</i> IT yang berlaku. 1. Business 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	1. Dampak Pandemi COVID-19 terhadap keberlangsungan usaha debitur UMKM Terjamin; 2. Keterbatasan ekspansi produk-produk yang <i>profitable</i> sebagai dampak dari pandemi COVID-19; 3. Persaingan usaha yang semakin ketat. 1. The impact of the COVID-19 pandemic on the business continuity of Guaranteed MSME debtors; 2. Limited expansion of profitable products as a result of the COVID-19 pandemic; 3. Business competition is getting 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 Vision

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

Kompeten

Terus belajar dan mengembangkan kapabilitas

Harmonis

Saling peduli dan menghargai perbedaan

Loyal

Berdedikasi dan mengutamakan kepentingan Bangsa dan Negara

Adaptif

Terus berinovasi dan antusias menggerakkan ataupun menghadapi perubahan

Kolaboratif

Membangun kerja sama yang sinergis

Trusted

Uphold the given trust

Competent

Continuously learn and develop capabilities

Harmonious

Care to each other and respect differences

Loyal

Prioritize dedication for Nation and Country

Adaptive

Continuously innovate to respond and make change

Collaborative

Build strategic alliance



MAKNA LOGO MEANING OF LOGO



A member of **IFG**



Ikon Grafis
The Graphic Icon

Jamkrindo
Jaminan Kredit Indonesia

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

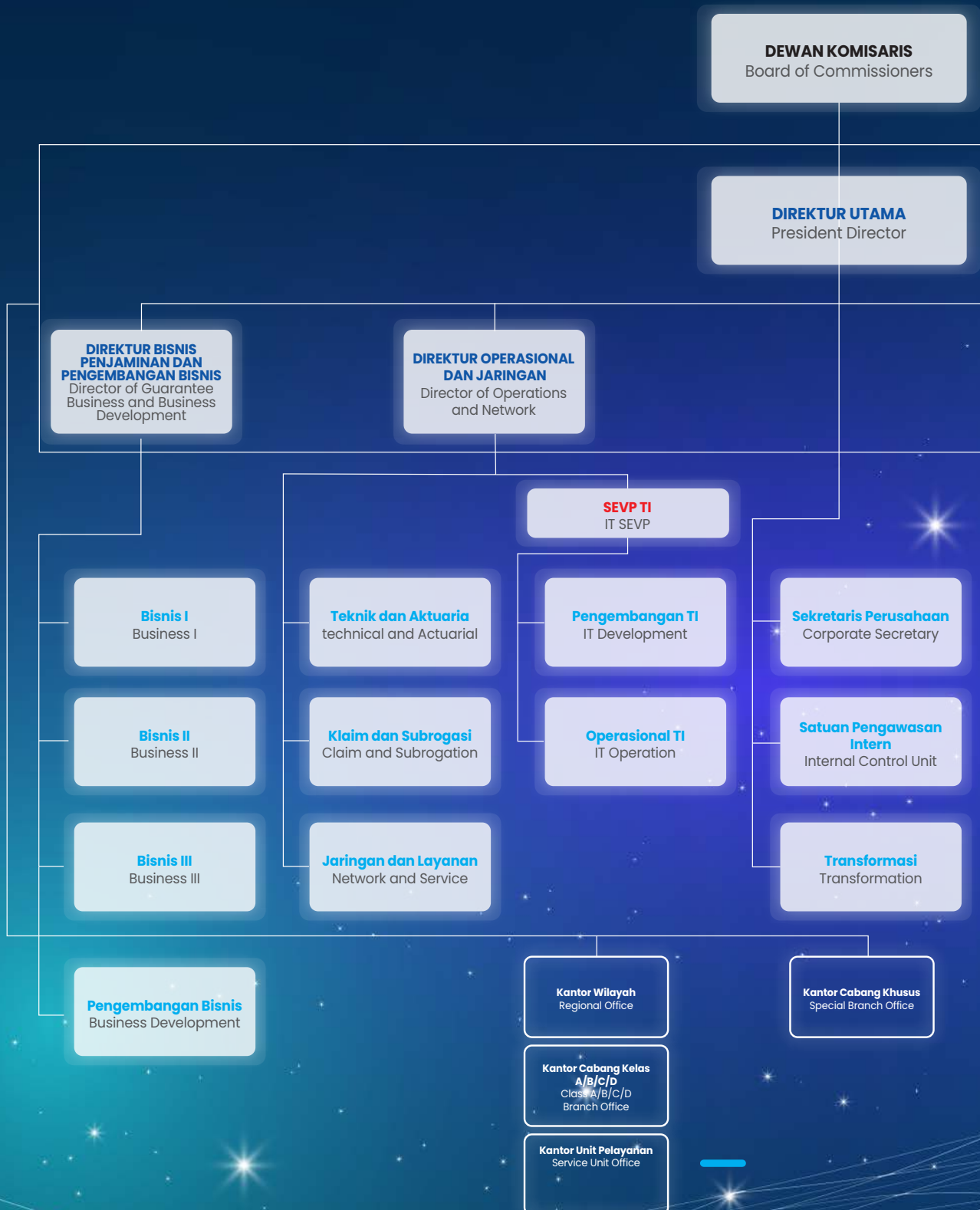
A member of **IFG**





STRUKTUR ORGANISASI

ORGANIZATIONAL STRUCTURE

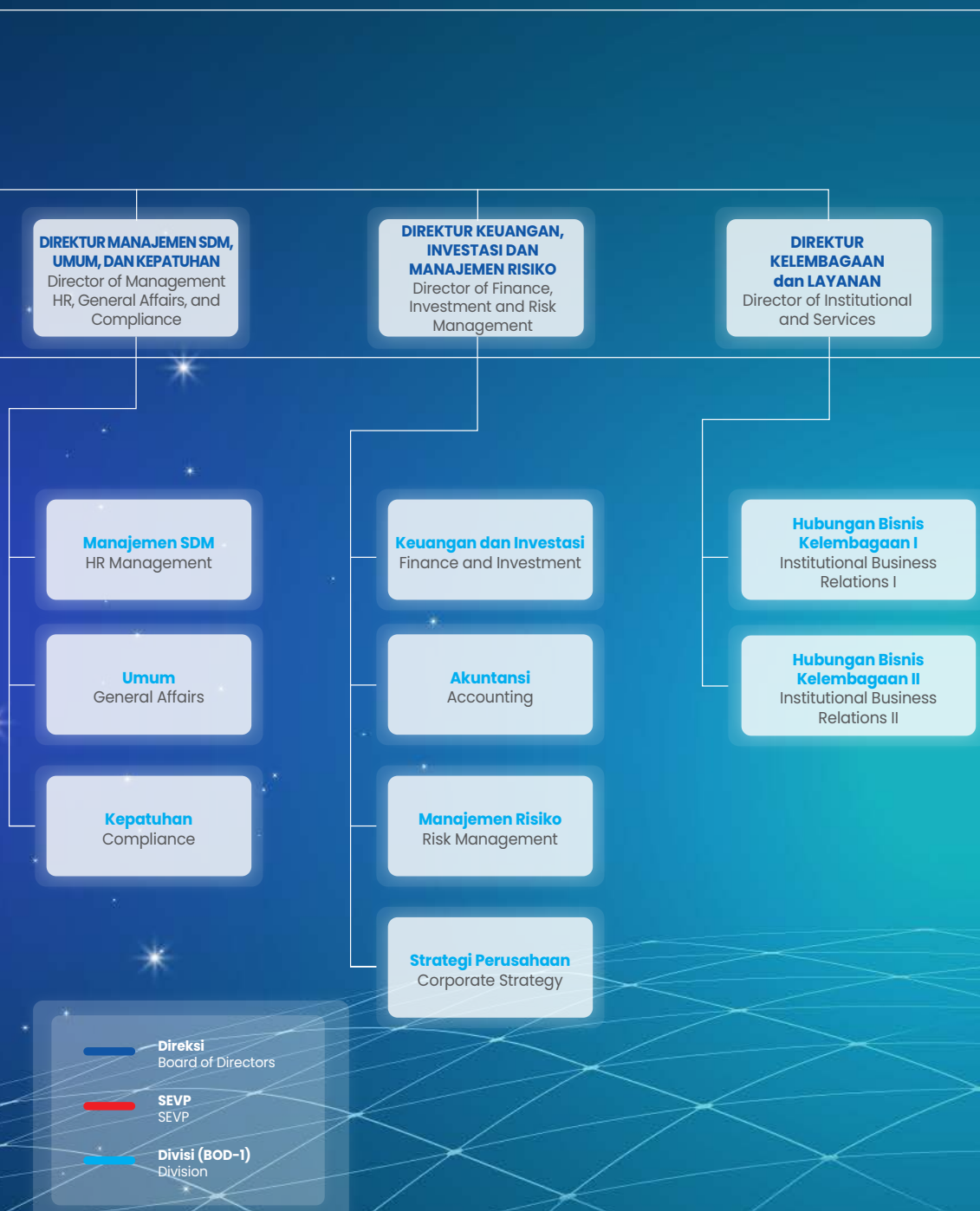


Bagi Perusahaan salah faktor terpenting dalam kesuksesan pengelolaan operasional adalah bagaimana memiliki strategi dalam mengembangkan dan mendesain struktur organisasinya agar efektif dan efisien. Perusahaan senantiasa membuat strategi pengembangan organisasi yang disesuaikan dengan kebutuhan dan tantangan 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	:	- Program Doktorat 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) 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 - 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) 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.
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	:	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). 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).
Rangkap Jabatan Concurrent Position	:	Krisna Wijaya memiliki rangkap jabatan pada perusahaan/lembaga lain. - 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. Krisna Wijaya holds multiple concurrent positions at other companies/institutions. - 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	:	Krisna Wijaya tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, Direksi, serta dengan pemegang saham utama. 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.
Sertifikasi yang Dimiliki Certification	:	Manajemen Risiko Level I, II, III, 3rd Level of International Risk Management, Level IV, Level V, Key Risk Management Challenges, dan Sertifikasi Profesi Penjaminan. Risk Management Level I, II, III, 3rd Level of International Risk Management, Level IV, Level V, Key Risk Management Challenges, and Guarantee Professional Certification.



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	:	(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	:	Jabatan Anggota Dewan Pengawas Independen diemban sejak 17 Oktober 2019 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No. SK-241/MBU/10/2019 tanggal 17 Oktober 2019 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas Perum Jamkrindo. Jabatan Anggota Dewan Pengawas Independen/Komisaris Independen ini merupakan periode pertama. Sesuai Keputusan Menteri BUMN No. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia, jabatan M Muchlas Rowi diubah dari Anggota Dewan Pengawas Independen menjadi Komisaris Independen. The position of Member of the Independent Supervisory Board has been carried out since October 17, 2019, through the Decree of the Minister of 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.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Pass the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisiner OJK No. KEP-9/KDK.05/2020 tanggal 6 mei 2020 OJK Board of Commissioners Decree No. KEP-9/KDK.05/2020 dated May 6, 2020
Riwayat Profesi Professional History	:	Dosen Institut Bisnis Muhammadiyah, Bekasi (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). 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).
Rangkap Jabatan Concurrent Position	:	M Muchlas Rowi memiliki rangkap jabatan pada perusahaan/lembaga lain 1. Dosen Institut Bisnis Muhammadiyah, Bekasi (Juni 2022 - sekarang) 2. Komisaris PT Semen Indonesia Beton (2020-sekarang) 3. Bendahara Badan Pembina Harian (BPH) Institut Bisnis Muhammadiyah (2019-sekarang) 4. Pemilik Rosbuck Milk & Coffee (2018-sekarang) 5. Pimpinan Umum Monday Media Group (2015-sekarang) M Muchlas Rowi holds multiple concurrent positions at other companies/institutions. 1. Lecturer at the Muhammadiyah Business Institute, Bekasi (June 2022-present) 2. Commissioner of PT Semen Indonesia Beton (2020-present) 3. Treasurer of Daily Development Board of Muhammadiyah Business Institute (2019-present) 4. Rosbuck Milk & Coffee's owner (2018-present) 5. Managing Director of Monday Media Group (2015-present)
Hubungan Afiliasi Affiliate Relationship	:	Muhammad Muchlas Rowi tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, Direksi, serta dengan pemegang saham utama. 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.
Sertifikasi yang Dimiliki Certification	:	GRCCE (Governance, Risk, and Compliance Certified Executive) GRCCE (Governance, Risk, and Compliance Certified Executive)



*Hernita
Alius*

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	:	• (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	:	Jabatan Komisaris Independen diemban sejak 18 Januari 2021 melalui Keputusan Para Pemegang Saham PT Jamkrindo, Keputusan Menteri Badan Usaha Milik Negara dan Direktur Utama PT Bahana Pembinaan Usaha Indonesia selaku para Pemegang Saham PT Jamkrindo No. SK-19/MBU/01/2021 dan No. 02/SK-DIR/RUPS-AP/BPUI/1/2021 tentang Pemberhentian dan Pengangkatan Anggota-Anggota Dewan Komisaris PT Jaminan Kredit Indonesia. Jabatan Komisaris Independen ini merupakan periode pertama, sebelumnya tidak pernah menjabat dalam jajaran Dewan Pengawas/Dewan Komisaris Perusahaan. The position of the Independent Commissioner has been carried out since January 18, 2021, through the resolution of shareholders of PT Jamkrindo, the Decree of the Minister of SOEs and President Director of PT Bahana Pembinaan Usaha Indonesia as the capital owner of PT Jamkrindo No. SK-19/MBU/01/2021 and No. 02/SK-DIR/RUPS-AP/BPUI/1/2021 concerning Dismissal and Appointment of Members of the Board of Commissioners of PT Jaminan Kredit Indonesia. This position is her first period as the Independent Commissioner, previously she had never served in the Supervisory Board/ Board of Commissioners of the Company.
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	:	Direktur PT Indobagus Investama (2018), Kepala di Kantor Pelayanan Pajak Pratama Jakarta Cilandak (2016-2017), Supervisor Inspektur pajak Kantor Pelayanan Pajak Pratama Jakarta Pasar Minggu (2012-2016), Supervisor Inspektur pajak Kantor Pelayanan Pajak Pratama Jakarta Cilandak (2009-2012), Supervisor Inspektur pajak di Kantor Pelayanan Pajak Madya Tangerang (2006-2009), dan Supervisor Inspektur pajak di Kantor Pemeriksaan dan Penyidikan Pajak Tangerang (2000-2006) Director of PT Indobagus Investama (2018), Head of 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).
Rangkap Jabatan Concurrent Position	:	Hernita Alius tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Hernita Alius does not hold any concurrent position at other companies/institutions.
Hubungan Afiliasi Affiliate Relationship	:	Hernita Alius tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Hernita Alius does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board and the Board of Directors.
Sertifikasi yang Dimiliki Certification	:	Manajemen Risiko Level 1 Risk Management Level I



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	:	(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	:	Jabatan Anggota Dewan Komisaris diemban sejak 3 Januari 2019 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No. SK-02/MBU/01/2019 tanggal 3 Januari 2019 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas Perum Jamkrindo. Jabatan Anggota Dewan Pengawas ini merupakan periode pertama. Jabatan Anggota Dewan Pengawas/Dewan Komisaris ini merupakan periode pertama. Sesuai Keputusan Menteri BUMN No. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia, jabatan Ari Wahyuni diubah dari Anggota Dewan Pengawas menjadi Komisaris. The position of Member of the Board of Commissioners has been carried out since January 3, 2019, through the Decree of the Minister of 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.
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	:	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). 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).
Rangkap Jabatan Concurrent Position	:	Kepala Biro Organisasi dan Ketatalaksanaan, Setjen Kementerian Keuangan Republik Indonesia (Desember 2021-sekarang) Head of Organization and Management Bureau, Secretariat General of the Ministry of Finance of the Republic of Indonesia (December 2021-present)
Hubungan Afiliasi Affiliate Relationship	:	Ari Wahyuni tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Ari Wahyuni memiliki hubungan afiliasi dengan pemegang saham utama melalui rangkap jabatannya di Kementerian Keuangan Ari Wahyuni 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.
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	: (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	: Jabatan Komisaris diemban sejak 2 Juni 2021 melalui Keputusan Menteri BUMN No. SK-182/MBU/06/2021 dan Keputusan Direktur Utama PT BPUI (Persero) No. 05/SK-DIR/RUPS-AP/BPUINI/2021 tanggal 2 Juni 2021 tentang Pemberhentian dan Pengangkatan Anggota Dewan Komisaris PT Jaminan Kredit Indonesia. Jabatan dalam Dewan Komisaris ini merupakan periode pertama. The position 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.
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	: - 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 September 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) - 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	: - Certified Risk Management Professional (CRMP) - Certified Risk Management Officer (CRMO)



Angger
Purwono

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 perasuransian beliau pernah menjadi Ketua Bidang Asuransi Jiwa pada Dewan Asuransi Indonesia (DAI) pada tahun 1999-2002 dan Pendiri & Ketua Umum Pertama Asosiasi Asuransi 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	:	- 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





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	:	- 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 AVDP 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 AVDP 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



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	:	(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	:	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 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.
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	:	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). 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).
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	:	- 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	:	(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	:	Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia The position of Director has been carried out since October 27, 2022 through the Decree of the Minister of SOEs No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 concerning Dismissal, Transfer of Position, and Appointment of Members of Board of Director 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-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	:	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) 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)
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	:	- 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	:	(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	:	Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia The position of Director has been carried out since October 27, 2022 through the Decree of the Minister of SOEs No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 concerning Dismissal, Transfer of Position, and Appointment of Members of Board of Director 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-2/KDK.05/2023 tanggal 30 Januari 2023 OJK Board of Commissioners Decree No. Kep-2/KDK.05/2023 dated January 30, 2023
Riwayat Profesi Professional History	:	Direktur MSDM, Umum, dan Kepatuhan PT Jamkrindo (27 Oktober 2022 – Sekarang), Direktur Utama PT Jamkrindo Jakarta (2021 – 2022), Direktur Utama PT Braja Mukti Cakra (BMC) (2014 – 2021), Direktur Keuangan & Marketing PT Bina Usaha Mandiri Mizusawa (2013 – 2014), General Manager Risk Management & Investment PT Bakrie Steel Industries (2012 – 2013), Vice President, Area Lending Head Bank Pundi Indonesia (2011 – 2012), Division Head for The Credit Program Division (2000 – 2011), Account Manager PT Bank Panin (1994 – 1996), Account Officer PT Lippo Bank (1993 – 1994) Director of Human Resources Management, General Affairs, and Compliance of PT Jamkrindo (October 27, 2022–Present), President Director of PT Jamkrindo 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)
Rangkap Jabatan Concurrent Position	:	Achmad Ivan S Soeparno tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Achmad Ivan S Soeparno does not hold any concurrent position at other companies/institutions.
Hubungan Afiliasi Affiliate Relationship	:	Achmad Ivan S Soeparno tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama 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.
Sertifikasi yang Dimiliki Certification	:	- 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	:	• (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	:	Jabatan Direktur diemban sejak 27 Oktober 2022 melalui Keputusan Menteri BUMN No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia The position of Director has been carried out since October 27, 2022 through the Decree of the Minister of SOEs No. SK-244/MBU/10/2022 – 014/Kep-Sir-PS/BPUI/X/2022 concerning Dismissal, Transfer of Position, and Appointment of Members of Board of Director 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-9/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	:	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) 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)
Rangkap Jabatan Concurrent Position	:	Abdul Bari tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Abdul Bari does not hold any concurrent position at other companies/institutions.
Hubungan Afiliasi Affiliate Relationship	:	Abdul Bari tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama 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.
Sertifikasi yang Dimiliki Certification	:	• 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	:	• (S2) Magister Manajemen Pemasaran di Universitas Gadjah Mada (1997) • (SI) 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	:	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 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.
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	:	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). 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).
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	:	• 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

PROFIL PEJABAT EKSEKUTIF

PROFILES OF EXECUTIVE OFFICERS



Sigit Tjahjo Prabowo

Senior Executive Vice President Teknologi Informasi
Senior Executive Vice President of Information Technology

Menjabat Sejak Served Since	: 01 November 2021 November 01, 2021
Tempat/Tanggal Lahir Place/Date of Birth	: Surakarta, 06 September 1970 Surakarta, September 06, 1970
Usia Age	: 53 tahun 53 years old
Domisili Domicile	: Tebet, Jakarta Selatan, DKI Jakarta, Indonesia Tebet, South Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Magister Manajemen, Universitas Gadjah Mada Master of Management, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Senior Executive Vice President TI (01 April 2022–31 Desember 2022) - Prohire–Senior Executive Vice President (01 November 2021–31 Maret 2022) - Senior Executive Vice President of Information Technology (April 01, 2022–December 31, 2022) - Prohire–Senior Executive Vice President (November 01, 2021–March 31, 2022)



Aribowo

Sekretaris Perusahaan
Corporate Secretary

Menjabat Sejak Served Since	: 12 Juli 2023 July 12, 2023
Tempat/Tanggal Lahir Place/Date of Birth	: Probolinggo, 06 Juni 1966 Probolinggo, June 06, 1966
Usia Age	: 57 tahun 57 years old
Domisili Domicile	: Kemayoran, Jakarta Pusat, DKI Jakarta, Indonesia Kemayoran, Central Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Ekonomi, Universitas Andalas Master of Economics, Andalas University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Sekretaris Perusahaan (12 Juli 2023 – 31 Desember 2023) - Kepala Divisi Keuangan dan Investasi (01 Agustus 2016 – 16 Juli 2023) - Kepala Kantor Wilayah II Palembang (22 April 2016 – 31 Juli 2016) - Kepala Kantor Wilayah I Jakarta (10 Desember 2015 – 21 April 2016) - Kepala Kantor Cabang Khusus Jakarta (03 September 2014 – 09 Desember 2015) - Corporate Secretary (July 12, 2023 – December 31, 2023) - Head of Finance and Investment Division (August 01, 2016 – July 16, 2023) - Head of Regional Office II Palembang (April 22, 2016 – July 31, 2016) - Head of Regional Office I Jakarta (December 10, 2015 – April 21, 2016) - Head of Jakarta Special Branch Office (September 03, 2014 – December 09, 2015)



Andry Septianto
Kepala Satuan Pengawasan Intern
Head of Internal Audit Unit

Menjabat Sejak Served Since	:	01 Desember 2020 December 01, 2020
Tempat/Tanggal Lahir Place/Date of Birth	:	Sawit Seberang, 22 September 1978 Sawit Seberang, September 22, 1978
Usia Age	:	45 tahun 45 years old
Domisili Domicile	:	Kemayoran, Jakarta Pusat, DKI Jakarta, Indonesia Kemayoran, Central Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S2 Manajemen, Universitas Gadjah Mada Master of Management, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	:	- Kepala Satuan Pengawasan Intern (01 Desember 2020 – 31 Desember 2022) - Wakil Kepala Satuan Pengawasan Intern (05 Oktober 2020 – 30 November 2020) - Pemimpin Cabang Bandung (31 Agustus 2018 – 04 Oktober 2020) - Kepala Kantor Cabang Kupang (03 Februari 2017 – 30 Agustus 2018) - Kepala Kantor Cabang Pekanbaru (22 April 2016 – 02 Februari 2017) - Head of Internal Audit (December 01, 2020 – December 31, 2022) - Deputy Head of Internal Audit (October 05, 2020 – November 30, 2020) - Head of Bandung Branch (August 31, 2018 – October 04, 2020) - Head of Kupang Branch Office (February 03, 2017 – August 30, 2018) - Head of Pekanbaru Branch Office (April 22, 2016 – February 02, 2017)



Wakhyu Hidayattulloh
Kepala Divisi Bisnis I
Head of Business Division I

Menjabat Sejak Served Since	:	22 Maret 2021 March 22, 2021
Tempat/Tanggal Lahir Place/Date of Birth	:	Banjar, 05 Oktober 1974 Banjar, October 05, 1974
Usia Age	:	49 tahun 49 years old
Domisili Domicile	:	Cibinong, Jawa Barat, Indonesia Cibinong, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Manajemen Bisnis, STIE Dewantara Bachelor of Business Management, STIE Dewantara
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	:	- Kepala Divisi Bisnis I (22 Maret 2021 – 31 Desember 2023) - Pemimpin Wilayah V Semarang (31 Agustus 2018 – 21 Maret 2021) - Kepala Kantor Wilayah II Palembang (1 Agustus 2016 – 30 Agustus 2018) - Head of Business Division I (March 22, 2021 – December 31, 2023) - Head of Semarang Region V (August 31, 2018 – March 21, 2021) - Head of Regional Office II Palembang (August 1, 2016 – August 30, 2018)



Mahfudh Sudiyono
Kepala Divisi Bisnis II
Head of Business Division II

Menjabat Sejak Served Since	: 11 April 2022 April 11, 2022
Tempat/Tanggal Lahir Place/Date of Birth	: Jombang, 17 Maret 1973 Jombang, March 17, 1973
Usia Age	: 50 tahun 50 years
Domisili Domicile	: Bogor, Jawa Barat, Indonesia Bogor, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Manajemen, Universitas Brawijaya Bachelor of Management, Brawijaya University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Bisnis II (11 April 2022–31 Desember 2023) - Kepala Divisi Teknik & Administrasi Bisnis (31 Agustus 2018–10 April 2022) - Kepala Divisi Teknik & Administrasi Penjaminan (10 Desember 2015–30 Agustus 2018) - Kepala Divisi Teknik Penjaminan Bank (03 September 2014 – 09 Desember 2015) - Kepala Kantor Cabang Palembang (27 Juni 2013 – 02 September 2014) - Head of Business Division II (April 11, 2022–December 31, 2023) - Head of Engineering & Business Administration Division (August 31, 2018–April 10, 2022) - Head of Engineering & Administration of Guarantee Division (December 10, 2015–August 30, 2018) - Head of Bank Guarantee Engineering Division (September 03, 2014 – December 09, 2015) - Head of Palembang Branch Office (June 27, 2013 – September 02, 2014)



Bambang Suryo Atmojo
Kepala Divisi Bisnis III
Head of Business Division III

Menjabat Sejak Served Since	: 23 Oktober 2023 October 23, 2023
Tempat/Tanggal Lahir Place/Date of Birth	: Gresik, 29 April 1985 Gresik, April 29, 1985
Usia Age	: 39 tahun 39 years old
Domisili Domicile	: Sidoarjo, Jawa Timur, Indonesia Sidoarjo, East Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Akuntansi, Universitas Muhammadiyah Sidoarjo Bachelor of Accounting, Muhammadiyah Sidoarjo University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Bisnis III (23 Oktober 2023 – 31 Desember 2023) - Pemimpin Wilayah Medan (22 Maret 2021 – 22 Oktober 2023) - Pemimpin Cabang Padang (02 Mei 2019 – 21 Maret 2021) - Pemimpin Cabang Malang (27 Januari 2016 – 01 Mei 2019) - Kepala Seksi Penjaminan Non Bank – Kanca Surabaya (29 Mei 2015 – 26 Januari 2016) - Head of Business Division III (October 23, 2023 – December 31, 2023) - Head of Medan Region (March 22, 2021 – October 22, 2023) - Head of Padang Branch (May 02, 2019 – March 21, 2021) - Head of Malang Branch (January 27, 2016 – May 01, 2019) - Head of Non Bank Guarantee Section – Kanca Surabaya (May 29, 2015 – January 26, 2016)



Etyk Turniyatun
Kepala Divisi Pengembangan Bisnis
Head of Business Development Division

Menjabat Sejak Served Since	: 22 Maret 2021 March 22, 2021
Tempat/Tanggal Lahir Place/Date of Birth	: Surakarta, 24 April 1970 Surakarta, April 24, 1970
Usia Age	: 54 tahun 54 years old
Domisili Domicile	: Makassar, Sulawesi Selatan, Indonesia Makassar, South Sulawesi, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Hukum, Universitas Slamet Riyadi Bachelor of Law, Slamet Riyadi University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Pengembangan Bisnis (22 Maret 2021 – 31 Desember 2023) - Pemimpin Cabang Makassar (2 Mei 2020 – 21 Maret 2021) - Plt. Pemimpin Cabang Makassar (2 Mei 2019–1 Mei 2020) - Pemimpin Cabang Gorontalo (31 Agustus 2018–1 Mei 2019) - Head of Business Development Division (March 22, 2021 – December 31, 2023) - Head of Makassar Branch (May 2, 2020 – March 21, 2021) - Acting Head of Makassar Branch (May 2, 2019 – May 1, 2020) - Head of Gorontalo Branch (August 31, 2018 – May 1, 2019)



Ragil Ramadhona Setyadi
Kepala Divisi Teknik dan Aktuaria
Head of Technical and Actuarial Division

Menjabat Sejak Served Since	: 1 Oktober 2021 October 1, 2021
Tempat/Tanggal Lahir Place/Date of Birth	: Depok, 21 Mei 1987 Depok, May 21, 1987
Usia Age	: 36 tahun 36 years old
Domisili Domicile	: Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Manajemen, STIE Dharma Bumiputera Bachelor of Management, STIE Dharma Bumiputera
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Aktuaria (1 Oktober 2021–31 Desember 2023) - Prohire – Bidang Aktuaria Perusahaan (1 Juni 2021–30 September 2021) - Head of Actuarial Division (October 1, 2021–December 31, 2023) - Prohire – Corporate Actuarial Field (June 1, 2021–September 30, 2021)



Ceriandri Widuri

Kepala Divisi Klaim dan Subrogasi
Head of Claims and Subrogation Division

Menjabat Sejak Served Since	: 01 Januari 2023 January 01, 2023
Tempat/Tanggal Lahir Place/Date of Birth	: Semarang, 13 Maret 1972 Semarang, March 13, 1972
Usia Age	: 51 tahun 51 years old
Domisili Domicile	: Bekasi, Jawa Barat, Indonesia Bekasi, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Manajemen Strategik, Universitas Gadjah Mada Master of Strategic Management, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Klaim dan Subrogasi (01 Januari 2023 – 31 Desember 2023) - Kepala Divisi Manajemen Risiko dan Pemeringkatan Usaha Mikro, Usaha Kecil, Usaha Menengah, Konsultasi Manajemen (PUKM) (31 Agustus 2018–31 Desember 2022) - Kepala Divisi Manajemen Risiko (19 September 2017–30 Agustus 2018) - Kepala Divisi Penjaminan Syariah (10 Maret 2014–18 September 2017) - Head of Claims and Subrogation Division (January 01, 2023 – December 31, 2023) - Head of Risk Management and Rating Division of Micro, Small, Medium Enterprises, Management Consulting (PUKM) (August 31, 2018–December 31, 2022) - Head of Risk Management Division (September 19, 2017–August 30, 2018) - Head of Sharia Guarantee Division (March 10, 2014 – September 18, 2017)



Lusy Susanti

Kepala Divisi Jaringan dan Layanan
Head of Network and Services Division

Menjabat Sejak Served Since	: 22 Maret 2021 March 22, 2021
Tempat/Tanggal Lahir Place/Date of Birth	: Batusangkar, 8 Januari 1977 Batusangkar, January 8, 1977
Usia Age	: 47 tahun 47 years old
Domisili Domicile	: Pekanbaru, Riau, Indonesia Pekanbaru, Riau, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Akuntansi, Universitas Andalas Bachelor of Accounting, Andalas University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Jaringan dan Layanan (22 Maret 2021 – 31 Desember 2023) - Kepala Divisi Umum (2 Mei 2019 – 21 Maret 2021) - Kepala Desk Penjaminan Sistem Resi Gudang (31 Agustus 2018 – 1 Mei 2019) - Head of Network and Services Division (March 22, 2021 – December 31, 2023) - Head of General Division (May 2, 2019 – March 21, 2021) - Head of Warehouse Receipt System Guarantee Desk (August 31, 2018 – May 1, 2019)



Harjanto

Kepala Divisi Pengembangan Teknologi Informasi
Head of Information Technology Development Division

Menjabat Sejak Served Since	:	25 Januari 2022 January 25, 2022
Tempat/Tanggal Lahir Place/Date of Birth	:	Wonogiri, 25 Juni 1982 Wonogiri, June 25, 1982
Usia Age	:	41 tahun 41 years old
Domisili Domicile	:	Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S2 Innovation Creativity and Entrepreneurship, University of New Castle Master's Degree in Innovation Creativity and Entrepreneurship, University of New Castle
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	:	- Kepala Divisi Pengembangan TI (25 Januari 2022– 31 Desember 2023) - Kepala Bagian Sistem Manajemen dan Pengembangan Organisasi, Divisi Perencanaan Strategis (31 Januari 2019–24 Januari 2022) - Head of IT Development Division (January 25, 2022–December 31, 2023) - Head of Management System and Organization Development Section, Strategic Planning Division (January 31, 2019– January 24, 2022)



Nur Syamsuhadi

Kepala Divisi Operasional Teknologi Informasi
Head of Information Technology Operations Division

Menjabat Sejak Served Since	:	25 Januari 2022 January 25, 2022
Tempat/Tanggal Lahir Place/Date of Birth	:	Yogyakarta, 30 April 1988 Yogyakarta, April 30, 1988
Usia Age	:	36 tahun 36 years old
Domisili Domicile	:	Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Ilmu Komputer, Universitas Gadjah Mada Bachelor of Computer Science, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	:	- Kepala Divisi Operasional TI (25 Januari 2022 – 31 Desember 2023) - Kepala Bagian Perencanaan dan Strategi TI, Divisi Teknologi Informasi (2 Januari 2020–24 Januari 2022) - Head of IT Operations Division (January 25, 2022 – December 31, 2023) - Head of IT Planning and Strategy, Information Technology Division (January 2, 2020–January 24, 2022)



Siti Maesaroh

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

Menjabat Sejak Served Since	: 22 Maret 2021 March 22, 2021
Tempat/Tanggal Lahir Place/Date of Birth	: Magelang, 26 Mei 1971 Magelang, May 26, 1971
Usia Age	: 53 tahun 53 years old
Domisili Domicile	: Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Manajemen, Universitas Negeri Jakarta Master of Management, Jakarta State University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Manajemen Sumber Daya Manusia (22 Maret 2021-31 Desember 2023) - Kepala Bagian Kebijakan dan Pengembangan SDM Divisi MSDM (1 Oktober 2018-21 Maret 2021) - Kepala Bagian Operasional dan Pengelolaan SDM Divisi MSDM (13 Maret 2017-30 September 2018) - Head of Human Resources Management Division (March 22, 2021-December 31, 2023) - Head of HR Policy and Development Division HRM Division (October 1, 2018-March 21, 2021) - Head of Operations and HR Management Division HRM Division (March 13, 2017-September 30, 2018)



Achmad Muhlison

Kepala Divisi Umum
Head of General Division

Menjabat Sejak Served Since	: 23 Oktober 2023 October 23, 2023
Tempat/Tanggal Lahir Place/Date of Birth	: Ponorogo, 10 Januari 1972 Ponorogo, January 10, 1972
Usia Age	: 51 tahun 51 years old
Domisili Domicile	: Bandung, Jawa Barat, Indonesia Bandung, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Manajemen Risiko, Universitas Andalas Master of Risk Management, Andalas University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Umum (23 Oktober 2023 - 31 Desember 2023) - Pemimpin Wilayah Palembang (11 April 2022 - 22 Oktober 2023) - Kepala Desk Subrogasi (31 Agustus 2018 - 10 April 2022) - Kepala Kantor Wilayah VIII Banjarmasin (08 Maret 2017 - 30 Agustus 2018) - Head of General Affairs Division (October 23, 2023 - December 31, 2023) - Head of Palembang Region (April 11, 2022 - October 22, 2023) - Head of Subrogation Desk (August 31, 2018 - April 10, 2022) - Head of Regional Office VIII Banjarmasin (March 08, 2017 - August 30, 2018)



M. Natsir Rahmadi
Kepala Divisi Kepatuhan
Head of Compliance Division

Menjabat Sejak Served Since	: 01 Agustus 2016 August 01, 2016
Tempat/Tanggal Lahir Place/Date of Birth	: Pasuruan, 25 Mei 1972 Pasuruan, May 25, 1972
Usia Age	: 52 tahun 52 years old
Domisili Domicile	: Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Hukum, Universitas Brawijaya Bachelor of Law, Brawijaya University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Kepala Divisi Kepatuhan (1 Agustus 2016 – 31 Desember 2023) • Sekretaris Perusahaan (10 Desember 2015 – 31 Juli 2016) • Head of Compliance Division (August 1, 2016 – December 31, 2023) • Corporate Secretary (December 10, 2015 – July 31, 2016)



Putu Panca Nitiari
Kepala Divisi Keuangan dan Investasi
Head of Finance and Investment Division

Menjabat Sejak Served Since	: 12 Juli 2023 July 12, 2023
Tempat/Tanggal Lahir Place/Date of Birth	: Gianyar, 22 Desember 1979 Gianyar, December 22, 1979
Usia Age	: 44 tahun 44 years old
Domisili Domicile	: Gianyar, Bali, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Akuntansi, Universitas Udayana Bachelor of Accounting, Udayana University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: • Kepala Divisi Keuangan dan Investasi (12 Juli 2023 – 31 Desember 2023) • Wakil Kepala Divisi Keuangan dan Investasi (21 April 2021–31 Desember 2022) • Pemimpin Cabang Madiun (2 Mei 2020–20 April 2021) • Kepala Bagian Operasional Kantor Wilayah VII Denpasar (13 Maret 2017–1 Mei 2019) • Head of Finance and Investment Division (July 12, 2023 – December 31, 2023) • Deputy Head of Finance and Investment Division (April 21, 2021–December 31, 2022) • Head of Madiun Branch (May 2, 2020–April 20, 2021) • Head of Operations, Regional Office VII Denpasar (March 13, 2017–May 1, 2019)



Diana Mayawati
Kepala Divisi Akuntansi
Head of Accounting Division

Menjabat Sejak Served Since	: 10 Desember 2015 December 10, 2015
Tempat/Tanggal Lahir Place/Date of Birth	: Jakarta, 19 Oktober 1975 Jakarta, October 19, 1975
Usia Age	: 48 tahun 48 years old
Domisili Domicile	: Bekasi, Jawa Barat, Indonesia Bekasi, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: S1 Akuntansi, Universitas Trisakti Bachelor of Accounting, Trisakti University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Akuntansi (31 Agustus 2018 – 31 Desember 2022) - Kepala Divisi Akuntansi & PKBL (10 Desember 2015 – 30 Agustus 2018) - Head of Accounting Division (August 31, 2018 – December 31, 2022) - Head of Accounting & PKBL Division (December 10, 2015 – August 30, 2018)



Boy Herwin Nur
Kepala Divisi Manajemen Risiko
Head of Risk Management Division

Menjabat Sejak Served Since	: 01 Januari 2023 January 01, 2023
Tempat/Tanggal Lahir Place/Date of Birth	: Padang, 16 Februari 1973 Padang, February 16, 1973
Usia Age	: 50 tahun 50 years old
Domisili Domicile	: Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	: S2 Manajemen, Universitas Tanjungpura Master of Management, Tanjungpura University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Manajemen Risiko (01 Januari 2023 – 31 Desember 2023) - Wakil Kepala Divisi Akuntansi (11 April 2022–31 Desember 2022) - Pemimpin Cabang Pontianak (31 Agustus 2018–10 April 2022) - Kepala Kantor Cabang Tarakan (26 Juli 2017–30 Agustus 2018) - Kepala Kantor Cabang Pangkal Pinang (22 April 2016–25 Juli 2017) - Head of Risk Management Division (January 01, 2023 – December 31, 2023) - Deputy Head of Accounting Division (April 11, 2022–December 31, 2022) - Head of Pontianak Branch (August 31, 2018–April 10, 2022) - Head of Tarakan Branch Office (July 26, 2017–August 30, 2018) - Head of Pangkal Pinang Branch Office (April 22, 2016 – July 25, 2017)



Puspita Dewi
Kepala Divisi Strategi Perusahaan
Head of Corporate Strategy Division

Menjabat Sejak Served Since	: 01 Januari 2023 January 01, 2023
Tempat/Tanggal Lahir Place/Date of Birth	: Cilacap, 23 Juni 1976 Cilacap, June 23, 1976
Usia Age	: 47 tahun 47 years old
Domisili Domicile	: Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	: - S2 Manajemen, Universitas Gadjah Mada - S1 Teknologi Pertanian, Universitas Gadjah Mada - Master of Management, Gadjah Mada University - Bachelor of Agricultural Technology, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Strategi Perusahaan (01 Januari 2023 – 31 Desember 2023) - Kepala Divisi Klaim dan Subrogasi (11 April 2022 – 31 Desember 2022) - Pemimpin Wilayah VI Surabaya (22 Maret 2021 – 10 April 2022) - Pemimpin Cabang Surabaya (31 Agustus 2018 – 21 Maret 2021) - Kepala Kantor Cabang Jambi (3 Februari 2017 – 30 Agustus 2018) - Head of Corporate Strategy Division (January 01, 2023 – December 31, 2023) - Head of Claims and Subrogation Division (April 11, 2022 – December 31, 2022) - Head of Surabaya Region VI (March 22, 2021 – April 10, 2022) - Head of Surabaya Branch (August 31, 2018 – March 21, 2021) - Head of Jambi Branch Office (February 3, 2017 – August 30, 2018)



Krisna Johan
Kepala Divisi Hubungan Bisnis Kelembagaan I
Head of Institutional Business Relations Division I

Menjabat Sejak Served Since	: 01 Januari 2023 January 01, 2023
Tempat/Tanggal Lahir Place/Date of Birth	: Sumenep, 05 Juli 1971 Sumenep, July 05, 1971
Usia Age	: 52 tahun 52 years old
Domisili Domicile	: Jakarta Timur, DKI Jakarta, Indonesia East Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	: - S2 Manajemen Risiko, Universitas Indonesia - Master of Risk Management, University of Indonesia
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	: - Kepala Divisi Hubungan Bisnis Kelembagaan I (01 Januari 2023 – 31 Desember 2023) - Pemimpin Wilayah VIII Banjarmasin (31 Agustus 2018 – 31 Desember 2022) - Kepala Kantor Wilayah III Jakarta (30 Agustus 2016 – 30 Agustus 2018) - Kepala Divisi Manajemen Risiko (18 Juli 2016 – 30 Agustus 2016) - Kepala Divisi Investasi dan Keuangan (27 Juni 2013 – 18 Juli 2016) - Head of Institutional Business Relations Division I (January 01, 2023 – December 31, 2023) - Head of Region VIII Banjarmasin (August 31, 2018 – December 31, 2022) - Head of Regional Office III Jakarta (August 30, 2016 – August 30, 2018) - Head of Risk Management Division (July 18, 2016 – August 30, 2016) - Head of Investment and Finance Division (June 27, 2013 – July 18, 2016)



Anggit Murdiwibowo

Wakil Kepala Divisi Hubungan Bisnis
Kelembagaan II
Deputy Head of Institutional Business
Relations Division II

Menjabat Sejak Served Since	:	01 Januari 2023 January 01, 2023
Tempat/Tanggal Lahir Place/Date of Birth	:	Jakarta, 27 Maret 1986 Jakarta, March 27, 1986
Usia Age	:	37 tahun 37 years old
Domisili Domicile	:	Bekasi, Jawa Barat, Indonesia Bekasi, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S2 Magister Manajemen SDM, Universitas Prof. Dr. Moestopo Master of Human Resources Management, Prof. Dr. Moestopo University
Sekilas Jabatan di Jamkrindo Job Position at Jamkrindo at a Glance	:	• Wakil Kepala Divisi Hubungan Bisnis Kelembagaan II (01 Januari 2023 – 31 Desember 2023) • Kepala Bagian Kesekretariatan, Sekretaris Perusahaan (31 Agustus 2018 – 31 Desember 2022) • Kepala Bagian Pemeringkatan UMKM, Divisi Pemeringkatan UMKM dan Konsultasi Manajemen (13 Maret 2017 – 30 Agustus 2018) • Deputy Head of Institutional Business Relations Division II (January 01, 2023 – December 31, 2023) • Head of Secretariat, Corporate Secretary (August 31, 2018 – December 31, 2022) • Head of MSME Rating Section, MSME Rating and Management Consulting Division (March 13, 2017 – August 30, 2018)

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:

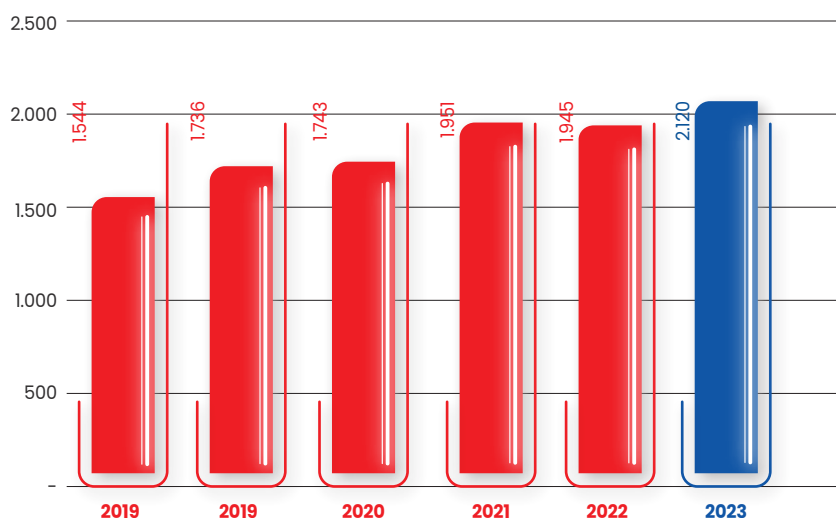
Employee Demographics

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

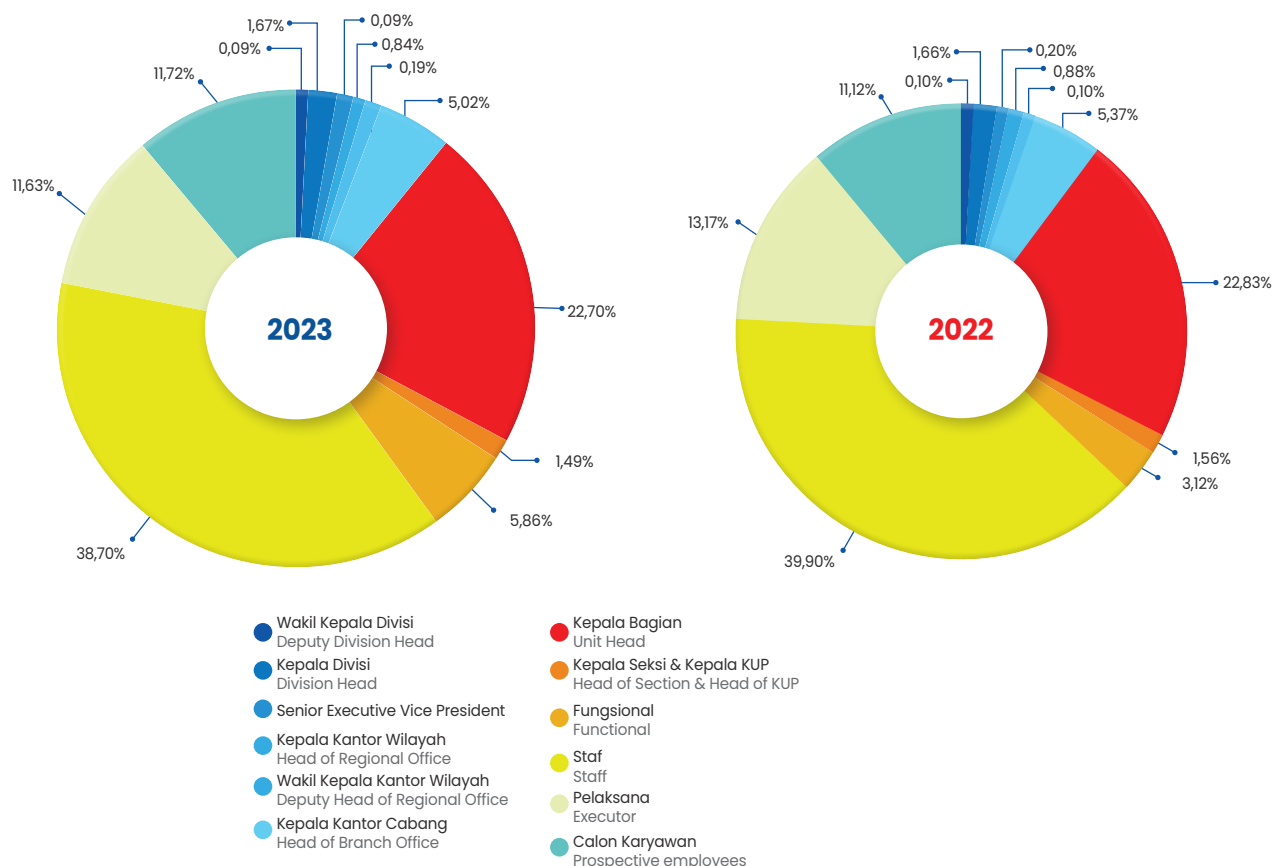


Demografi Karyawan Tetap Berdasarkan Level Organisasi (orang)
 Demographic of Permanent Employees by Organization Level (people)

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 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.

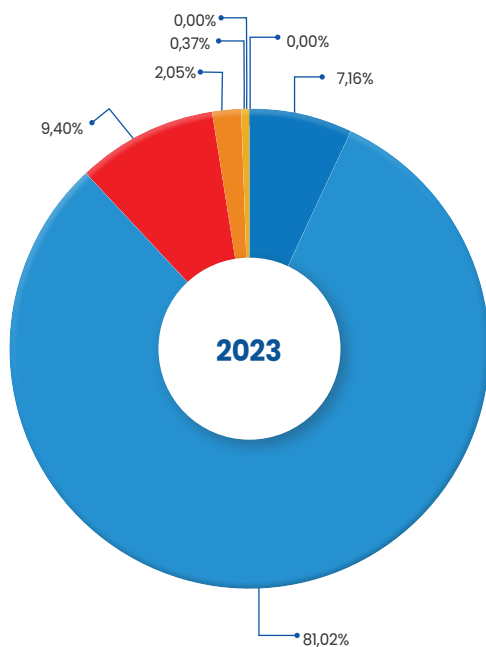
Based on organizational level, the composition of Jamkrindo's permanent employees is dominated by staff level. The additional employees were obtained through the recruitment of 71 prospective employees. Apart from that, there are employee promotions from staff level to Unit Head and functional.

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%

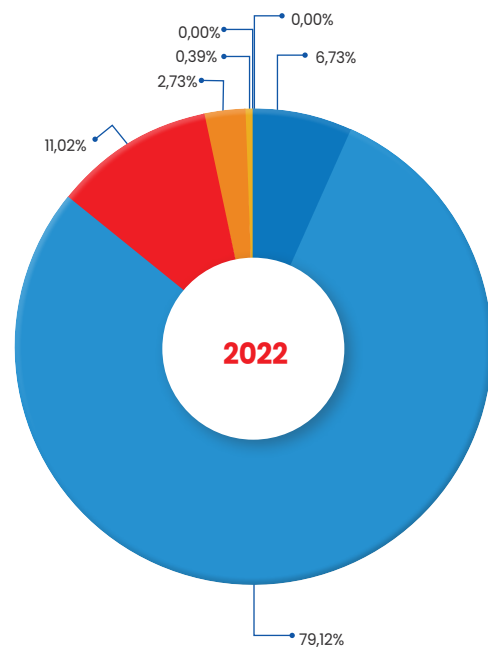


Jenjang Pendidikan Education Level	2023				2022				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total	Persentase Percentage (%)	L M	P F	Jumlah Total	Persentase Percentage (%)	Jumlah Total	Persentase Percentage (%)
			(1)				(2)		(3=1-2)	(3/2)
SLTP Sederajat Junior High School/ Equivalent	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)

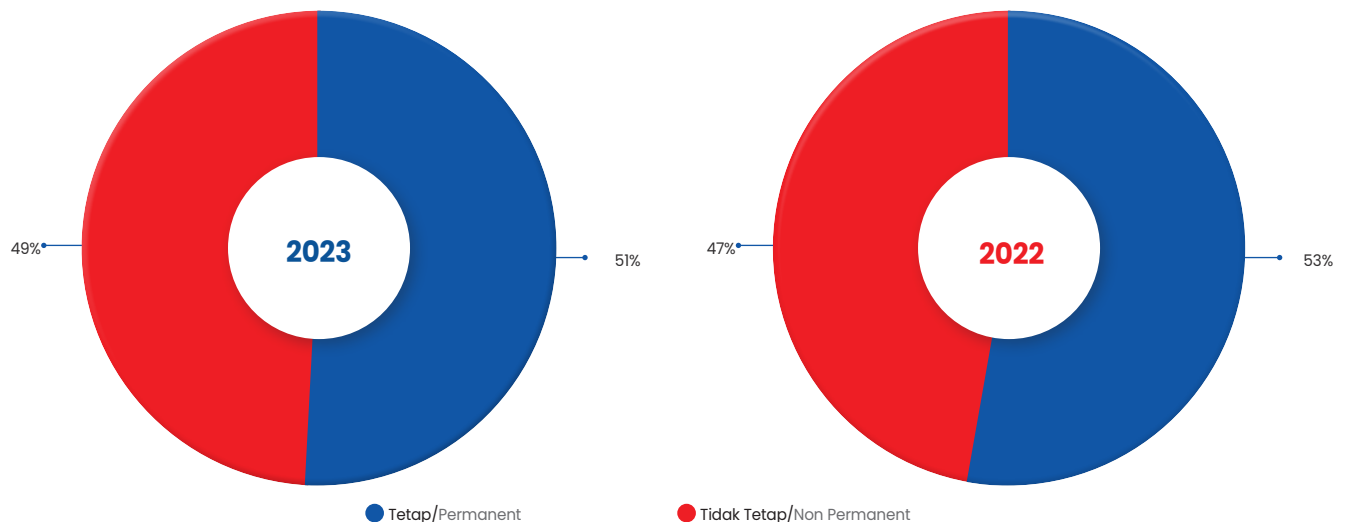
Demographic of Permanent Employees by Employment Status (people)

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.

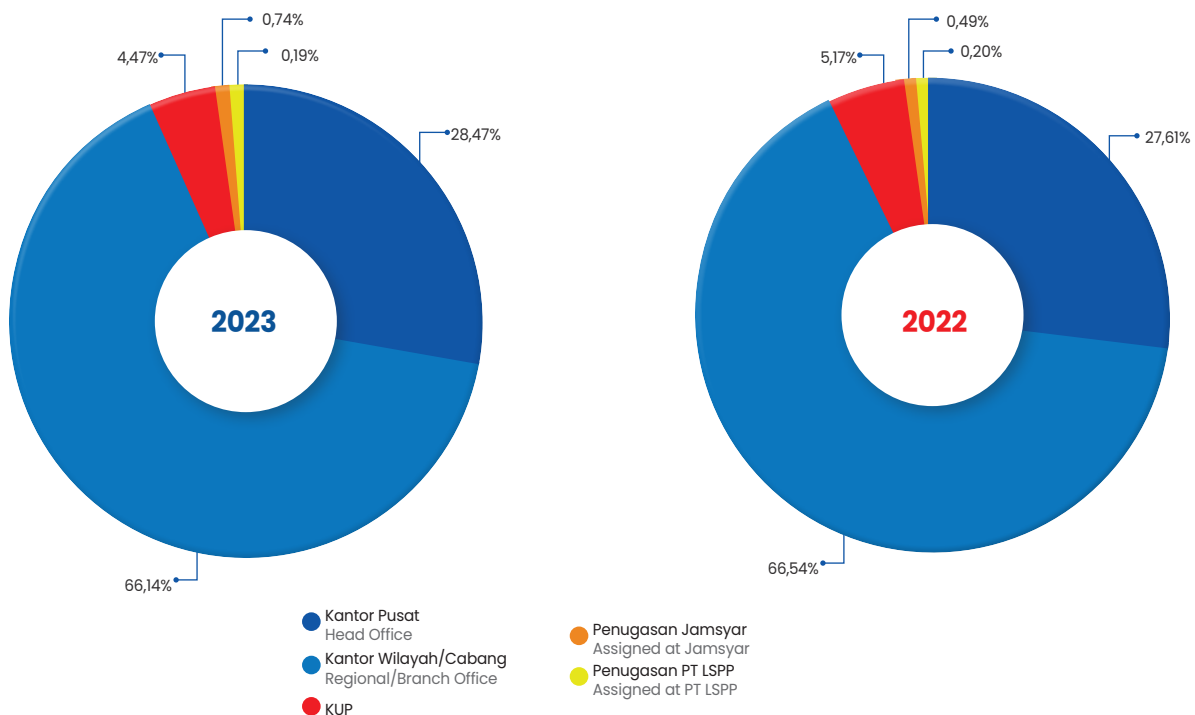
Based on placement/operating area, the composition of Jamkrindo's permanent employees is dominated by permanent employees who work in Regional/Branch Offices.

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)

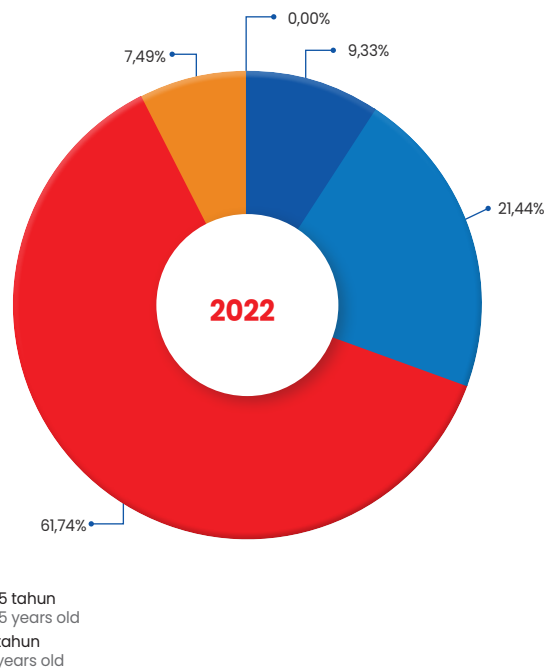
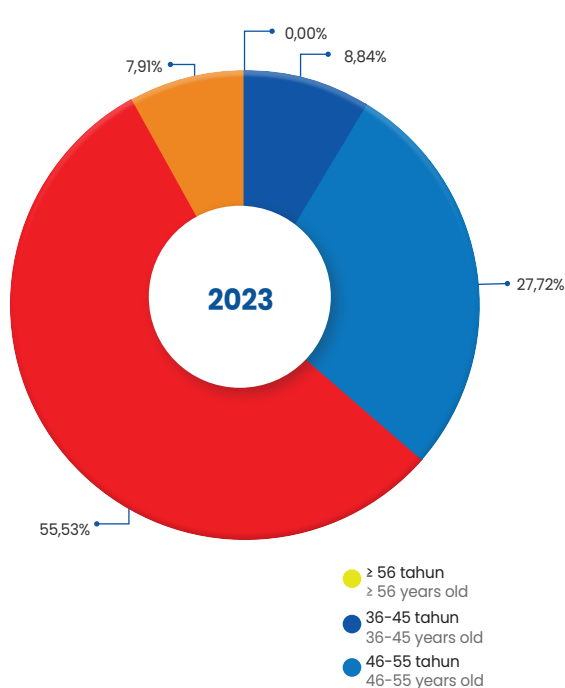
Demographic of Permanent Employees by Age Range (people)

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.

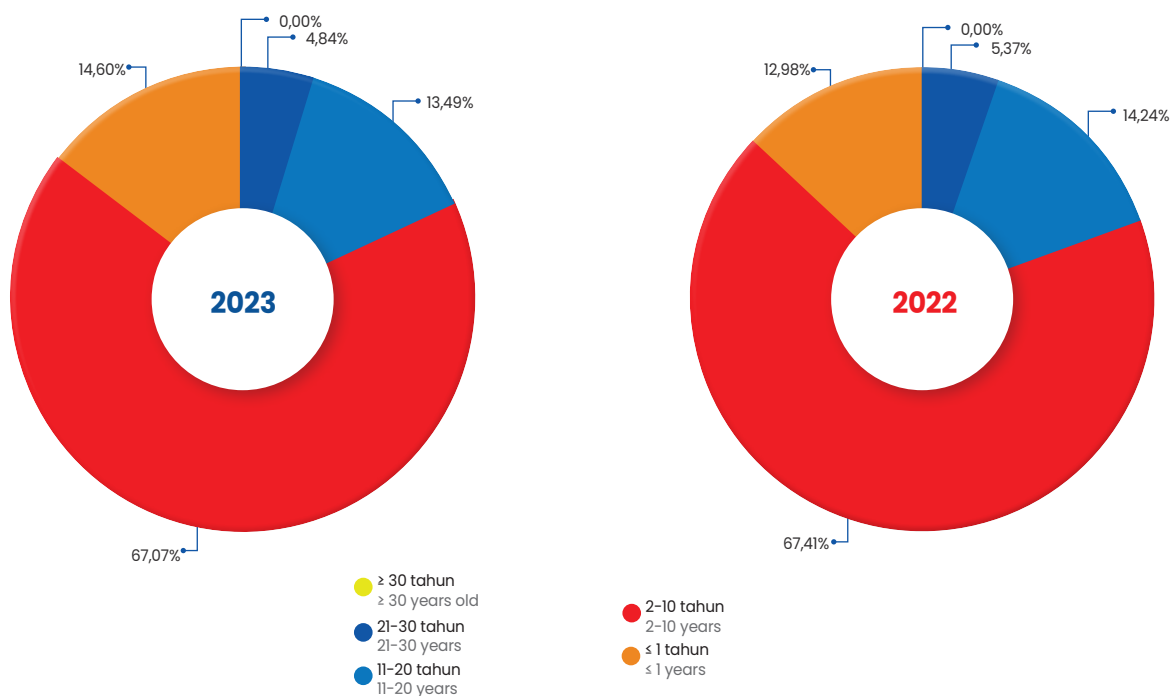
Based on age range, the composition of Jamkrindo's permanent employees is dominated by permanent employees in the range of 26-35 year old.

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%.

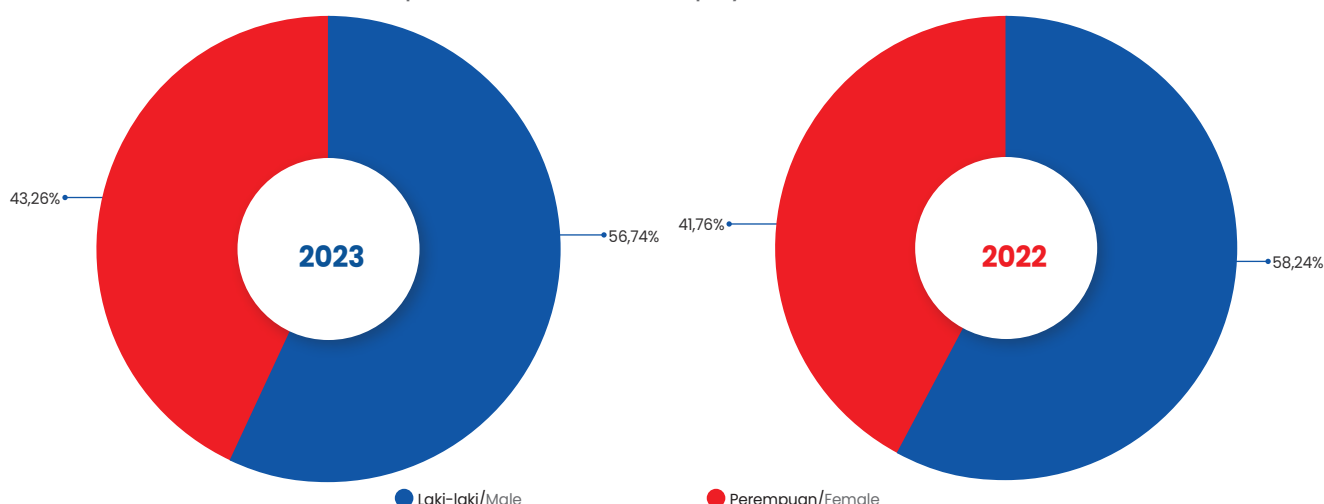
Demografi Karyawan Tetap Berdasarkan Gender/Jenis Kelamin (orang)

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.

Most of Jamkrindo's permanent employees are male employees.

Pengembangan Kompetensi

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

Competency Development

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

Tujuan perencanaan dan strategi pengembangan SDM adalah:

1. 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;

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;

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

5. 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

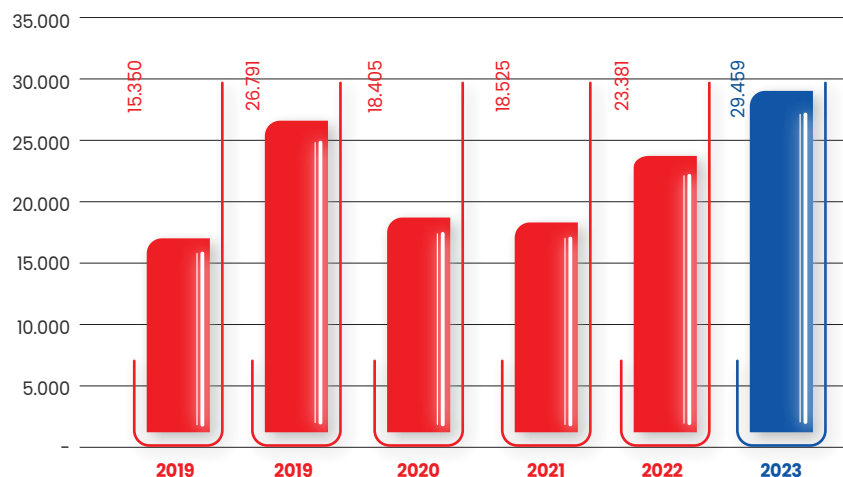
Overall, the HR Learning and Development budget that has been used until December 2023 is 118%, namely IDR27.6 billion of the total budget of IDR26.1 billion.

	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



KOMPOSISI PEMEGANG SAHAM

COMPOSITION OF SHAREHOLDERS

Struktur Pemegang Saham

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

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

Structure of Shareholders

Based on the Deed of Notary by Bernadette Wirastuti Puntaraksma M.K.N No. 07 dated October 7, 2022 concerning Amendments to the Articles of Association of PT Jaminan Kredit Indonesia (PT Jamkrindo) dated October 19, 2022, the shareholders of Jamkrindo are explained as follows:

1. Series A shares as much as 1 (one) share owned by the Republic of Indonesia; and
2. Series B shares amounted to IDR10,638,732 (ten million six hundred thirty eight thousand seven hundred thirty two) shares owned by the Company (Persero) PT Bahana Pembinaan Usaha Indonesia.

Kepemilikan Saham Jamkrindo per 31 Desember 2023

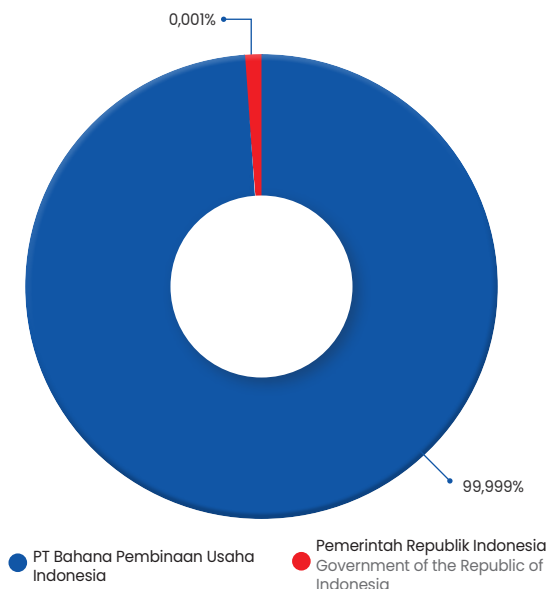
Jamkrindo's Ownership as of December 31, 2023

Pemegang Saham Shareholders	Jumlah Saham (lembar) Total Shares (Sheet)	Modal Ditempatkan dan Disetor Penuh (Rp) Paid-Up and Issued Capital (IDR)	Persentase Kepemilikan Percentage of Ownership (%)
Pemerintah Republik Indonesia Government of the Republic of Indonesia	1	1.365.160	0,000012832%
PT Bahana Pembinaan Usaha Indonesia*	10.638.732	10.638.732.000.000	99,99998717%
Jumlah Total	10.638.733	10.638.733.000.000	100,00%

1 Lembar Saham = Rp1.000.000
1 Sheet of Share = Rp1.000.000

Komposisi Pemegang Saham Jamkrindo per 31 Desember 2023

Jamkrindo Shareholder Composition as of December 31, 2023





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

Hingga 31 Desember 2023, Jamkrindo tidak memiliki kebijakan Program Kepemilikan Saham Karyawan, atau *Employee Stock Ownership Program* (ESOP) dan Program Kepemilikan Saham Manajemen, atau *Management Stock Ownership Program* (MSOP). Perusahaan juga tidak melakukan Penawaran Umum Perdana Saham yang memungkinkan kepemilikan saham Perusahaan oleh publik. Seluruh kepemilikan saham sesuai dengan penjelasan di atas. Sehingga, tidak ada pejabat Perusahaan ataupun karyawan yang memiliki saham Perusahaan.

Informasi Tentang Pemegang Saham Utama/ Pengendali Hingga Entitas Pemilik Akhir

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

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

Sesuai dengan Peraturan Pemerintah No. 41 Tahun 2003 tentang Pelimpahan Kedudukan, Tugas dan Kewenangan Menteri Keuangan pada Perusahaan Persero (Persero), Perusahaan Umum (PERUM) dan Perusahaan Jawatan (PERJAN) kepada Menteri Negara Badan Usaha Milik Negara dan Undang-undang No. 19 Tahun 2003 tentang Badan Usaha Milik Negara beserta Lembaran Negara Republik Indonesia; kuasa Pemegang Saham Utama/Pengendali Perusahaan adalah Kementerian Badan Usaha Milik Negara (BUMN). Dengan demikian, Kementerian BUMN selaku kuasa pemegang saham Pemerintah Indonesia bertindak sebagai pemegang saham utama/pengendali sekaligus entitas pemilik akhir Jamkrindo.

Information About Share Ownership by Management and Shareholder Groups Less Than 5 (Five) Percent.

As of December 31, 2023, Jamkrindo does not have an Employee Stock Ownership Program (ESOP) policy and a Management Stock Ownership Program (MSOP). The Company also does not conduct an Initial Public Offering of Shares that allows the public ownership of the Company's shares. All shareholdings are in accordance with the above explanation. Thus, no company officials or employees own shares of the Company.

Information About Major/Controlling Shareholders up to Ultimate Owner Entities

“The Government of the Republic of Indonesia is the ultimate owner entity of Jamkrindo with 100% ownership, consisting of direct ownership of 0,000012832% and the remaining 99,99998717% indirect ownership through PT Bahana Pembinaan Usaha Indonesia (Persero)”

As described above, based on Government Regulation No. 20 of 2020 dated March 16, 2020 concerning Addition of State Capital Participation of the Republic of Indonesia into the Share Capital of the Company (Persero) PT Bahana Pembinaan Usaha Indonesia and Amendment to the Deed of Articles of Association No. 7 dated October 7, 2022 concerning Amendment to the Articles of Association of PT Jaminan Kredit Indonesia (PT Jamkrindo) dated October 19, 2022, Jamkrindo officially became a subsidiary of the Holding insurance and guarantee of PT Bahana Pembinaan Usaha Indonesia (Persero) (BPUI). Thus, BPUI acts as the parent entity of Jamkrindo.

In accordance with Government Regulation No. 41 of 2003 concerning The Delegation of Position, Duties and Authority of the Minister of Finance to Limited Corporation (Persero), Public Corporation (PERUM) and Service Corporation (PERJAN) to the Minister of State-Owned Enterprises and Law No. 19 of 2003 concerning State-Owned Enterprises and State Gazette of the Republic of Indonesia; the power of the Main Shareholder/Controlling Company is the Ministry of State-Owned Enterprises (SOEs). Thus, the Ministry of SOEs as the power of shareholders of the Government of Indonesia acts as the main/controlling shareholder as well as the ultimate owner entity of Jamkrindo.

Entitas Induk Parent Entity	
Nama Name	: PT Bahana Pembinaan Usaha Indonesia (Persero)
Bentuk dan Status Badan Usaha Form and Status of Business Entity	: Perseroan Terbatas (PT); Badan Usaha Milik Negara (BUMN) Limited Liability Company (PT); State-Owned Enterprises (SOEs)
Dasar Hukum Pendirian Legal Basis of Establishment	: Peraturan Pemerintah No. 18 Tahun 1973 tentang Penyertaan Modal Negara Republik Indonesia untuk Pendirian Perusahaan Perseroan dalam Bidang Pengembangan Usaha Swasta Nasional sebagaimana telah diubah dengan Peraturan Pemerintah No. 15 Tahun 2020 tentang Perubahan Atas Peraturan Pemerintah No. 18 Tahun 1973 tentang Penyertaan Modal Negara Republik Indonesia untuk Pendirian Perusahaan Perseroan dalam Bidang Pengembangan Usaha Swasta Nasional. Government Regulation No. 18 of 1973 concerning Addition of State Capital Participation of the Republic of Indonesia for The Company's Establishment in the National Private Business Development Sector as amended by Government Regulation No. 15 of 2020 concerning Amendments to Government Regulation No. 18 of 1973 concerning Addition of State Capital Participation of the Republic of Indonesia for The Company's Establishment in the National Private Business Development Sector.
Tanggal Pendirian Date of Establishment	: 17 April 1973 April 17, 1973
Bidang Usaha Line of Business	: Bidang asuransi, penjaminan, modal ventura, sekuritas, manajer investasi, penasehat investasi, konsultan keuangan dan konsultan manajemen, serta usaha jasa-jasa keuangan lainnya termasuk pada usaha pengelolaan gedung perkantoran. Insurance, guarantees, venture capital, securities, investment managers, investment advisors, financial consultants and management consultants, as well as other financial services businesses including office building management businesses.
Kepemilikan Ownership	: Pemerintah Republik Indonesia 100,00% The Government of Republic Indonesia 100.00%
Modal Dasar Authorized Capital	: Rp240.000.000.000.000 IDR240,000,000,000,000
Modal Ditempatkan dan Disetor Penuh Paid-Up and Issued Capital (IDR)	: Rp90.163.537.000.000 IDR90,163,537,000,000
Alamat Address	: Gedung Graha CIMB Niaga, 18th Floor Jl. Jendral Sudirman Kav. 58 RT. 5/RW. 3, Senayan, Kebayoran Baru Kota Jakarta Selatan, DKI Jakarta 12190 Gedung Graha CIMB Niaga, 18th Floor Jl. Jendral Sudirman Kav. 58 RT. 5/RW. 3, Senayan, Kebayoran Baru South Jakarta, DKI Jakarta 12190
Telepon Phone	: (+62 21) 50890929
Email	: cs@ifg.id
Situs Web Website	: https://ifg.id



Entitas Induk Parent Entity

Manajemen Management

Dewan Komisaris

- Komisaris Utama merangkap Komisaris Independen, Fauzi Ichsan
- Komisaris Independen, Hotbonar Sinaga
- Komisaris, Masyita Crystallin
- Komisaris, Sumiyati
- Komisaris, Nasrudin
- Komisaris, Wahyu Setyawan

Direksi

- Direktur Utama, Hexana Tri Sasongko
- Wakil Direktur Utama, Haru Koesmahargyo
- Direktur SDM, Rizal Ariansyah
- Direktur Bisnis, Pantro Pander Silitonga
- Direktur Teknik, Rianto Ahmadi
- Direktur Keuangan, Heru Handayanto

Board of Commissioners

- President Commissioner concurrently Independent Commissioner, Fauzi Ichsan
- Independent Commissioner, Hotbonar Sinaga
- Commissioner, Masyita Crystallin
- Commissioner, Sumiyati
- Commissioner, Nasrudin
- Commissioner, Wahyu Setyawan

Board of Director

- President Director, Hexana Tri Sasongko
- Vice President Director, Haru Koesmahargyo
- Director of Human Resources, Rizal Ariansyah
- Director of Business, Pantro Pander Silitonga
- Technical Director, Rianto Ahmadi
- Director of Finance, Heru Handayanto

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

Pemerintah Republik Indonesia/Kepresidenan

Government of the Republic of Indonesia/Presidency

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

Kantor Kementerian Sekretariat Negara Republik Indonesia
Jl. Veteran No. 17-18
Jakarta Pusat 10110
DKI Jakarta, Indonesia
Telp. +62 21 3845627
www.setneg.go.id
Office of the Ministry of State Secretariat of the Republic of Indonesia
Jl. Veteran No. 17-18
Central Jakarta 10110
DKI Jakarta, Indonesia
Telp. +62 21 3845627
www.setneg.go.id

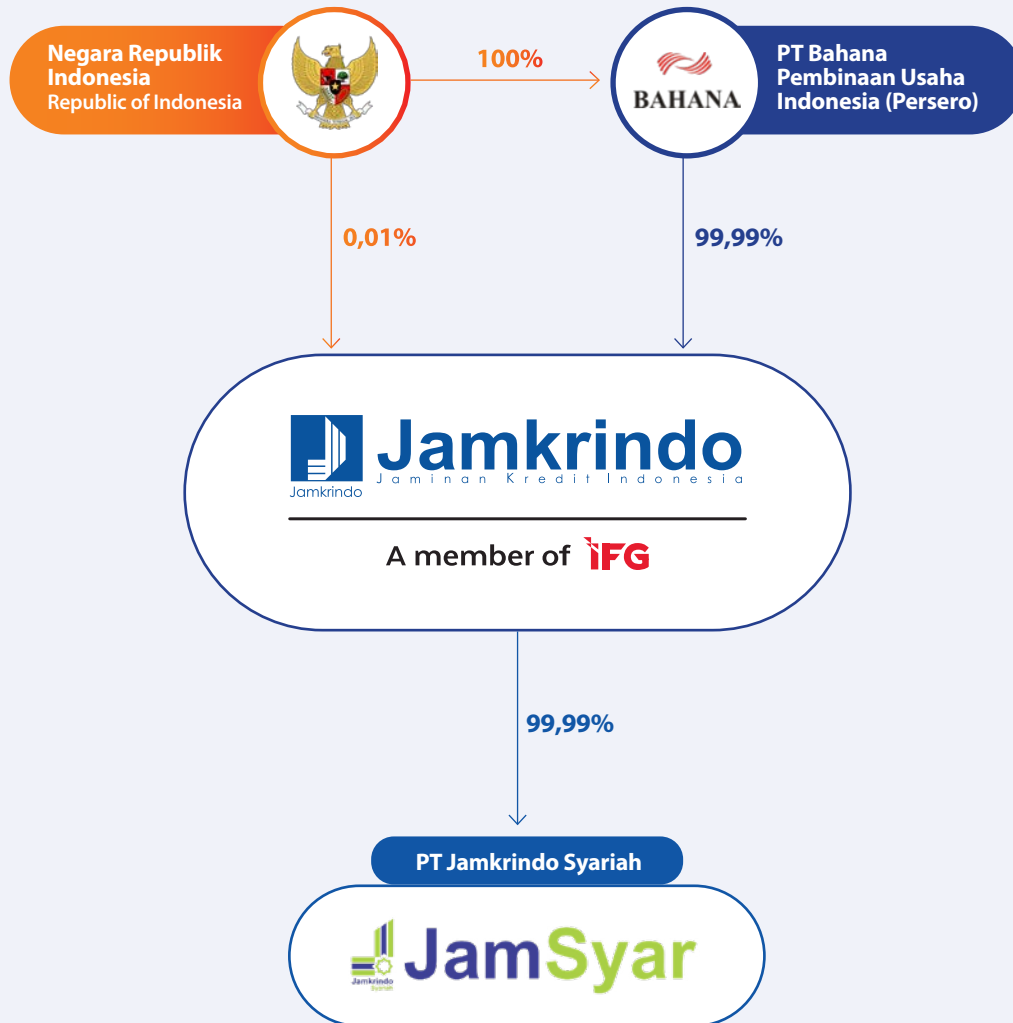
Kementerian Badan Usaha Milik Negara (BUMN)

Ministry of State-Owned Enterprises (SOE)

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

STRUKTUR GRUP DAN KELOMPOK USAHA

GROUP STRUCTURE AND BUSINESS GROUPS



● Entitas Pemilik Akhir
Ultimate Entity
 ● Entitas Induk
Parent Entity
 ● Entitas Anak
Subsidiaries Entity

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

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

Per 31 Desember 2023, Jamkrindo memiliki satu entitas anak perusahaan, yakni PT Penjaminan Jamkrindo Syariah (Jamsyar), yang bergerak di bidang Jasa Penjaminan Syariah.

As of December 31, 2023, Jamkrindo has one subsidiary entity, namely PT Penjaminan Jamkrindo Syariah (Jamsyar), which operates in the Sharia Guarantee Services sector.

Entitas Anak Subsidiary	Bidang Usaha Line of Business	Domisili Domicile	Tahun Pendirian Year of Establishment	Tahun Beroperasi Year of Operation	Kepemilikan Saham Share Ownership (%)		Jumlah Aset (Rp-juta) Total Assets (IDR-million)		Status Operasi Operation Status
					2023	2022	2023	2022	
PT Penjaminan Jamkrindo Syariah	Jasa Penjaminan Syariah Sharia Guarantee Business	Jakarta	2014	2014	99,929%	99,929%	2.452.095	2.449.452	Beroperasi Operating

PT Penjaminan Jamkrindo Syariah (Jamsyar)

PT Penjaminan Jamkrindo Syariah (Jamsyar)

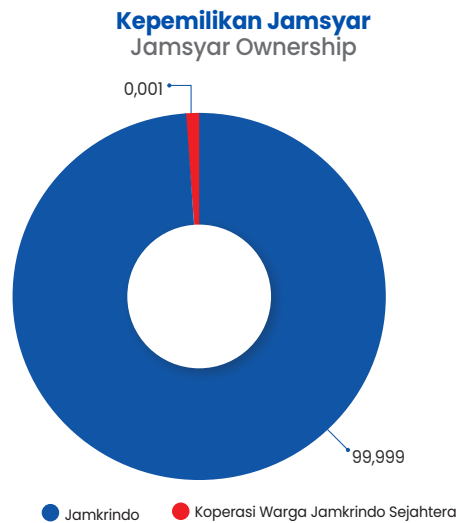


PT Penjaminan Jamkrindo Syariah ("Jamsyar") didirikan pada tanggal 16 September 2014 dan mendapatkan izin operasional pada tanggal 7 November 2014. Jamsyar dibentuk melalui Akta Notaris No. 68 oleh Notaris Aryanti Artisari, S.H., M.Kn. tanggal 19 September 2014 dan terdaftar di Kementerian Hukum dan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

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

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

The Company owns 99,929% of Jamsyar shares, while the remaining 0,0710% is owned by Koperasi Warga Jamkrindo Sejahtera.



Ikhtisar Keuangan Jamsyar
Jamsyar Financial Highlights

	2023 (Rp-juta)	2022 (Rp-juta)
Pendapatan Income	333.437	503.297
Beban Usaha Operating Expenses	128.258	113.972
Laba Bersih Net Income	33.889	189.630
Laba Komprehensif Comprehensive Income	48.296	168.778
Aset Asset	2.452.095	2.449.452
Liabilitas Liabilities	1.257.974	1.303.627
Ekuitas Equity	1.194.121	1.145.825

Manajemen Kunci Jamsyar per 31 Desember 2023
Jamsyar Key Management As of December 31, 2023

Dewan Komisaris Board of Commissioners	
Komisaris Utama President Commissioner	: Aribowo
Komisaris Independen Independent Commissioner	: Edy Utomo*
Komisaris Commissioner	: Alie Basya Syamsudin*
Direksi Board of Directors	
Direktur Utama President Director	: Hari Purnomo*
Direktur Operasional Director of Operations	: Loesdarwanto*
Direktur Keuangan, SDM, dan Umum Director of Finance, HR, and General Affairs	: Endang Sri Winarni
Dewan Pengawas Syariah Sharia Supervisory Board	
Ketua Dewan Pengawas Syariah Chairman of Sharia Supervisory Board	: M. Asrorun Ni'am Sholeh*
Anggota Dewan Pengawas Syariah Member of Sharia Supervisory Board	: Muhammad Syakir Sula*
Anggota Dewan Pengawas Syariah Member of Sharia Supervisory Board	: Abdul Aziem

*) efektif setelah fit and proper test OJK | *) effective after OJK fit and proper test



KRONOLOGIS PENERBITAN SAHAM DAN PENERBITAN EFEK LAINNYA

CHRONOLOGICAL ISSUANCE AND LISTING OF OTHER SECURITIES

Sepanjang tahun 2023, Perusahaan belum melakukan perdagangan saham kepada publik dan pencatatan saham di bursa efek baik yang berada di Indonesia maupun di luar negeri. Oleh karena itu tidak terdapat informasi terkait perdagangan saham mencakup tahun penerbitan saham, jumlah saham, nilai nominal saham, dan harga penawaran saham untuk masing-masing tindakan korporasi (*corporate action*); jumlah saham tercatat setelah masing-masing tindakan korporasi (*corporate action*); dan nama bursa di mana saham dicatatkan.

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

Throughout 2023, the Company has not traded shares to the public or listed shares on stock exchanges either in Indonesia or abroad. Therefore, there is no information related to the share trades, including year of shares issuance, number of shares, nominal value of shares, and share offering price for each corporate action; number of shares listed after each corporate action; and the name of the stock exchange on which Company shares are listed.

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

LEMBAGA DAN PROFESI PENUNJANG

SUPPORTING INSTITUTIONS AND PROFESSIONS

Nama dan Alamat Kontak Lengkap Name and Address		Jenis dan Bentuk Jasa Types and Forms of Services	Biaya Costs	Periode Penugasan Period
Pemeringkat Perusahaan Rating Companies	PT Pemeringkat Efek Indonesia (PEFINDO)	Jasa Pemeringkatan Perusahaan Corporate Rating Service	-	-
Kantor Akuntan Publik Public Accountant	Tanudiredja, Wibisana, Rintis dan Rekan (PWC) Gedung WTC, Jl. Jenderal Sudirman No.Kav 29, RT.4/RW.2, Kuningan, Karet, Setiabudi, Jakarta Selatan, Jakarta 12920	Audit umum atas Laporan Keuangan Tahun Buku 2023 General Audit of Financial Statements for Financial Year 2023	Rp5.900.000.000	Ke-4
Konsultan Aktuaria Actuarial Consultant	PT Padma Radya Aktuaria (KKA Riana dan Rekan) District 8, Treasury Tower 6th Floor, Unit N Jl. Jend. Sudirman kav 52-53, SCBD Jakarta 1219	Pekerjaan Jasa Konsultan untuk Perhitungan Imbalan Pasca Kerja Periode 31 Desember 2023 Consulting Services for Calculation of Post-Employment Benefits for the Period of December 31, 2023	-	-



PENGHARGAAN DAN SERTIFIKASI AWARDS AND CERTIFICATIONS

Penghargaan pada Tahun 2023 Awards in 2023

Tanggal	Deskripsi	Dokumentasi
September 7, 2023 September 7, 2023	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. 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.	
September 18, 2023 September 18, 2023	Jamkrindo kembali meraih penghargaan SWA Indonesia Most Reputable Companies 2023 pada kategori Guarantee Company. Jamkrindo again won the 2023 SWA Indonesia Most Reputable Companies award in the category of Guarantee Company.	
September 21, 2023 September 21, 2023	PT Jaminan Kredit Indonesia (Jamkrindo) kembali berhasil memperoleh penghargaan di ajang IDX Channel Anugerah Inovasi 2023. 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. PT Jaminan Kredit Indonesia (Jamkrindo) has again succeeded in winning an award at the 2023 IDX Channel Anugerah Innovation. 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.	

Penghargaan pada Tahun 2023 Awards in 2023

Tanggal	Deskripsi	Dokumentasi
November 10, 2023 November 10, 2023	PT Jaminan Kredit Indonesia (Jamkrindo) berhasil memperoleh penghargaan di acara Indonesia Digital Ecosystem Summit (IDES) 2023. 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>. PT Jaminan Kredit Indonesia (Jamkrindo) has succeeded in winning an award at the 2023 Indonesia Digital Ecosystem Summit (IDES). 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.	
November 21, 2023 November 21, 2023	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. 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.	
November 30, 2023 November 30, 2023	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. 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.	

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	Sistem Manajemen Mutu (SMM) SNI ISO 9001 : 2015 Quality Management System, Requirements (Guarantee & Claim Service) Quality Management System (QMS) SNI ISO 9001: 2015 Quality Management System, Requirements (Guarantee & Claim Service)	1 Mei 2024 May 1, 2024	SUCOFINDO INTERNASIONAL CERTIFICATION SERVICE
17 September 2023 September 17, 2023	Sistem Manajemen Anti Penyuapan (SMAP) SNI ISO 37001 : 2016 (Anti Bribery Management System) Anti-bribery Management System (ABMS) SNI ISO 37001: 2016 (Anti Bribery Management System)	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 Informasi 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

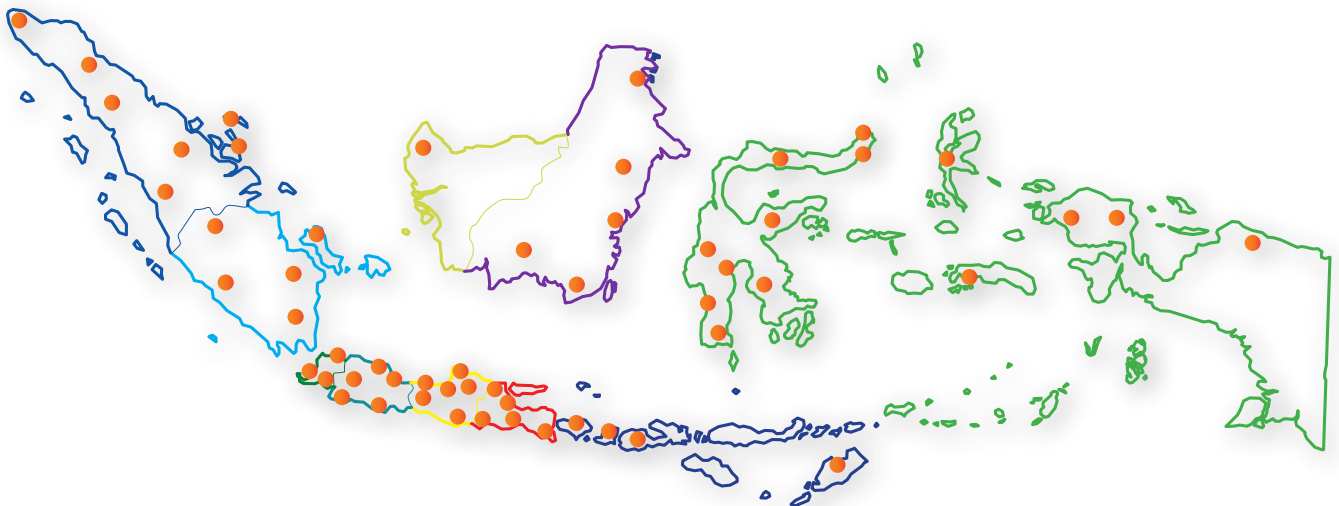
Dalam rangka untuk memperkuat bisnisnya, Jamkrindo telah tergabung dalam keanggotaan organisasi, sebagai berikut:

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

DAFTAR ALAMAT ENTITAS ANAK DAN KANTOR CABANG/KANTOR PERWAKILAN

ADDRESS LIST OF SUBSIDIARIES AND BRANCH OFFICES/REPRESENTATIVE OFFICES



- Kantor Cabang
Branch Offices
- Kanwil I Medan
Reg. Offices I Medan
- Kanwil II Palembang
Reg. Offices II Palembang
- Kanwil III Jakarta
Reg. Offices III Jakarta
- Kanwil IV Bandung
Reg. Offices IV Bandung
- Kanwil V Semarang
Reg. Offices V Semarang
- Kanwil VI Surabaya
Reg. Offices VI Surabaya
- Kanwil VII Denpasar
Reg. Offices VII Denpasar
- Kanwil VIII Banjarmasin
Reg. Offices VIII Banjarmasin
- Kanwil IX Makassar
Reg. Offices IX Makassar

Kantor Pusat PT Jamkrindo

:

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

Entitas Anak Subsidiary

PT Penjaminan Jamkrindo Syariah

:

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



Kantor Wilayah
Regional Office

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

Kantor Cabang Khusus
Special Branch Office

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

Kantor Cabang
Branch Offices

Kanwil Regional Office	Kantor Cabang Branch Office	Alamat Address
I	1 Medan	Jl. Sei Serayu No. 40 Medan, Sumatera Utara; Telp: (061) 4152827/4155767 Fax: (061) 4156775
	2 Pekanbaru	Jl. Jend. Sudirman No 150, Kel. Suka Ramai – Pekanbaru 28113 Telp : 0761-854311, 854870 Fax : 0761-848801
	3 Padang	Jl. Khatib Sulaiman No. 47 C Padang, Sumatera Barat; Telp: (0751) 7050598 Fax: (0751) 447165
	4 Tanjung Pinang	Komplek Ruko Pamedan Jl. Raja Ali Haji NO. 6 Telp : (0771) 316919
	5 Batam	Komp Ruko Mahkota Raya Blok G No.9 Jl Raja Ali Haji Fisabilillah, Batam Center, Batam Telp (0778) 7495993 Fax (0778)469019
	6 Balige	Jl. Sisingamangaraja No.87, Kec. Balige, Kab. Toba Samosir 22316 Sumatera Utara Telp/Fax : (0632) 21501/(0632) 21722
II	7 Palembang	Jl. Residen Abdul Rozak No.188-189 Kelurahan Kalidoni Palembang; Telp: (0711) 7826393 Fax: (0711) 7826398
	8 Jambi	Jl. Soemantri Brojonegoro No. 23 RT 11 Kelurahan Payo Lebar Kecamatan Jelutung, Kota Jambi, Telp: (0741) 668707 Fax: (0741) 668115
	9 Bengkulu	Jl. Ahmad Yani Rt. 004/Rw 001 No.28 Kelurahan Jitra, Kecamatan Teluk Segara, Kota Bengkulu-38119; Telp: (0736) 344541 Fax: (0736) 344249
	10 Lampung	Jl. Jend Sudirman No.128 RT.001 RW 001, Rawa Laut, Enggal. Bandar Lampung; Telp: (0721) 778511 Fax: (0721) 778513
	11 Pangkal Pinang	Jl. A Yani No. 11 H Pangkal Pinang – 33136; Telp: (0717) 432837 Fax: (0717) 436816
III	12 Jakarta	Gedung JAMKRINDO Jl. Angkasa Blok B-9 Kav. 6 Kota Baru – Bandar Kemayoran Jakarta Pusat – 10610 Telp : (021) 6540409
	13 Pontianak	Jl. Moch. Solor No 4. RT/RW 004/007, Kel. Akcaya, Pontianak Selatan, Kalimantan Barat 78121 Telp: (0561) 749095, Fax: (0561) 7461468

Kantor Cabang
Branch Offices

Kanwil Regional Office	Kantor Cabang Branch Office	Alamat Address
IV	14 Serang	Ruko Cipare Blok A1 Jl. Jendral A. Yani No. 34, Serang, Banten – 42117, Telp/Fax : (0254) 228999/ (0254) 229247
	15 Tangerang	Ruko Golden Boulevard Blok C No.1 Jl.Pahlawan Seribu, BSD City, Tangerang Selatan 15322
	16 Bandung	Jl. Soekarno Hatta No 774 RT 06 RW 07 Cisaranten Endah Kec. Arcamanik Kota Bandung 40293 Telp: (022) 86359999
	17 Cirebon	Jl. Dr Sudarsono No. 10 B RT.004 RW.005, Kesambi- Kota Cirebon, Jawa Barat; Telp: (0231) 8336851 Fax: (0231) 8336850
	18 Purwakarta	Jl. Terusan Ibrahim Singadilaga No.6 RT/RW 01/01 Kel. Purwamekar, Kec. Purwakarta, Kab. Purwakarta Jawa Barat; Telp: (0264) 8304002 Fax: (0264) 8304002
	19 Sukabumi	Komplek Ruko Bounty Jl. Siliwangi Blok E No.90 Rt.05/02 Kel. Cikole Kec. Cikole Kota Sukabumi 43113; Telp: (0266) 6223811 Fax: (022) 6223868
	20 Tasikmalaya	Jl. Sutisna Senjaya No. 52 Kel. Empangsari, Kec.Tawang, Kota Tasikmalaya Telp : (0265) 235 4445
	21 Semarang	Jl. Pamularsih No. 68 A Semarang; Telp: (024) 7614136/ 7610129 Fax: (024) 7614138
	22 Yogyakarta	Jl. HOS Cokroaminoto No.161 A, Tegalrejo Kota Yogyakarta – 55244; Telp: (0274) 5012288/5012323 Fax: (0274) 5012545
	23 Solo	Jl. Honggowongso No.141 A, RT/RW 004/005 Kel. Kratonan, Kec. Serengan Surakarta; Telp: (0271) 2936030 Fax: (0271) 2936030
V	24 Purwokerto	Ruko Centrum Unit A Jl. Komisaris Bambang Suprpto No. 21-23 Kel. Purwokerto Lor, Kec.Purwokerto Timur, Kabupaten Banyumas. Jawa Tengah; Telp: (0281) 6572555 Fax: (0281) 6574755
	25 Kudus	Jl. Jend. Sudirman Ruko Sudirman Square No. 12-14 Kel. Nganguk, Kec Kota Kudus. Jawa Tengah – 59312; Telp: (0291) 430757 Fax: (0291) 430758
	26 Tegal	Jl. Gajah Mada No.21, Kelurahan Mintaragen, Kecamatan Tegal Timur, Kota Tegal Provinsi Jawa Tengah 52121
	27 Surabaya	Jl. Diponegoro No. 171. Surabaya, Telp: (031) 5679848 Fax: (031) 5679592
VI	28 Kediri	Jl. Kilisuci No.85 Kota Kediri; Telp: (0354) 7418826 Fax: (0354) 680881
	29 Banyuwangi	Jl. Letjend S. Parman No. 116, Kel. Sumberrejo, Kec Banyuwangi, Kab Banyuwangi – 68419; Telp: (0333) 418140 Fax: (0333) 425804
	30 Malang	Jl. Semeru No.66, Kel. Oro-oro Dowo, Kec Klojen. Kota Malang 65112 Tlp (0341) 3018571 Fax (0341) 3019116
	31 Madiun	Jl. Thamrin No. 38, Madiun – 63117; Telp: (0351) 4472250 Fax: (0351) 4472249
VII	32 Denpasar	Jl. Hang Tuah No. 76 Denpasar Telp : (0361) 286854
	33 Mataram	Jl. Sriwijaya Ruko 4 No. 179, Mataram; Telp: (0370) 644573/ 644747 Fax: (0370) 644572
	34 Sumbawa Besar	Jl. Hasanuddin No. 82 kec. Sumbawa Besar NTB, Telp : 0371-2629239
	35 Kupang	Jl. Jenderal Soeharto No.110 Blok.A, RT 20, RW 008, Kel Naikolan, Kec Maulafa, Kota Kupang-NTT 85111; Telp: (0380) 8553899 Fax: (0380) 8554088
VIII	36 Samarinda	Jl. A Yani No. 37 Kec. Sungai Pinang, Kel. Sungai Pinang Dalam, Samarinda, Kalimantan Timur 75117; Telp: (0541) 747608 Fax: (0541) 206578
	37 Banjarmasin	Jl. Gatot Subroto No.17 B Kuripan Banjarmasin-70236; Telp: (0511) 3273345 Fax: (0511) 3273435
	38 Palangkaraya	Jl. Yos Sudarso No. 6 Kota Palangkaraya Provinsi Kalimantan Tengah 73112 Telp/fax : (0536) 4264269/(0536) 3242394
	39 Tarakan	Jl. Jend Sudirman RT.04 Kel. Pamusian, Kec. Tarakan Tengah, Tarakan – 77113; Telp: (0551) 30448 Fax: (0551) 30494
	40 Balikpapan	Jl. Jend. Sudirman No.11. Balikpapan – 76114; Telp: (0542) 8504032 Fax: (0542) 8504033
IX	41 Makassar	Jl. Dr. Sam Ratulangi No. 140 Telp : (0411)873031
	42 Gorontalo	Jl. HB Jassin No.218, Kel. Libuo, Kec. Duingi, Kota Gorontalo Telp (0435) 828003 Fax: (0435) 828002
	43 Mamuju	Jl. Urip Sumoharjo No.55 Kelurahan Karema, Kecamatan Mamuju, Provinsi Sulawesi Barat 91515 Telp : (0426)2324878



Kantor Cabang
Branch Offices

Kanwil Regional Office	Kantor Cabang Branch Office	Alamat Address
	44 Ambon	Jl Philip Latumahina No.16 Ruko 1 Ambon 97126; Telp: (0911) 351770
	45 Ternate	Jl. Inpres No. 7 Ubo – Ubo Kel. Tabona Telp : (0921)3122739
	46 Jayapura	Jl. Raya Kelapa Dua Enterop No. 2 (Depan Kantor Distrik Jayapura Selatan) Kelurahan Entrop Kecamatan Jayapura Selatan Telp/Fax : (0967) 524424/(0967) 524423
	47 Manokwari	Jl. Trikora, Wosi, Manokwari Papua Barat Telp : (0986)214184
	48 Palu	Jl. Dewi Sartika No. 58 C Palu – Sulteng 94121 Telp : (0451) 4131812
	49 Kendari	Jl. La Ode Hadi No 56 B Kendari – 93118 Telp : (0401)3196780
	50 Manado	Kawasan Mega Mas Blok F1 No.22 Kelurahan Titiwungan Selatan, Kecamatan Sario 95113 (62-431) 865194/865198
	51 Bitung	Jl. Sam ratulangi No.1 Bitung, Sulawesi Utara Telp : (0438) 35939
	52 Pare-pare	Jl. Andi mappatola no 30 c parepare, sulawesi selatan Telp : 0421-2914592
	53 Palopo	Jl. Dr. Sam Ratulangi No. 90 Kec. Wara Utara, Kota Palopo. Provinsi Sulawesi Selatan – 91911; Telp: (0471) 23006 Fax: (0471) 326925
	54 Sorong	Jl. Basuki Rahmat KM 9 Sorong (Samping BLKI) – Papua Barat Telp: (0951)329081

Kantor Unit Pelayanan (KUP)
Service Unit Offices (KUP)

Kanwil Regional Office	KUP Service Unit Office	Alamat Address
I	1 Dumai	Jl Jendral Sudirman No.391 Dumai Kota Telp: (0765) 439037
	2 Rantau Prapat	Jl. MH Thamrin No.04 Rantau Prapat Sumatera Utara; Telp: 0624-326333 Fax: 0624-326222
	3 Mandailing Natal	Jl. Willem Iskandar No. 81 Panyabungan – 22913; Telp: 0636-3221148 Fax: 0636-3221774
II	4 Lubuk Linggau	Jalan Yos Sudarso RT 001 No.366 Kel. Majapahit, Kec. Lubuk Linggau Timur I, Sumatra Selatan Telp : 0733 3281182
III	5 Bogor	Jl. Pajajaran No. 28, Warung Jambu, Bogor Telp : (0251) 7564211
	6 Cibinong	Ruko Cibinong City Center Jalan Tegar Beriman I Blok A No. 29 Cibinong Kab Bogor Telp : (021) 29335250
	7 Bekasi	Ruko Perkantoran Jl.Jend A Yani Marga Jaya Bekasi Selatan 17148 Telp: (021) 82691292
IV	8 Cimahi	Jl. Amir Mahmud No. 572B-C RT02/RW02, Padasuka, Cimahi Tengah, Cimahi Telp/Fax : (022) 20661506/(022) 20661522
V	9 Magelang	Ruko Metro Square – Mertoyudan, Jl. Raya Magelang-Yogyakarta, Magelang, Jawa Tengah; Telp: (0293) 3201767 Fax: (0293) 3201770
	10 Cilacap	Jl Jend. Sudirman No 17, Cilacap, Telp: (0282) 531194/ 532010 Fax: (0282) 531115
	11 Surabaya Kota	Jl. Dr. Ir H. Soekarno No.360 B, Surabaya Telp (031) 87858114 Fax (031) 87858114
VI	12 Pamekasan	Jl Jokowi No.26, Barurambat Kota, Kec. Pamekasan, Kab. Pamekasan Telp : 0324 – 3510118
	13 Jember	Jl. KH Wahid Hasyim No. 12B, Kelurahan Kepatihan Kecamatan Kaliwates, Kabupaten Jember Jawa Timur Kode pos 68137 Telp & Fax : 0331-4431044
	14 Bojonegoro	Jl. WR. Supratman No.15, Bojonegoro – 62111; Telp: (0353) 2898420 Fax: (0353) 2899525
VIII	15 Pangkalan Bun	Jl. Iskandar Kec.Arut Selatan, Kab Kotawaringin Barat, Kalimantan Tengah 74113
IX	16 Watampone	Jalan Ahmad Yani No 29 B Kel. Macanang, Kec. Tanete. Provinsi Sulawesi Selatan Telp :0481 2921375
	17 Pekalongan	Jl. KH. Mansyur No. 164 B, Podosugih, Kec. Pekalongan Barat, Kota Pekalongan; Telp : 0285-8359006

INFORMASI PADA SITUS WEB PERUSAHAAN

INFORMATION ON THE COMPANY'S WEBSITE



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

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

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

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

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

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

Uraian Description	Ketersediaan Availability	Keterangan Information
Informasi pemegang saham sampai dengan pemilik akhir individu Shareholder information up to the individual final owner	v	https://www.jamkrindo.co.id/sejarah-perusahaan
Isi Kode Etik Code of Conduct	v	https://jamkrindo.co.id/code-of-conduct
Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan The information of the General Meeting of Shareholders (GMS) shall at least include the agenda materials discussed in the GMS, the summary of the minutes of GMS, and important date information, namely date of GMS announcement, date of GMS summons, date of GMS implementation, date of release of the summary of the minutes of GMS	x	n/a
Laporan keuangan tahunan terpisah (5 tahun terakhir) Separate annual financial statements (last 5 years)	v	https://www.jamkrindo.co.id/dokumen/laporan_keuangan
Profil Dewan Komisaris dan Direksi Profile of the Board of Commissioners and Board of Directors	v	https://www.jamkrindo.co.id/manajemen
Piagam/Charter Dewan Komisaris, Direksi, Komite-komite, dan Unit Audit Internal Charter of the Board of Commissioners, Board of Directors, Committees, and Internal Audit Unit	v	https://jamkrindo.co.id/board-manual

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

KINERJA JAMKRINDO

JAMKRINDO PERFORMANCE

Laba (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
Laba 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
Laba 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
Laba 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

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

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)	5,83	9,99	9,83	5,20	2,33
Return on Assets (ROA)	22,61	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



A member of **IFG**

2023
Profil Perusahaan
Company Profile

Profil Perusahaan

Company Profile

2024



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PT Jaminan Kredit Indonesia

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