Profil Perusahaan

Company Profile

2025

DAFTAR ISI
TABLE OF CONTENT

TRANSFORMASI JAMKRINDO
JAMKRINDO TRANSFORMATION

1970-1981

Lembaga Jaminan Kredit Koperasi (LJKK)
Penjaminan Kredit Program Usaha Nasional Tani Rakyat Intensifikasi (UNTRI), Kredit Padi Palawija, Kredit Pengadaan Pupuk.
Cooperative Credit Guarantee Institution (LJKK) National People's Farming Intensification (UNTRI), Program Credit Guarantee, Palawija Rice Credit, Fertilizer Procurement Credit

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.
Program Credit Guarantee for Cooperatives, such as: TRI, GLP & GLK, Kopetra, RMU, Dairy Cow Credit, Palawija Rice Clove Credit, Fertilizer Procurement Credit, KUT.

2000-2008

Perusahaan Umum Sarana Pengembangan Usaha (Perum Sarana)
Penjaminan Kredit dengan Business Oriented untuk pengembangan UMKM, pemberian Pinjaman Bagi Hasil, peluncuran Produk Penjaminan Syariah.
Business Oriented Credit Guarantee for the development of MSMEs, provision of Profit-Sharing Loans, launch of Sharia Guarantee Products

2008-2020

Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo)
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, 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

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, 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-Sekarang
2020- present

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

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

INFORMASI UMUM DAN IDENTITAS PERUSAHAAN
GENERAL INFORMATION AND COMPANY IDENTITY

Nama Perusahaan Company Name	:	PT Jaminan Kredit Indonesia, atau disingkat Jamkrindo PT Jaminan Kredit Indonesia, or Jamkrindo for short
Bentuk dan Status Badan Usaha Form and Status of Business Entity	:	Perseroan Terbatas (PT) Limited Liability Company (LLC)
Dasar Hukum Pendirian Date of Establishment	:	1 Juli 1970 July 1, 1970

Dasar Hukum Pendirian Legal Basis of Establishment	:	Akta Pendirian Nomor 25 tanggal 24 Februari 2020 yang dibuat di hadapan 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 di hadapan 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 obtained approval of the Establishment of a Limited Liability Company from the Minister of Law and Human Rights of the Republic of Indonesia Number AHU- 0011484.AH.01.01 of 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 on October 19, 2022.
Bidang Usaha Line of Business	:	Kredit Usaha Rakyat (KUR), KBG dan Suretyship, Produktif, dan Konsumtif. People's Business Credit (KUR), KBG and Suretyship, Productive, and Consumptive.
Jaringan Usaha Business Network	:	9 (sembilan) Kantor Wilayah, 1 (satu) Kantor Cabang Khusus, 53 (lima puluh tiga) Kantor Cabang, 16 (enam belas) Kantor Unit Pelayanan (KUP), serta 9 (sembilan) Digital Business Unit (DBU). 9 (nine) Regional Offices, 1 (one) Special Branch Office, 53 (fifty-three) Branch Offices, 16 (sixteen) Service Unit Offices, and 9 (nine) Digital Business Units (DBU).
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 Government of the Republic of Indonesia (0.000009%) Series B Shares PT Bahana Pembinaan Usaha Indonesia (Liability Company) (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) IDR 10,638,733,000.000 (ten trillion six hundred thirty-eight billion seven hundred thirty-three million rupiah)
Karyawan Tetap Permanent Employees	:	1.138 per Mei 2025 1,138 in May 2025
Alamat dan Informasi Perusahaan Address and Company Information	:	Gedung Jamkrindo Jl. Angkasa Blok B-9 Kav.6 Kota Baru, Bandar Kemayoran Jakarta Pusat 10610, Indonesia Telepon: +62 21 6540335 Faksimili: +62 21 6540344, 6540348 Email: contact@jamkrindo.co.id Situs Web: www.jamkrindo.co.id Jamkrindo Building Jl. Angkasa Blok B-9 Kav.6 Kota Baru, Bandar Kemayoran Central Jakarta 10610, Indonesia Phone: +62 21 6540335 Facsimile: +62 21 6540344, 6540348 Email: contact@jamkrindo.co.id Website: www.jamkrindo.co.id
Media Sosial Social Media	:	X @pt_jamkrindo Instagram @pt_jamkrindo Jamkrindo Facebook YouTube PT Jamkrindo

RIWAYAT SINGKAT PERUSAHAAN
BRIEF HISTORY OF THE COMPANY

Sekilas tentang Jamkrindo

PT Jaminan Kredit Indonesia, yang selanjutnya disebut juga dengan Jamkrindo atau Perusahaan, merupakan satu-satunya Badan Usaha Milik Negara (BUMN) yang bergerak di bidang usaha penjaminan guna mendukung kemajuan Usaha Mikro Kecil dan Menengah serta Koperasi (UMKMK). Keberadaan Perusahaan diawali dengan berdirinya Lembaga Jaminan Kredit Koperasi (LJKK) berdasarkan Keputusan Menteri Transmigrasi dan Koperasi Nomor 99/Kpts/MENTRANSKOP/1970 tertanggal 1 Juli 1970 untuk mendukung perkembangan koperasi di Indonesia melalui penjaminan kredit yang disalurkan oleh koperasi.

Selanjutnya, berdasarkan Peraturan Pemerintah Nomor 51 tahun 1981 tanggal 23 Desember 1981 tentang Pendirian Perum Pengembangan Keuangan Koperasi (Perum PKK), pemerintah melebur dan menggabungkan LJKK ke dalam Perum PKK. Dalam perkembangannya, sesuai dengan Peraturan Pemerintah Nomor 95 Tahun 2000, tanggal 7 November 2000 tentang Perusahaan Umum (Perum) Sarana Pengembangan Usaha, maka Perum PKK berganti nama menjadi Perum Sarana Pengembangan Usaha (Perum SPU).

Lebih lanjut, berdasarkan Peraturan Pemerintah Nomor 41 Tahun 2008 tanggal 19 Mei 2008 tentang Perusahaan Umum (Perum) Jaminan Kredit Indonesia, maka Perum Sarana Pengembangan Usaha diubah namanya menjadi Perum Jamkrindo. Perubahan nama 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 pula 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. Untuk 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.

Dalam perkembangannya, 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

Jamkrindo at A Glance

PT Jaminan Kredit Indonesia, hereinafter referred to as Jamkrindo or the Company, is the only State-Owned Enterprise (SOE) engaged in the guarantee business to support the progress of Micro, Small and Medium Enterprises and Cooperatives (UMKMK). The Company's existence began with the establishment of the Cooperative Credit Guarantee Agency (LJKK) based on the Decree of the Minister of Transmigration and Cooperatives Number 99/Kpts/MENTRANSKOP/1970 dated July 1, 1970 to support the development of cooperatives in Indonesia through credit guarantees channeled by cooperatives.

Subsequently, based on Government Regulation No. 51 of 1981 dated December 23, 1981 concerning the Establishment of the Cooperative Financial Development Corporation (Perum PKK), the government merged and consolidated LJKK into Perum PKK. In its development, in accordance with Government Regulation No. 95 of 2000, dated November 7, 2000 concerning Public Company (Perum) Sarana Pengembangan Usaha, Perum PKK changed its name to Perum Sarana Pengembangan Usaha (Perum SPU).

Furthermore, based on Government Regulation No. 41 of 2008 dated May 19, 2008 on Public Company (Perum) Jaminan Kredit Indonesia, Perum Sarana Pengembangan Usaha was renamed as Perum Jamkrindo. The name change is related to the change in the company's business which no longer provides loans directly to MSMEs through profit-sharing patterns, but only focuses on the MSME credit guarantee business.

In 2008, the Government also issued Presidential Regulation No. 2 dated January 26, 2008 on Guarantee Institutions. To implement the Presidential Regulation, the Government, in this case the Ministry of Finance, issued Minister of Finance Regulation No. 222/PMK.010/2008 dated December 16, 2008 concerning Credit Guarantee Companies and Credit Re-Guarantee Companies. With this regulation, Perum Jamkrindo is required to have a business license as a Credit Guarantee Company. To follow up on the regulation, the Minister of Finance issued Decree No. KEP-77/KM.10/2009 dated April 22, 2009 which established Perum Jamkrindo's business license as a Credit Guarantee Company.

During the development, the President of the Republic of Indonesia Joko Widodo officially changed the legal entity of the Perusahaan Umum Jaminan Kredit Indonesia or Perum Jamkrindo into a Limited Liability Company through Government Regulation No. 11 of 2020 dated February 14, 2020 concerning Changes in the Legal Entity Form of Perusahaan Umum 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 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 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 UMKM di Indonesia;
   d. PT Bahana Kapital Investa ("BKI"), bergerak dalam bidang investasi dan jasa penasehat keuangan (*advisory*);
   e. PT Grahaniaga Tatautama ("GNTU"), bergerak di bidang pemilikan, 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
   a. PT Asuransi Jiwa IFG (IFG Life) yang bergerak dalam bidang asuransi jiwa.

Riwayat Perubahan Nama Perusahaan

Sejak berdiri pada tahun 1970 hingga saat ini, Jamkrindo telah mengalami beberapa kali perubahan nama 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;

Kredit Indonesia (PERUM) into a Company (Persero) which was disseminated on February 17, 2020. This decision was confirmed by the Decree of the 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 Limited Liability Company (Persero) PT Jaminan Kredit Indonesia or abbreviated as Jamkrindo (Persero). The deed of establishment of PT Jaminan Kredit Indonesia (Persero) was signed at the Ministry of SOEs Building, Jakarta on February 24, 2020.

Based on Government Regulation No. 20 of 2020 concerning the Addition of State Participation Equity of the Republic of Indonesia into the Share Capital of the Company (Persero) PT Bahana Pembinaan Usaha Indonesia changed the legal entity status of PT Jaminan Kredit Indonesia (Persero) to Jamkrindo and officially became a subsidiary of the SOE Insurance Holding and Guarantee company. The companies that are members of the SOE Insurance Holdings and Guarantee are:

1. Holding Members of Capital Market and Financial Services
   a. PT Bahana TCW Investment Management ("BTIM"), which is engaged in investment management;
   b. PT Bahana Sekuritas, which 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"), which is engaged in investment and financial advisory services;
   e. PT Grahaniaga Tatautama ("GNTU"), which is engaged in the ownership, management, and leasing of buildings.

2. Holding Members of General Insurance and Guarantee
   a. PT Asuransi Kredit Indonesia ("Askrindo") which conducts business in credit insurance and general insurance services;
   b. PT Jaminan Kredit Indonesia ("Jamkrindo") which provides guarantees, either directly or indirectly, to banks and non-bank entities;
   c. PT Asuransi Kerugian Jasa Raharja ("Jasa Raharja"), which is engaged in social insurance;
   d. PT Asuransi Jasa Indonesia ("Jasindo"), which is engaged in general insurance.
3. Holding Member of Life and Health Insurance
   a. PT Asuransi Jiwa IFG (IFG Life), which is engaged in life insurance.

The History of The Company's Name Changes

Since its establishment in 1970 until present, Jamkrindo has undergone several name changes as follows:

1. The Company was originally established under the name of the Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK), established in accordance with Government Regulation No. 51 of 1981 which was a merger of the Cooperative Credit Guarantee Agency (LJKK) which was formed in 1970. The Government Regulation was later refined through Government Regulation No. 27 of 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;
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 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 Jamkrindo.

2. The Company's name was changed to Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU) based on Government Regulation No. 95 of 2000;
3. The name of the Company was again changed, becoming the Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo) based on Government Regulation No. 41 of 2008;
4. To change the legal form of Perum Jamkrindo from Public Company (PERUM) to Limited Liability Company (LLC), the Government issued Government Regulation No. 11/2020 which was disseminated on February 17, 2020. To fulfill 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, Jakarta on February 24, 2020 and has been legalized based on the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-00011484.AH.01.01 Year 2020 Regarding the Ratification of the Establishment of Limited Liability Company (Persero) PT Jaminan Kredit Indonesia or abbreviated as Jamkrindo (Persero);
5. Based on Government Regulation No. 20 of 2020 concerning the Addition of State Equity Participation of the Republic of Indonesia into the Company (Persero) PT Bahana Pembinaan Usaha Indonesia and Deed of Amendment to the Articles of Association No. AHU-AH.01.2020. 2 Dated April 9, 2020 which was legalized based on the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-0028854.AH.01.02. Year 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 Jamkrindo.

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.

Credit Guarantee for MSMEs offered in conventional and sharia schemes, includes general credits, micro, construction, bank guarantees, distribution guarantees, program guarantees and Surety Bonds, as well as guarantees in the framework of SOE synergies.

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, includes general credits, micro, construction, bank guarantees, distribution guarantees, program guarantees and Surety Bonds, as well as guarantees in the framework of SOE synergies.

2020-Sekarang
2020-Present

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.

Credit Guarantee for MSMEs offered in conventional and sharia schemes, includes general credit, micro, construction, bank guarantees, distribution guarantees, program guarantees and Surety Bonds, as well as guarantees in the framework of SOE synergies.

BIDANG USAHA SERTA PRODUK DAN JASA
LINE OF BUSINESS, PRODUCTS, AND SERVICES

Kegiatan Usaha Berdasarkan Anggaran Dasar

Berdasarkan Akta No. 10 tanggal 8 Maret 2021 mengenai Perubahan Anggaran Dasar, pada Pasal 3 disebutkan bahwa maksud dan tujuan serta kegiatan usaha Perseroan adalah untuk melaksanakan kegiatan usaha Penjaminan bagi Usaha Mikro, Usaha Kecil dan Usaha Menengah serta Koperasi, Penjaminan bagi Badan Usaha Milik Negara, Penjaminan Sistem Resi Gudang, dan Penjaminan lainnya serta optimalisasi pemanfaatan sumber dana Perseroan berdasarkan prinsip tata Kelola Perusahaan yang baik.

Business Activities Based on Articles of Association

Based on Deed No. 10 dated March 8, 2021 concerning Amendments to the Articles of Association, Article 3 states that the purpose, objectives, and the business activities of the Company 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 fund resources based on the principles of good corporate governance.

Kegiatan Usaha yang Dijalankan dan Kesesuaiannya dengan Anggaran Dasar Perusahaan

Untuk mencapai maksud dan tujuan yang telah ditetapkan, Perusahaan menjalankan berbagai kegiatan usaha dan menerapkan kebijakan pengembangan usaha yang bertujuan mendukung upaya pembiayaan secara optimal. Langkah-langkah ini dirancang untuk memperkuat peran Perusahaan dalam mendukung pertumbuhan ekonomi melalui layanan penjaminan yang inovatif dan berkelanjutan.

Berikut adalah rincian pelaksanaan kegiatan usaha serta kebijakan pengembangan usaha yang telah diimplementasikan:

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

To achieve the goals and objectives that have been set, the Company conducts various business activities and implements business development policies aimed at supporting optimal financing efforts. These measures are designed to strengthen the Company's role in supporting economic growth through innovative and sustainable guarantee services

The following are details of the implementation of business activities and business development policies that have been implemented:

No.	Kegiatan Activities	Telah/Belum Dijalankan Executed/Not Executed	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, financing, or Sharia Principles-based financing guarantees provided by financial institutions to Micro, Small and Medium Enterprises as well as Cooperatives.	√	Terdapat pada produk Penjaminan Kredit Umum, Penjaminan Kredit Mikro, Penjaminan Kredit Usaha Rakyat. Penjaminan Program PEN. Available in General Credit Guarantee, Micro Credit Guarantee, People's Business Credit Guarantee. Assurance for PEN Program.
2	Penjaminan pinjaman yang disalurkan oleh Koperasi simpan pinjam atau Koperasi yang mempunyai unit usaha simpan pinjam kepada anggotanya. Loan guarantees distributed by savings and loan cooperatives or cooperatives that have savings and loan business units to its members.	√	Terdapat pada produk Penjaminan Kredit Multiguna KKLK. Available in KKLK Multipurpose Credit Guarantee products.
3	Penjaminan kredit dan/atau pinjaman program kemitraan yang disalurkan oleh badan usaha milik negara dalam rangka program kemitraan dan bina lingkungan. Credit guarantees and/or partnership programs loans disbursed by state-owned enterprises in the framework 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 to Micro, Small, and Medium Enterprises, as well as Cooperatives.	x	Belum/Tidak dijalankan. Not yet implemented.

No.	**Kegiatan** Activities	**Telah/Belum Dijalankan** Executed/Not Executed	**Keterangan** Description
5	Penjaminan pembelian barang secara angsuran yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi. Guarantee of the purchase of goods in installments made to Micro, Small, and Medium Enterprises, as well as Cooperatives.	√	Terdapat pada produk Penjaminan Kredit OTO. Available in OTO Credit Guarantee products.
6	Penjaminan surat utang kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi. Guarantee of debt securities to Micro, Small, and Medium Enterprises, as well as Cooperatives.	N/A	Tidak ada None
7	Penjaminan pembelian barang secara angsuran yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi. Guarantee of the purchase of goods in installments conducted to Micro, Small, and Medium Enterprises, as well as Cooperatives.	√	Terdapat pada produk Penjaminan Kredit OTO. Available in OTO Credit Guarantee product.
8	Penjaminan transaksi dagang yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi. Guarantee of trade transactions made to Micro, Small, and Medium Enterprises, as well as Cooperatives.	√	Terdapat dalam produk Penjaminan Distribusi Barang Available in the Goods Distribution Guarantee product.
9	Penjaminan pengadaan barang dan/atau jasa *surety bond* yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi. Guarantee of the procurement of goods and/or services surety bonds made to Micro, Small, and Medium Enterprises, as well as Cooperatives.	√	Terdapat pada produk *Surety Bond, Surety Bond Co-Guarantee*, Penjaminan Kredit Konstruksi dan Pengadaan Barang/Jasa. Available in Surety Bond, Surety Bond Co-Guarantee, Construction Credit Guarantee, and Goods/Services Procurement products.
10	Penjaminan bank garansi (kontra bank garansi) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi. Guarantee of bank guarantees (bank counter-guarantees) made to Micro, Small, and Medium Enterprises, as well as Cooperatives.	√	Terdapat dalam produk Penjaminan Kredit Kontra Bank Garansi, Penjaminan Kredit Kontra Bank Garansi *Co-Guarantee*. 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 *letter of credit* yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi. Letter of credits guarantee for Micro, Small, and Medium Enterprises, as well as Cooperatives.	x	Belum dijalankan. Not yet implemented.
13	Penjaminan kepabeanan (*Custom Bond*) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi. Customs guarantee (Custom Bond) carried out on Micro, Small, and Medium Enterprises, as well as Cooperatives.	√	Terdapat pada *Customs Bond.* Available on 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 *Customs Bond.* Available in Customs Bond products .
15	Penjaminan pembiayaan kepada usaha rintisan (*start up business*) 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, and Micro Credit Guarantee products.
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.
17	Penjaminan dalam rangka sinergi antara Perseroan dengan badan usaha milik negara lain. Guarantee in the context of synergy between the Company and other state-owned enterprises.	√	Terdapat dalam produk *Surety Bond*, Penjaminan Bersama KUR, Penjaminan Pembiayaan *Invoice.* Available in Surety Bond products, Joint KUR Guarantee, Invoice Financing Guarantee.

No.	Kegiatan Activities	Telah/Belum Dijalankan Executed/Not Executed	Keterangan Description
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 executed due to it being transferred entirely to PT Jamsyar.
19	Pemberian jasa konsultasi manajemen terkait dengan kegiatan usaha Penjaminan. Providing management consulting services related to Guarantee business activities.	√	Terdapat di Divisi Hubungan Bisnis Kelembagaan II. Available in the Institutional Business Relations Division II.
20	Pemeringkatan, konsultasi manajemen, jasa manajemen, pendampingan/pemberdayaan, serta layanan lainnya bagi Usaha Mikro, Usaha Kecil, dan Usaha Menengah serta Koperasi. Ranking, management consulting, management services, mentoring/empowerment, as well as other services for Micro, Small, and Medium Enterprises as well as Cooperatives.	√	Terdapat di Divisi Hubungan Bisnis Kelembagaan II. Available in the Institutional Business Relations Division II.
21	Kegiatan usaha utama lainnya setelah mendapat persetujuan dari Otoritas Jasa Keuangan dan/atau instansi terkait sesuai dengan kewenangannya. Other main business activities after obtaining approval from the Financial Services Authority and/or relevant agencies in accordance with their authority.	N/A	Tidak ada. None.

Kegiatan usaha utama Perusahaan dapat dilaksanakan dalam bentuk Penjaminan Bersama (*co-guarantee*), kecuali untuk kegiatan yang terkait dengan pemberian jasa konsultasi manajemen. Kegiatan ini meliputi konsultasi manajemen terkait usaha penjaminan dan pemeringkatan, jasa manajemen, pendampingan atau pemberdayaan, serta layanan lainnya yang ditujukan untuk Usaha Mikro, Kecil, dan Menengah (UMKM) serta Koperasi.

The Company's main business activities can be implemented in the form of co-guarantee, except for activities related to the provision of management consulting services. These activities include management consultations related to guarantee and rating businesses, management services, mentoring or empowerment, as well as other services aimed at Micro, Small and Medium Enterprises (MSMEs) as well as Cooperatives.

Produk dan Jasa yang Dijalankan Perusahaan

Products and Services Offered by the Company

Berikut adalah daftar produk dan jasa yang dijalankan oleh Jamkrindo hingga 31 Desember 2024.

The following is a list of products and services offered by Jamkrindo until December 31st 2024.

Jenis Produk Product Type	Keterangan Description
Penjaminan Kredit Usaha Rakyat (KUR) People's Business Credit (KUR) Guarantee	Kredit/Pembiayaan Modal Kerja dan/atau investasi kepada UMKMK di bidang usaha yang produktif dan layak, namun belum bankable yang dijamin oleh Perusahaan Penjamin. Penyaluran KUR diharapkan dapat membantu pengembangan usaha produktif. 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 (FLPP)	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.
Penjaminan Sistem Resi Gudang Warehouse Receipt System Guarantee	Kegiatan pemberian jaminan kepada Pengelola Gudang atas Kewajibannya kepada petani dalam melakukan pengelolaan barang komoditas. Activities of providing guarantee to warehouse managers for their obligations to farmers in managing commodity goods.

Jenis Produk Product Type	**Keterangan** Description
Penjaminan Kredit Umum General Credit Guarantee	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin untuk keperluan tambahan modal Kerja dan/atau Investasi dalam rangka peningkatan dan pengembangan usaha Terjamin (Proses penjaminan dilakukan secara kasus per kasus). Guarantee 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 conducted on a case-by-case basis).
Penjaminan Kredit Mikro Microcredit Guarantee	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin, Pengusaha mikro dan Kecil, untuk keperluan modal Kerja dan/atau investasi dalam rangka peningkatan dan pengembangan usaha Terjamin, dengan jumlah *plafond* kredit atau pembiayaan disesuaikan ketentuan kredit mikro yang berlaku di Penerima Jaminan yang proses penjaminan dilakukan secara otomatis Bersyarat (Conditional *Automatic Cover*/CAC). Guarantee of credit/financing 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 a Conditional Automatic Cover/CAC.
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 *Bouwheer* (pemilik proyek), yang sumber pengembaliannya berasal dari dana APBN/APBD/BUMN atau swasta nasional. Guarantee of credit/financing provided by the Guarantee Recipient to the Guaranteed for additional working capital for the construction and procurement of goods/services in accordance with the employment contract between the Guaranteed and Bowheer (the project owner), the source of which is from the State/Regional Budget, or State-owned Enterprises, or national private expenditure
Penjaminan Kredit Multiguna Guarantee of Multipurpose Credit	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan untuk Lembaga Keuangan lainnya (Non Bank) kepada Terjamin, perorangan (pegawai tetap suatu Perusahaan/ instansi Pemerintah) baik yang penyalurnya dilakukan secara langsung maupun melalui lembaga lainya, yang sumber pengembaliannya dengan cara memotong gaji Terjamin dan proses pengajuan penjaminannya dilakukan secara kolektif. Guarantee of 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 Guarantee of the Distribution of Goods	Penjaminan kredit untuk kredit/pembiayaan distribusi yang diberikan oleh perusahaan pabrikan (manufaktur) kepada distributor yang mendistribusikan barang. (analisa penjaminan dilakukan dengan case by case). Credit guarantees for credit/financing of distribution which is provided by manufacturing companies to distributors who distribute goods. (Guarantee analysis is done on a case by case basis).
Penjaminan Bank Garansi/Kontra Garansi Guarantee of Bank Guarantees/Counter-Guarantees	Penjaminan yang diberikan Penjamin (Jamkrindo) kepada Penerima Jaminan (Bank) yang bersifat tanpa syarat (*unconditional*) dan Penjamin akan membayar ganti rugi kepada Penerima Jaminan atas tuntutan pencairan Bank Garansi (BG) yang diajukan *Obligee* ketika Terjamin wanprestasi. 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.
Surety Bond	Suatu perjanjian 3 pihak antara Penjamin atas dasar keyakinan kepada Terjamin secara bersama-sama berjanji kepada *Obligee* bahwa apabila Terjamin oleh sebab suatu hal menjadi lalai atau gagal melaksanakan pekerjaan sesuai dengan yang diperjanjikan dengan *Obligee*, maka Penjamin akan bertanggung jawab terhadap *Obligee* untuk menyelesaikan kewajiban-kewajiban Terjamin tersebut. A 3-party agreement between the Guarantor 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 conduct tasks in accordance with the Obligee's demand, the Guarantor will be responsible to the Obligee to settle the Guaranteed's obligations.
Payment Bond	Jaminan yang diterbitkan oleh Penjamin untuk menjamin Terjamin melakukan pembayaran kepada Penerima Jaminan atas fasilitas dana talangan Penerima Jaminan baik yang berasal dari Penerima Jaminan atau sumber pembiayaan lain yang ditunjuk oleh Penerima Jaminan. Guarantee issued by the Guarantor to guarantee the Guaranteed's payment to the Guarantee Recipient for the bailout facility given to the Guarantee Recipients whose funding source is from the Guarantee Receiver or other funding source designated by the Guarantee Receiver.

Jenis Produk Product Type	**Keterangan** Description
Customs Bond	Jaminan atas fasilitas kepabeanan, fasilitas penangguhan/pembebasan bea masuk barang & impor dan pemungutan bea masuk barang lainnya kepada *Obligee* (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.
Penjaminan Keagenan Kargo Cargo Agencies Guarantee	Penjaminan yang diberikan kepada Penerima jaminan/*Obligee* (Perusahaan Penyedia Jasa Pengangkutan) atas kewajiban Terjamin/*Principal* (Agen Kargo) dalam melakukan pembayaran ongkos angkut barang kepada Penerima Jaminan/*Obligee*. A guarantee that is given to the Recipient of Guarantee/Obligee (The Transportation Service Provider) for guaranteed obligations/principal (Cargo Agent) in making payment of freight costs to the Recipient of Guarantee/Obligee.
Penjaminan *Invoice Financing* Guarantee of Invoice Financing	Penjaminan untuk menjamin kewajiban pembayaran terjamin berdasarkan pada *invoice* yang diterbitkan oleh penerima jaminan. Guarantee to guarantee the Guaranteed payment obligations based on invoices issued by Guarantee Recipients.
Penjaminan *Supply Chain Financing* 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 *pre Financing*, KMK *Post Financing* 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 Activities/Fisheries Guarantee	Penjaminan atas pembiayaan untuk modal kerja dan investasi yang dipergunakan untuk kegiatan di bidang 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 of Warehouse Receipt Subsidy Scheme	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 act 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 Receipts Credit Guarantee	Penjaminan yang diberikan kepada Terjamin atas Kredit Resi Gudang yang disalurkan oleh Penerima Jaminan dengan agunan resi gudang yang diterbitkan: Melalui Sistem Resi Gudang (SRG) sesuai Undang-undang No. 9 tahun 2011 tentang Sistem Resi Gudang beserta perubahannya; atau oleh Pengelola Agunan melalui perjanjian kerja sama pengelolaan agunan antara Terjamin, Penerima Jaminan dan Pengelola Gudang (*Collateral Management Agreement/* CMA). Guarantee 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.
Penjaminan *Fintech* Guarantee on Fintech	Penjaminan atas layanan pinjam meminjam uang berbasis teknologi informasi yang disalurkan oleh lender melalui penyelenggara (*peer to peer landing*) kepada *borrower*. Guarantee on information technology-based money lending services that are channeled by lenders through the organizer (peer to peer lending) to the borrower.

Jenis Produk Product Type	**Keterangan** Description
Penjaminan KPR Guarantee of Home Ownership Credit (KPR)	Penjaminan terhadap penyalur Kredit Pemilikan Rumah yang diberikan oleh Penerima Jaminan Lembaga Keuangan Lainnya (Non Bank) kepada Terjamin yang fasilitas pembiayaannya digunakan untuk membeli rumah, rumah susun/apartemen, rumah kantor, rumah toko atau untuk kebutuhan konsumtif lainnya dengan jaminan/agunan berupa rumah, rumah susun/apartemen, rumah kantor, rumah toko. Guarantee of the Home Ownership Credit 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 shophouses.
Penjaminan *Capital Management Guarantee* (CMG) Guarantee of Capital Management Guarantee (CMG)	Penjaminan atas portofolio kredit dalam 1 (satu) *coverage* 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 COMPETENCIES

Untuk mencapai tujuan perusahaan, tidak cukup hanya mengandalkan strategi yang baik. Diperlukan juga pendekatan efektif untuk mengoptimalkan kemampuan perusahaan agar mampu melampaui para kompetitor. Pendekatan ini dikenal sebagai kompetensi inti. Dengan memanfaatkan dan mengembangkan *core competency* secara maksimal, perusahaan dapat menyelaraskan nilai-nilai inti bisnis dengan kompetensi utama yang dimilikinya. Hal ini memungkinkan perusahaan untuk menciptakan keunggulan kompetitif yang berkelanjutan, memperkuat posisinya di pasar, dan meningkatkan kesiapan dalam menghadapi tantangan bisnis di masa depan.

To achieve company goals, it is not enough to rely on a good strategy. It also requires an effective approach to optimize the company's ability to surpass competitors. This approach is known as core competencies. 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 sustainable competitive advantage, strengthen its position in the market, and will be ready to face future business challenges.

Kriteria Identifikasi Identification Criteria	**Accessibility**	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
	Unique/Rare	Satu-satunya BUMN yang bergerak dibidang penjaminan khususnya untuk UMKM The only State-Owned Enterprise engaged in special guarantees for MSMEs
	Value Creation	Mengoptimalkan reputasi dan citra terpercaya sebagai anggota *Holding* BUMN Perasuransian dan Penjaminan untuk membentuk *brand preference* 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 Risks	1. Target bisnis tidak tercapai; 2. Kualitas layanan yang dinilai kurang baik oleh pelanggan/mitra seperti layanan penjaminan dan klaim yang melebihi SLA; 3. Pelaksanaan kegiatan operasional yang tidak efisien; 4. Implementasi IT kurang sesuai dengan persyaratan *best practice* IT yang berlaku. 1. Business targets 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 that is not in accordance with applicable IT best practice requirements.	
Kendala Challenges	1. Dampak Pandemi COVID-19 terhadap keberlangsungan usaha debitur UMKM Terjamin; 2. Keterbatasan ekspansi produk-produk yang profitable sebagai dampak dari pandemi COVID-19; 3. Persaingan usaha yang semakin ketat. 1. The impact of the COVID-19 pandemic on the business sustainability of Guaranteed MSME debtors; 2. Limited expansion of profitable products as a result of the COVID-19 pandemic; 3. Increasingly fierce business competition.	

Berdasarkan kriteria identifikasi yang telah dijelaskan sebelumnya serta hasil pengembangan model bisnis perusahaan, berikut adalah kompetensi inti yang dimiliki oleh Perusahaan:

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 for MSMEs is very large;
3. Jamkrindo understands MSMEs better;
4. Having good expertise and reputation in the field of MSMEs and Cooperatives credit guarantee, speed of payment of credit guarantee claims, and serving products according to the needs of partners (customized products);
5. Having a large capital and the full support from the Government;
6. Information systems that are integrated both internally and externally with business partners;
7. Strengthening the business model by joining to the Insurance and Holding Guarantee.

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

Untuk memastikan pelaksanaan kegiatan usaha yang profesional, berdasarkan Risalah Rapat No. B.002/EKT/DIRUT/RUPS/1/2022 tentang Pengesahan Rencana Jangka Panjang Perusahaan (RJPP) Tahun 2020–2024, Dewan Komisaris dan Direksi menetapkan Visi, Misi, dan Budaya Perusahaan sebagai berikut:

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

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

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

Misi

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 professional, effective, and efficient services on a sustainable basis.

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.

Company Credo

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

1. Trusted in conducting guarantee business;
2. Responsive to changes in the business environment;
3. Excellency and Professionalism in service;
4. Sound corporate governance;
5. Leading in providing customer satisfaction.

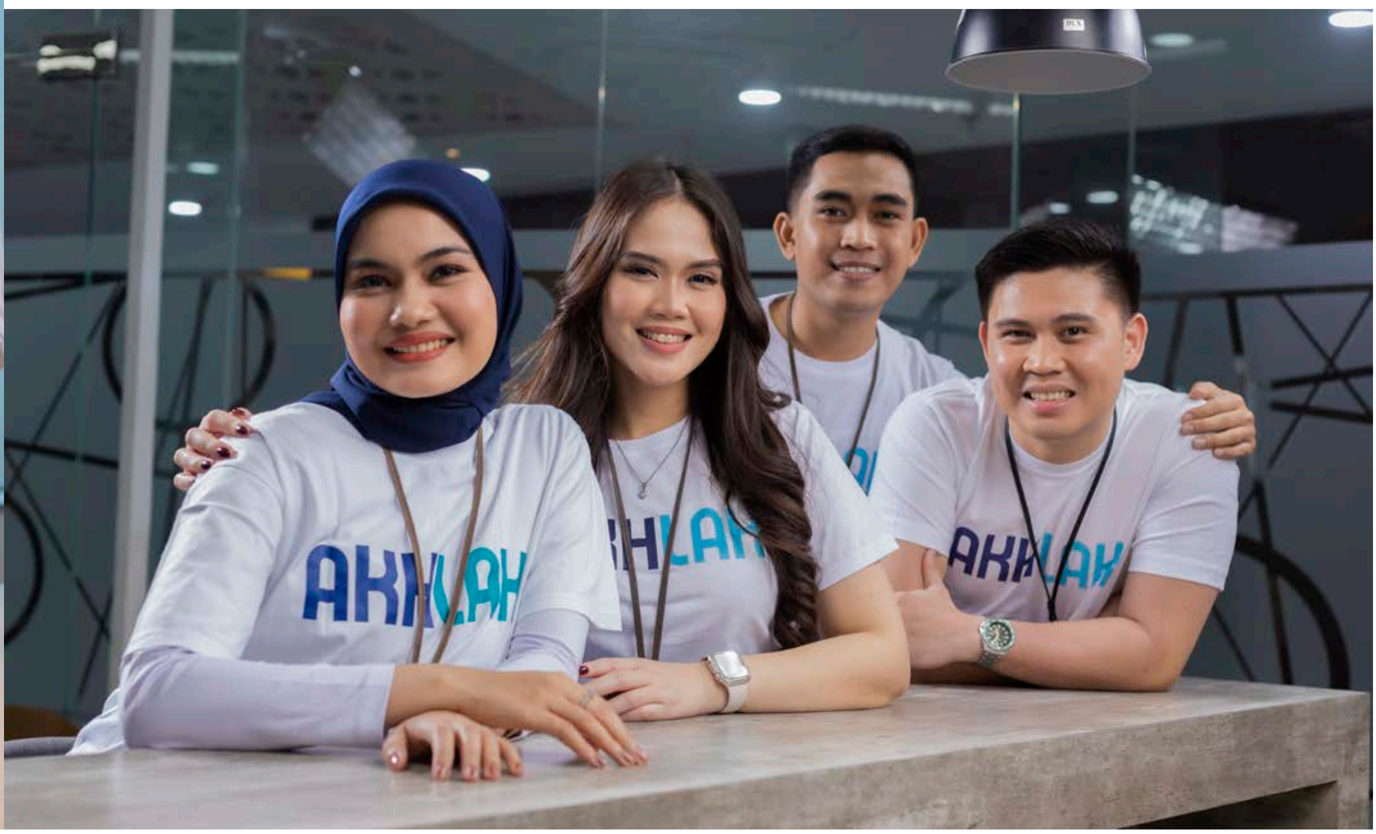
Budaya Perusahaan

Mengacu pada arahan Menteri BUMN kepada seluruh Perusahaan BUMN, Jamkrindo mengadopsi budaya perusahaan yang terdiri dari enam nilai utama yang terangkum dalam budaya "AKHLAK."

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".

Amanah Trustworthy	Memegang teguh kepercayaan yang diberikan Uphold the trust given
Kompeten Competent	Terus belajar dan mengembangkan kapabilitas Continuously learn and develop capabilities
Harmonis Harmonious	Saling peduli dan menghargai perbedaan Care to each other and respect differences
Loyal Loyal	Berdedikasi dan mengutamakan kepentingan Bangsa dan Negara Prioritize dedication for the Nation and Country
Adaptif Adaptive	Terus berinovasi dan antusias menggerakkan ataupun menghadapi perubahan Continuously innovate to respond and make change
Kolaboratif Collaborative	Membangun kerja sama yang sinergis Build strategic alliance



MAKNA LOGO
MEANING OF LOGO

Jamkrindo
Jaminan Kredit Indonesia

Warna Biru
Blue Color

Warna Putih
White Color

Akronim Perusahaan
The Company's Acronyms

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' (Credit Guarantee Corporation of Indonesia). 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 strength and firmness. Bold type lettering aims to strengthen the meaning of the company name and the connotations relevant to the core competency of the Company.

A member of IFG

Logo Holding

Logo of Holding

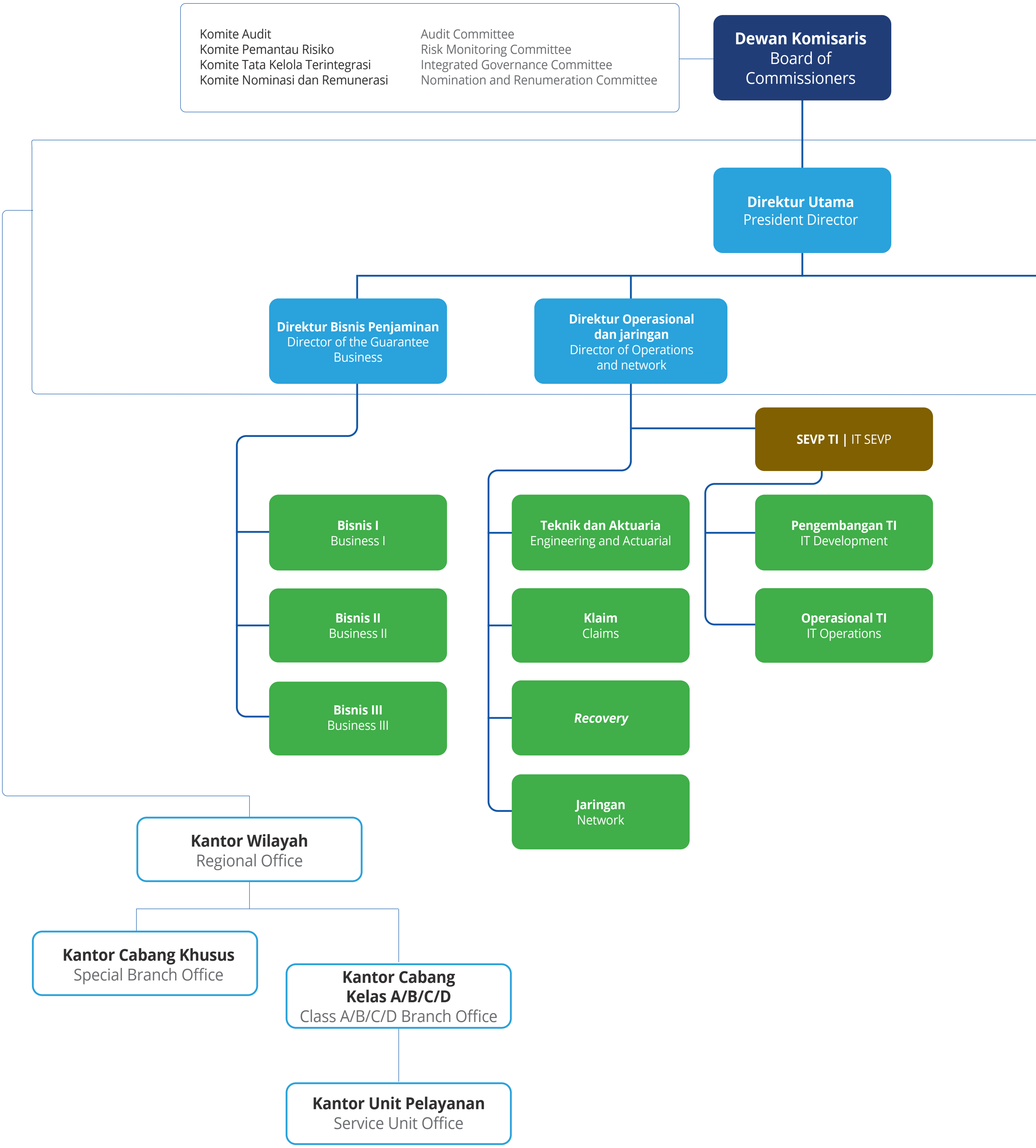
Jamkrindo merupakan bagian dari holding Indonesia Financial Group (IFG) atau Holding Asuransi, Penjaminan, dan Investasi yang saat ini memiliki 11 (sebelas) anggota holding, yang terdiri dari 5 (lima) anggota holding yang bergerak di bidang asuransi dan penjaminan dan 5 (lima) anggota holding yang bergerak di bidang keuangan dan pasar modal, serta 1 (satu) anggota holding di bidang non keuangan.

Jamkrindo is part of the Indonesia Financial Group (IFG) or Insurance, Guarantee, and Investment Holding Company, which currently has 11 (eleven) holding members, consisting of 5 (five) holding members engaged in insurance and guarantee, 5 (five) holding members engaged in finance and capital markets, and 1 (one) holding member in the non-financial sector.

Jamkrindo
Jamkrindo
Jaminan Kredit Indonesia

A member of IFG

STRUKTUR ORGANISASI
ORGANIZATIONAL STRUCTURE

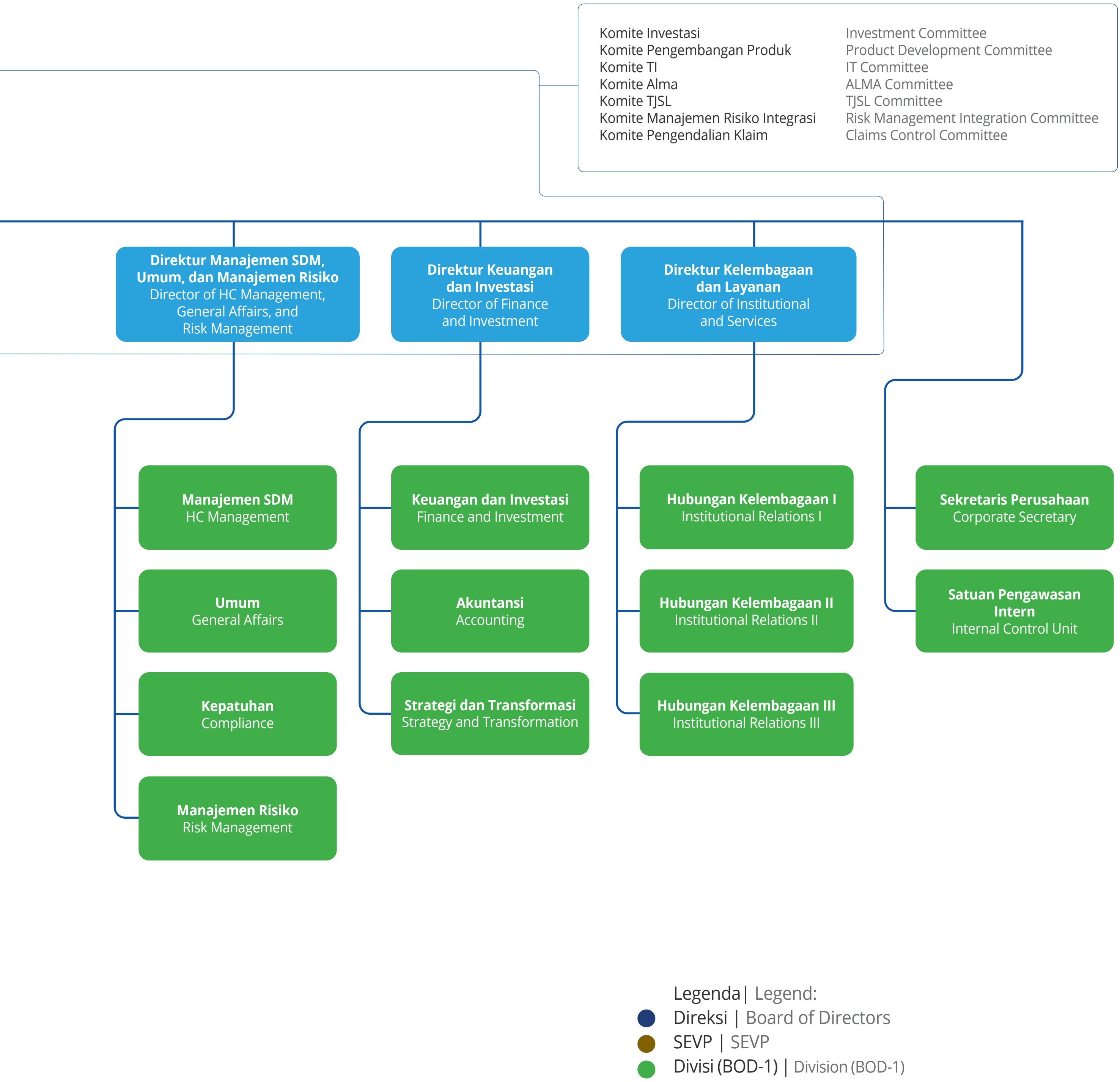


Bagi Perusahaan, salah satu faktor kunci dalam keberhasilan pengelolaan operasional adalah memiliki strategi yang tepat dalam mengembangkan dan merancang struktur organisasi agar berjalan secara efektif dan efisien. Perusahaan secara konsisten merumuskan strategi pengembangan organisasi yang disesuaikan dengan kebutuhan dan tantangan yang dihadapi. Fokus utama pengembangan ini adalah membangun organisasi yang sesuai dengan fungsi saat ini sekaligus mempersiapkannya untuk mencapai tujuan yang berkelanjutan.

Sebagai bagian dari upaya ini, Perusahaan telah menetapkan kebijakan terkait penyesuaian Struktur Organisasi melalui Ketetapan Direksi Nomor 16/KD/5/V/2025 tentang Struktur Organisasi Jamkrindo, yang ditetapkan sebagai berikut:

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 consistently formulates organizational development strategies that are tailored to the needs and challenges faced. The development conducted by the Company focuses on building the organization according to its current function and adapting it to achieve sustainable goals.

As part of this effort, the Company has established policies related to the adjustment of the Organizational Structure through the Decree of the Board of Directors Number 16/KD/5/V/2025 concerning the Organizational Structure of Jamkrindo, which is stipulated as follows:



PROFIL DEWAN KOMISARIS
BOARD OF COMMISSIONERS PROFILE

Selama tahun 2024, komposisi anggota Dewan Komisaris Perseroan tidak mengalami perubahan. Dengan demikian komposisi Dewan Komisaris Perseroan per 31 Desember 2024 berjumlah 6 (enam) Dewan Komisaris yang terdiri dari 3 (tiga) orang Komisaris dan 3 (tiga) orang Komisaris Independen di mana salah satunya adalah Komisaris Utama. Berikut adalah profil Dewan Komisaris per 31 Desember tahun 2024:

Throughout 2024, there were no changes made to the composition of the Company's Board of Commissioners. Therefore, the composition of the Company's Board of Commissioners as of December 31, 2024 is 6 (six) members, consisting of 3 (three) Commissioners and 3 (three) Independent Commissioners, one of whom is the President Commissioner. The following are the profiles of the members of the Board Commissioners as of December 31, 2024:

Krisna Wijaya
Komisaris Utama/Independen | President Commissioner/Independent
Periode Jabatan | Term of Office
2022-2027, Periode Pertama | 1st Period

Warga negara Citizenship	:	Indonesia
Usia Age	:	69 tahun 69 years old
Kelahiran Date of Birth	:	Jakarta, 22 Juli 1955 Jakarta, July 22, 1955
Domisili Domicile	:	Jakarta Selatan, DKI Jakarta South Jakarta, DKI Jakarta
Pendidikan Education	:	• Program Doktoral 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** • Harvard Business School, Corporate Social Responsibility Program (2011) • Stanford School of Business and Chicago Booth, Chicago, AS Director's Program (2012) • Wharton Business School, Pennsylvania, AS, Program Strategic Decision Making (2013) • 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, Gadjah Mada University (1990) • Department of Agricultural Social Economics, Faculty of Agriculture, Bogor Agricultural University (1980) **Short Course** • Harvard Business School, Corporate Social Responsibility Program (2011) • Stanford School of Business and Chicago Booth, Chicago, USA Director's Program (2012) • Wharton Business School, Pennsylvania, USA, Strategic Decision-Making Program (2013) • 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
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner 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 Penilaian 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 Komisioner Lembaga Penjamin Simpanan (LPS) (2005-2007), Komisaris Independen PT Bank Rakyat Indonesia (Tbk) (Juli 2005-September 2005), Direktur PT Bank Rakyat Indonesia (Tbk) (2000-2005). Member of the OJK Banking Fit and Proper Test Team (2022-present), President Commissioner/Independent 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 Commissioner/Independent of PT BNI Life (2015-2018), Member of the Supervisory Board of Adaro Foundation Membangun Negeri (2014-present), Independent Commissioner of PT Bank Mandiri (Tbk) (2010-2015), Member of the Syariah Supervisory Board of PT Chub Syariah Insurance (2009-present), Commissioner of PT Bank Danamon (Tbk) (2008-2010), Chief Executive Officer/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(s)	:	Krisna Wijaya memiliki rangkap jabatan pada perusahaan/lembaga lain. 1. Anggota Dewan Pengawas Syariah PT Chub Syariah Insurance (2009 sd Sekarang). 2. Anggota Dewan Pengawas Yayasan Adaro Membangun Negeri (2014 sd 2023) sudah selesai Nov 2023. 3. Komisaris Independen PT Adira Finance (Tbk) (2016 sd Sekarang) 4. Komisaris Utama/Independen PT Brilian Indah Gemilang (2018 sd sekarang). 5. Anggota Tim Penilaian Klarifikasi/Presentasi Penilaian Kemampuan dan Kepatutan Bidang Perbankan, OJK (2015 sd sekarang). 6. Honorable Faculty Lembaga Pengembangan Perkembangan Perbankan Indonesia (LPPI) 2023 sd sekarang. Krisna Wijaya holds multiple concurrent positions at other companies/institutions. 1. Member of Sharia Supervisory Board of PT Chub Syariah Insurance (2009-present). 2. Member of the Supervisory Board of Adaro Membangun Negeri (2014-2023) has finished Nov 2023. 3. Independent Commissioner of PT Adira Finance (Tbk) (2016-present) 4. President Commissioner/Independent Commissioner of PT Brilian Indah Gemilang (2018-present). 5. Member of the Assessment Team for Clarification/Presentation of Capability and Appropriateness Assessment for Banking, OJK (2015-present). 6. Honorable Faculty of the Indonesian Banking Development Institute (LPPI) (2023-present).
Hubungan Afiliasi Affiliate Relationships	:	Krisna Wijaya tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, Direksi, serta dengan pemegang saham utama. Krisna Wijaya has no affiliations with any other members of the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors, or with majority shareholders
Sertifikasi yang Dimiliki Certifications	:	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 | Term of Office
18 Oktober 2024-18 Oktober 2029, Periode Kedua
October 18, 2024-October 18, 2029, Second Period

Warga negara Citizenship	:	Indonesia
Usia Age	:	52 tahun 52 years old
Kelahiran Date of 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) • Doctoral Degree in Law, UNTAG Jakarta (2023) • Doctoral Degree in Management, STAI Surabaya (2022) • Master's Degree in Management, STIE IBMT Surabaya (2019) • Bachelor's Degree in Philosophy, Gadjah Mada University (1998) • Bachelor's Degree in Law, Sekolah Tinggi Ilmu Hukum Dharma Andigha (2020)
Riwayat Penunjukan History of Appointment	:	Diangkat sebagai Komisaris Independen PT Jamkrindo berdasarkan Keputusan Menteri BUMN No. SK-241/MBU/010/2019 tanggal 17 Oktober 2019 jo. No. SK-51/MBU/02/2020 tanggal 21 Februari 2020. Selanjutnya sebagaimana Keputusan Menteri BUMN dan Direktur Utama PT BPUI (Persero) selaku Para Pemegang Saham PT Jamkrindo No. SK-227/MBU/10/2024 dan No. 17/KepSir-PS/BPUI/X/2024 tanggal 18 Oktober 2024 telah mengangkat (kembali) Muhammad Muchlas Rowi sebagai Komisaris Independen PT Jamkrindo (periode kedua). Appointed as Independent Commissioner of PT Jamkrindo based on the Decree of the Minister of SOEs No. SK-241/MBU/010/2019 dated October 17, 2019 jo. SK-51/MBU/02/2020 dated February 21, 2020. Furthermore, in accordance with the Decree of the Minister of SOEs and the President Director of PT BPUI (Persero) as the Shareholders of PT Jamkrindo No. SK-227/MBU/10/2024 and No. 17/KepSir-PS/BPUI/X/2024 dated October 18, 2024, Muhammad Muchlas Rowi was (reappointed) as Independent Commissioner of PT Jamkrindo (second period).
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-9/KDK.05/2020 tanggal 6 Mei 2020 OJK Board of Commissioners Decree No. KEP-9/KDK.05/2020 dated May 06, 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 Executive Board (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(s)	:	• Komisaris PT Fantasi Megah Bersama • Staf Khusus Bidang Transformasi Digital dan Kecerdasan Buatan, Kementerian Pendidikan Dasar dan Menengah. • Commissioner of PT Fantasi Megah Bersama • Special Staff for Digital Transformation and Artificial Intelligence, Ministry of Primary and Secondary Education
Hubungan Afiliasi Affiliate Relationships	:	Muhammad Muchlas Rowi tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, Direksi, serta dengan pemegang saham utama. Muhammad Muchlas Rowi has no affiliations with any other members of the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors, or majority shareholders.
Sertifikasi yang Dimiliki Certifications	:	GRCCE (*Governance, Risk, and Compliance Certified Executive*) GRCCE (Governance, Risk, and Compliance Certified Executive)

Hernita Alius
Komisaris Independen | Independent Commissioner
Periode Jabatan | Term of Office
18 Januari 2021-17 Januari 2026, Periode Pertama
January 18, 2021-January 17, 2026, 1st Period

Warga negara Citizenship	:	Indonesia
Usia Age	:	65 tahun 65 years old
Kelahiran Date of Birth	:	Jakarta, 13 Oktober 1959 Jakarta, October 13, 1959
Domisili Domicile	:	Jakarta Selatan, DKI Jakarta, Indonesia South Jakarta, DKI Jakarta, Indonesia
Pendidikan Education	:	• (S2) Magister Sains, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Indonesia (2006) • (S2) Magister Manajemen Universitas Bhayangkara (2004) • (S1) Sarjana Ekonomi dari Fakultas Ekonomi Universitas Krisnadwipayana (1986) • (DIII) Diploma dari Sekolah Tinggi Akuntansi Negara (1981) • Master's Degree in Science, Faculty of Social and Political Sciences, University of Indonesia (2006) • Master's Degree in Management, Bhayangkara University (2004) • Bachelor's Degree in Economics from Faculty of Economics, Krisnadwipayana University (1986) • Associate's Degree from Sekolah Tinggi Akuntansi Negara (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/I/2021 tentang Pemberhentian dan Pengangkatan Anggota-Anggota Dewan Komisaris PT Jaminan Kredit Indonesia. Jabatan Komisaris Independen ini merupakan periode pertama, sebelumnya tidak pernah menjabat dalam jajaran Dewan Pengawas/Dewan Komisaris Perusahaan. Hernita Alius has held the position of Independent Commissioner 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 No. SK-19/MBU/01/2021 and No. 02/SK-DIR/RUPS-AP/BPUI/I/2021 concerning the 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 Passed the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-17/KDK.05/2021 tanggal 20 April 2021 OJK Board of Commissioners Decree No. KEP-17/KDK.05/2021 dated April 20, 2021
Riwayat Profesi 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(s)	:	Hernita Alius tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Hernita Alius has no concurrent positions in other companies/institutions.
Hubungan Afiliasi Affiliate Relationships	:	Hernita Alius tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Hernita Alius has no affiliations with any other members of the Board of Commissioners, the Sharia Supervisory Board, or the Board of Directors.
Sertifikasi yang Dimiliki Certifications	:	Manajemen Risiko Level 1 Risk Management Level 1

Ari Wahyuni
Komisaris | Commissioner
Periode Jabatan | Term of Office
07 Februari 2024 - 07 Februari 2029, Periode Kedua
February 7, 2024 - February 7, 2029, Second Period

Warga negara Citizenship	:	Indonesia
Usia Age	:	58 tahun 58 years old
Kelahiran Date of Birth	:	Surabaya, 9 November 1966 Surabaya, November 9, 1966
Domisili Domicile	:	Bogor, Jawa Barat, Indonesia Bogor, West Java, Indonesia
Pendidikan Education	:	• (S2) Master of Public Management Carnigie- Mellon University (1994) • (S1) Ilmu Hukum (keperdataan) Universitas Diponogoro (1990) • Master's Degree in Public Management, Carnegie Mellon University (1994) • Bachelor's Degree in Law (civil affairs) Diponegoro University (1990)
Riwayat Penunjukan History of Appointment	:	Melalui Surat Keputusan Menteri Badan Usaha Milik Negara Nomor SK-02/MBU/01/2019 tanggal 3 Januari 2019, Ari Wahyuni bergabung dalam jajaran Dewan Komisaris PT Jamkrindo. Selanjutnya sebagaimana Keputusan Menteri BUMN dan Direktur Utama PT BPUI (Persero) selaku Para Pemegang Saham PT Jamkrindo No. SK-35/MBU/02/2024 dan No. 3/KepSir-PS/BPUI/II2024 tanggal 07 Februari 2024 telah mengangkat (kembali) Ari Wahyuni sebagai Komisaris PT Jamkrindo (periode kedua). Through the Decree of the Minister of State-Owned Enterprises No. SK-02/MBU/01/2019 dated January 3, 2019, Ari Wahyuni joined the Board of Commissioners of PT Jamkrindo. Furthermore, according to the Decree of the Minister of SOEs and President Director of PT BPUI (Persero) as Shareholders of PT Jamkrindo No. SK-35/MBU/02/2024 and No. 3/KepSir-PS/BPUI/II2024 dated February 07, 2024, Ari Wahyuni was re-appointed as Commissioner of PT Jamkrindo (second period).
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-66/KDK.05/2019 tanggal 6 Agustus 2019. OJK Board of Commissioners Decree No. KEP-66/KDK.05/2019 dated August 6, 2019.
Riwayat Profesi Professional History	:	Berkarir di Bapepam sejak tahun 1999 dimulai sebagai Kepala Bagian Bantuan Hukum, Biro Perundangan-undangan dan Bantuan Hukum, dan pada tahun 2008 menjabat Kepala Pusdiklat Keuangan Umum BPPK. Tahun 2009 sampai saat ini telah menduduki beberapa jabatan di Kementerian Keuangan Republik Indonesia, diantaranya Sekretaris Direktorat Jenderal Anggaran, Direktur Sistem Manajemen Investasi, Direktur Pembinaan Pengelolaan Keuangan Badan Layanan Umum, dan saat ini menjabat sebagai Kepala Biro Organisasi dan Ketatalaksanaan, Sekretariat Jenderal Kementerian Keuangan. Sebelum diangkat sebagai Dewan Komisaris PT Jamkrindo, juga pernah menjabat sebagai Dewan Pengawas RS Harapan Kita kemudian Komisaris di PT PANN, dan terakhir sebagai Dewan Pengawas Perusahaan Umum Percetakan Uang Republik Indonesia (PERURI). Her career at Bapepam began in 1999 as Head of the Legal Assistance Section, Bureau of Legislation and Legal Assistance, and in 2008 served as Head of the BPPK General Finance Training Center. From 2009 until present, she has held several positions in the Ministry of Finance of the Republic of Indonesia, including Secretary of the Directorate General of Budget, Director of Investment Management System, Director of Public Service Agency Financial Management, and currently serves as Head of Organization and Management Bureau, Secretariat General of the Ministry of Finance. Prior to her appointment as the Board of Commissioners of PT Jamkrindo, she also served as the Board of Supervisors of Harapan Kita Hospital, then as Commissioner of PT PANN, and finally as the Board of Supervisors of the General Company for Printing Money of the Republic of Indonesia (PERURI).
Rangkap Jabatan Concurrent Position(s)	:	Kepala Biro Organisasi dan Ketatalaksanaan, Setjen Kementerian Keuangan Republik Indonesia (Desember 2021-sekarang). Head of the Organization and Management Bureau, Secretariat General of the Ministry of Finance of the Republic of Indonesia (December 2021-present).
Hubungan Afiliasi Affiliate Relationships	:	Ari Wahyuni tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Ari Wahyuni memiliki hubungan afiliasi dengan pemegang saham utama melalui rangkap jabatannya di Kementerian Keuangan. Ari Wahyuni has no affiliations with any other members of the Board of Commissioners, the Sharia Supervisory Board, or the Board of Directors. Ari Wahyuni is affiliated with a major shareholder through her concurrent position at the Ministry of Finance.
Sertifikasi yang Dimiliki Certifications	:	Enterprise Risk Management

Desty Arlaini
Komisaris | Commissioner
Periode Jabatan | Term of Office
2 Juni 2021-2 Juni 2026, Periode Pertama
June 2, 2021-June 2, 2026, 1st Period

Warga negara **Citizenship**	:	Indonesia
Usia Age	:	48 tahun 48 years old
Kelahiran Date of Birth	:	Palembang, 4 Desember 1976 Palembang, December 4, 1976
Domisili Domicile	:	Bogor, Jawa Barat, Indonesia Bogor, West Java, Indonesia
Pendidikan Education	:	• (S2) Magister jurusan Ilmu Manajemen Universitas Indonesia (2006) • (S1) Sarjana jurusan Akuntansi Sekolah Tinggi Ilmu Ekonomi YAI (2000) • (D3) Ahli Madya jurusan Akuntansi Sekolah Tinggi Akuntansi Negara (1997) • Master's degree in Management Science, University of Indonesia (2006) • Bachelor's degree in Accounting, YAI College of Economics (2000) • Associate's Degree in Accounting in Sekolah Tinggi Akuntansi Negara (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. Desty Arlaini has held the position of Member of the Board Commissioners 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. 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 the Dismissal and Appointment Board of Commissioners Member of PT Jaminan Kredit Indonesia. This position is her first period as a member of the Board of Commissioners.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-50/KDK.05/2021 tanggal 10 September 2021. OJK Board of Commissioners Decree No. KEP-50/KDK.05/2021 dated September 10, 2021.
Riwayat Profesi Professional History	:	1. 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 Perhubungan IIa-2 Kementerian BUMN (22 Oktober 2015-21 Oktober 2015), Kepala Sub Bidang Usaha Sarana dan Prasarana Perhubungan 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) 2. 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) 1. Professional History in 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 IIa-2 of the Ministry of SOEs (October 22, 2015- October 21, 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- September 2, 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) 2. 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(s)	:	Asisten Deputi Bidang Jasa Logistik Kementerian BUMN (2021-sekarang) Assistant Deputy for Logistics Services at the Ministry of SOEs (2021-present)
Hubungan Afiliasi Affiliate Relationships	:	Desty Arlaini tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Desty Arlaini memiliki hubungan afiliasi dengan pemegang saham seri A melalui rangkap jabatannya di Kementerian BUMN. Desty Arlaini has no affiliations with any other members of the Board of Commissioners, the Sharia Supervisory Board, or the Board of Directors. Desty Arlaini has an affiliation with a series A shareholder through her concurrent position at the Ministry of SOEs.
Sertifikasi yang Dimiliki Certifications	:	• Certified Risk Management Professional (CRMP) • Certified Risk Management Officer (CRMO)

Angger P. Yuwono
Komisaris | Commissioner
Periode Jabatan | Term of Office
31 Juli 2023–31 Juli 2028, Periode Pertama
July 31, 2023-July 31, 2028, 1st Period

Warga negara Citizenship	:	Indonesia
Usia Age	:	65 tahun 65 years old
Kelahiran Date of Birth	:	Magelang, 17 November 1959 Magelang, November 17, 1959
Domisili Domicile	:	Indonesia
Pendidikan Education	:	(S1) Matematika, Institut Teknologi Bandung (ITB) (1985) Bachelor's Degree in Mathematics, Bandung Institute of Technology (ITB) (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. Angger P. Yuwono joined the Board of Commissioners of PT Jamkrindo, through the Decree of the Holders 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 a member of the Board of Commissioners.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed the Fit and Proper Test from OJK	:	Masih Dalam Proses Penilaian Kemampuan dan Kepatutan. Still Undergoing the Fit and Proper Assessment Process.
Riwayat Profesi Professional History	:	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. 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(s)	:	Direktur Utama PT Asuransi Jiwasraya (Persero) 2021-Desember 2023 President Director of PT Asuransi Jiwasraya (Persero) 2021-December 2023
Hubungan Afiliasi Affiliate Relationships	:	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 has no affiliations with any other members of the Board of Commissioners, the Sharia Supervisory Board, or the Board of Directors. Angger P Yuwono has an affiliation with Shareholders through his concurrent position at PT Asuransi Jiwasraya (Persero).
Sertifikasi yang Dimiliki Certifications	:	• Fellow of the Society of Actuary of Indonesia (FSAI) • Chartered Financial Consultant (ChFC) • Certified In Risk Governance Professional (CRGP)

PROFIL DIREKSI
PROFILE OF THE BOARD OF DIRECTORS

Per tanggal 25 Maret 2025 Bapak Abdul Bari menjabat sebagai Pelaksana Tugas (Plt) Direktur Utama PT Jaminan Kredit Indonesia, berdasarkan penugasan seiring dengan berakhirnya masa tugas Bapak Akhmad Purwakajaya selaku Direktur Utama. Dengan demikian komposisi Direksi Jamkrindo berjumlah 5 (lima) Direksi. Berikut adalah profil Direksi Jamkrindo:

As of March 25, 2025, Abdul Bari has been appointed as Acting President Director of PT Jaminan Kredit Indonesia, based on an assignment following the end of Akhmad Purwakajaya's term as President Director. Therefore, Jamkrindo's Board of Directors now consists of five members. The following are the profiles of Jamkrindo's Board of Directors:

Abdul Bari

Plt. Direktur Utama merangkap Direktur Kelembagaan dan Layanan | Acting President Director concurrently as Director of Institutional and Services

Periode Jabatan | Term of Office

27 Oktober 2022–26 Oktober 2027, Periode Pertama

October 27, 2022-October 26, 2027, 1st Period

Warga negara Citizenship	:	Indonesia
Usia Age	:	49 tahun 49 years old
Kelahiran Date of Birth	:	Subang, 29 September 1975 Subang, September 29, 1975
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	• (S3) Doctor Human Resource Management di Universitas Negeri Jakarta (2014) • (S2) Magister Manajemen SDM di ST Ilmu Ekonomi Bisnis Indonesia (2004) • (S1) Ilmu Kesehatan Masyarakat di Universitas Muhammadiyah Jakarta (2002) • Doctoral Degree in Human Resource Management at State University of Jakarta (2014) • Master's Degree in Human Capital Management at Sekolah Tinggi Ilmu Ekonomi Bisnis Indonesia (2004) • Bachelor's Degree in Public Health Science at 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. Abdul Bari has held the position of Commissioner 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 the Dismissal, Transfer of Duties, and Appointment of Members of the Board of Directors of PT Jaminan Kredit Indonesia.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-9/KDK.05/2023 tanggal 27 Februari 2023. OJK Board of Commissioners Decree No. KEP-9/KDK.05/2023 dated February 27, 2023.
Riwayat Profesi 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 Institutional 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 Capital 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(s)	:	Abdul Bari tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Abdul Bari has no concurrent positions in other companies/institutions.

Hubungan Afiliasi Affiliate Relationships	:	Abdul Bari tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama. Abdul Bari has no affiliations with any other members of the Board of Directors, the Board of Commissioners, the Sharia Supervisory Board, or majority shareholders.
Sertifikasi yang Dimiliki Certifications	:	• Certified CSR Leader- Sentul Innovation Center, 2024 • Cerftificated of Continuing Professional Development: #Risk London 2024, GRC World Forums, 2024 • Certified in Enterprise Risk Governance (CERG), ERMA, 2024 • Risk Governance & Leadership Masterclass, LSP MKS, 2024 • Strategic Decision Making, Michigan Ross, 2023 • 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 • Executives Public Relations, Badan Nasional Sertifikasi Profesi (BNSP), 2021 • Qualified Risk Governance Professional, LSP MKS, 2021 • Certified CSR Leader- Sentul Innovation Center, 2024 • Cerftificated of Continuing Professional Development: #Risk London 2024, GRC World Forums, 2024 • Certified in Enterprise Risk Governance (CERG), ERMA, 2024 • Risk Governance & Leadership Masterclass, LSP MKS, 2024 • Strategic Decision Making, Michigan Ross, 2023 • 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 • Executives Public Relations, Badan Nasional Sertifikasi Profesi (BNSP), 2021 • Qualified Risk Governance Professional, LSP MKS, 2021

Suwarsito
Direktur Operasional dan Jaringan | Director of Operations and Network
Periode Jabatan | Term of Office
31 Juli 2023 – 21 Maret 2026, Periode Pertama
July 31, 2023 - March 21, 2026, 1st Period

Warga negara Citizenship	Indonesia
Usia Age	52 tahun 52 years old
Kelahiran Date of Birth	Sragen, 28 Februari 1972 Sragen, February 28, 1972
Domisili Domicile	DKI Jakarta, Indonesia
Pendidikan Education	• (S2) Magister Manajemen di Universitas Hasanuddin Makassar (2007) • (S1) Sarjana di Universitas Diponegoro Semarang Jurusan Ekonomi (1996) • Master's Degree in Management at Hasanuddin University Makassar (2007) • Bachelor's Degree in Economics at Diponegoro University Semarang (1996)
Riwayat Penunjukan History of Appointment	Jabatan Direktur Operasional & 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 Suwarsito has held the position of Director of Operations & Network 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 the Dismissal, Transfer of Position, and Appointment of Members of Board of Director of PT Jaminan Kredit Indonesia.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed the Fit and Proper Test from OJK	Surat Keputusan Dewan Komisioner OJK No. KEP-40/KDK.05/2021 tanggal 19 Agustus 2021 OJK Board of Commissioners Decree No. KEP-40/KDK.05/2021 dated August 19, 2021
Riwayat Profesi Professional History	Beberapa jabatan yang pernah diemban adalah Direktur Bisnis Penjaminan (22 Maret 2021-31 Juli 2023), 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). Some of the positions that he have held, includes Director of Business Guarantee (March 22, 2021-July 31, 2023), 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(s)	Suwarsito tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Suwarsito has no concurrent positions in other companies/institutions.
Hubungan Afiliasi Affiliate Relationships	Suwarsito tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama. Suwarsito has no affiliations with any other members of the Board of Directors, the Board of Commissioners, the Sharia Supervisory Board, or majority shareholders.
Sertifikasi yang Dimiliki Certifications	• Qualified Risk Governance Professional (QRGP), LPK-MKS, CRMS, 2024 • Sertifikasi Uji Kompetensi Skema Direktur Bisnis, LSP Penjaminan, 2024 • 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 • Qualified Risk Governance Professional (QRGP), LPK-MKS, CRMS, 2024 • Business Director Scheme Competency Test Certification, LSP Guarantee, 2024 • 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

Henry Panjaitan
Direktur Bisnis Penjaminan | Director of Business Guarantee
Periode Jabatan | Term of Office
27 Oktober 2022–26 Oktober 2027, Periode Pertama
October 27, 2022-October 26, 2027, 1st Period

Warga negara Citizenship	:	Indonesia
Usia Age	:	55 tahun 55 years old
Kelahiran Date of Birth	:	Jakarta, 7 Juli 1969 Jakarta, July 7, 1969
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	• (S2) Manajemen Keuangan di Universitas Indonesia (2003) • (S2) Banking di University of New South Wales (2002) • (S1) Manajemen di Universitas Padjadjaran (1991) • Master's Degree in Financial Management at University of Indonesia (2003) • Master's Degree in Banking at the University of New South Wales (2002) • Bachelor's Degree in Management at Padjadjaran University (1991)
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. Henry Panjaitan has held the position of Commissioner 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 the Dismissal, Transfer of Duties, and Appointment of Members of the Board of Directors of PT Jaminan Kredit Indonesia.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-8/KDK.05/2023 tanggal 27 Februari 2023 OJK Board of Commissioners Decree No. KEP-8/KDK.05/2023 dated February 27, 2023.
Riwayat Profesi 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 & Sekuritas Divisi Investasi & jasa Keuangan Bank BNI Kantor Pusat (2003-2004). Director of Business 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(s)	:	Henry Panjaitan tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Henry Panjaitan has no concurrent positions in other companies/institutions.
Hubungan Afiliasi Affiliate Relationships	:	Henry Panjaitan tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama. Henry Panjaitan has no affiliations with any other members of the Board of Directors, the Board of Commissioners, the Sharia Supervisory Board, or majority shareholders.
Sertifikasi yang Dimiliki Certifications	:	• Sertifikasi Kompetensi Penjaminan Sub Bidang Pengelolaan Guarantee Sub-Area Management, 2022 • 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 dalam 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 • Certification of Competence in Guarantee Sub-Area Management, 2022 • Banking Risk Management, Level 5, September 17, 2020/BSMR • Continual Mandatory Learning, Program (CMPL) 3 Industry, Banking in the midst of Disruption, Digital and Covid Pandemic Era, BNI, 2020 • Continual Mandatory Learning Program (CMPL) 2 Economic Outlook 2021 and Capital Market Policy in Responding to the Impact of the Pandemic and in Facing Political Conditions in Indonesia, BNI, 2020 • Continual Mandatory Learning Program (CMPL) 1 Socialization of the Job Creation Law and its Impact on Business and Banking. BNI, 2020 • Advance Level Dealer Certification, LSPP, 2020

Achmad Ivan S Soeparno
Direktur Manajemen SDM, Umum, dan Manajemen Risiko | Director of Human Capital Management (HCM), General affairs, and Risk Management
Periode Jabatan | Term of Office
27 Oktober 2022–26 Oktober 2027, Periode Pertama
October 27, 2022-October 26, 2027, 1st Period

Warga negara Citizenship	:	Indonesia
Usia Age	:	58 tahun 58 years old
Kelahiran Date of Birth	:	Jakarta, 11 Agustus 1966 Jakarta, August 11, 1966
Domisili Domicile	:	DKI Jakarta, Indonesia
Pendidikan Education	:	• (S2) Master of Business Administration–Banking and Finance di Curtin University (Perth–Western Australia) (1998) • (S1) Hubungan Internasional di Universitas Padjadjaran (1991) • Master's Degree in Business Administration-Banking and Finance at Curtin University (Perth-Western Australia) (1998) • Bachelor's Degree in International Relations at Padjadjaran University (1991)
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. Achmad Ivan S Soeparno has held the position of Commissioner 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 the Dismissal, Transfer of Duties, and Appointment of Members of the Board of Directors of PT Jaminan Kredit Indonesia.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. Kep-2/KDK.05/2023 tanggal 30 Januari 2023. OJK Board of Commissioners Decree No. Kep-2/KDK.05/2023 dated January 30, 2023.
Riwayat Profesi Professional History	:	Direktur Manajemen SDM, Umum, dan Manajemen Risiko PT Jamkrindo (27 Oktober 2022–Sekarang), Direktur Utama PT Jamkrida Jakarta (2021-2022), Direktur Utama PT Braja Mukti Cakra (BMC) (2014–2021), Direktur Keuangan & Marketing PT Bina Usaha Mandiri Mizusawa (2013–2014), General Manager Risk Management & Investment PT Bakrie Steel Industries (2012–2013), Vice President, Area Lending Head Bank Pundi Indonesia (2011–2012), Division Head for The Credit Program Division (2000–2011), Account Manager PT Bank Panin (1994–1996), Account Officer PT Lippo Bank (1993–1994). Director of Human Capital Management (HCM), General affairs, and Risk Management of PT Jamkrindo (October 27, 2022-Present), President Director of PT Jamkrida Jakarta (2021-2022), President Director of PT Braja Mukti Cakra (BMC) (2014-2021), Director of Finance & Marketing of PT Bina Usaha Mandiri Mizusawa (2013- 2014), General Manager of Risk Management & Investment of PT Bakrie Steel Industries (2012-2013), Vice President, Lending Head Division, Bank Pundi Indonesia (2011-2012), Division Head for The Credit Program Division (2000-2011), Account Manager of PT Bank Panin (1994-1996), Account Officer of PT Lippo Bank (1993-1994).
Rangkap Jabatan Concurrent Position(s)	:	Achmad Ivan S Soeparno tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Achmad Ivan S Soeparno has no concurrent positions in other companies/institutions.
Hubungan Afiliasi Affiliate Relationships	:	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 has no affiliations with any other members of the Board of Directors, the Board of Commissioners, the Sharia Supervisory Board, or majority shareholders.
Sertifikasi yang Dimiliki Certifications	:	• Sertifikasi Risk Beyond 2023 - Into The Unknown : Charting the Future Agenda, ERMA, 2023 • 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 • Risk Certification Beyond 2023 - Into The Unknown: Charting the Future Agenda, ERMA, 2023 • Investment Director Guarantee Business Professional Certification (Occupational), 23 August 2022 BJS • LSP Guarantee, LSP, 2022 • LSPMR, Risk Management, 2021 • Branch Office Management Program 2nd Batch, Bank Pundi, 2012 • Risk Management Certification Level I (One), Risk Management Certification Body Global Association of Risk Professionals (GARP), 2011 • Training of Trainers-Marketing Management Information System Regulatory Internal Control and External Supervision, Certif-Certification of Professionals for Microfinance Institutions, 2004 • BPR Supervision Training, Permodalan Nasional Madani (PNM) Persero-BI, 2004 • Sharia Financing Training, Permodalan Nasional Madani (PNM) Persero Tazkia Institute (Sharia Finance & Management), 2002 • Training on Rural Bank Management, Permodalan Nasional Madani (PNM) Persero-BI, 2001

Alia Nur Fitri
Direktur Keuangan dan Investasi
Periode Jabatan
31 Juli 2023–31 Juli 2028, Periode Pertama
Director of Finance and Investment
Term of Office
July 31, 2023-July 31, 2028, 1st Period

Warga negara Citizenship	:	Indonesia
Usia Age	:	54 tahun 54 years old
Kelahiran Date of 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) • (S1) Teknologi Pengolahan Hasil Pertanian di Universitas Universitas Gadjah Mada (1994) • Master's Degree in Marketing Management at Gadjah Mada University (1997) • Bachelor's Degree in Agricultural Product Processing Technology at 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/BPUI/VIII/2023 tentang Pemberhentian, Pengalihan Tugas, dan Pengangkatan Anggota-Anggota Direksi PT Jaminan Kredit Indonesia Alia Nur Fitri has held the position of Commissioner 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 the Dismissal, Transfer of Position, and Appointment of Members of Board of Director of PT Jaminan Kredit Indonesia.
Lulus Penilaian Kemampuan dan Kepatutan dari OJK Passed the Fit and Proper Test from OJK	:	Surat Keputusan Dewan Komisioner OJK No. KEP-14/KDK.05/2024 tanggal 7 Februari 2024 OJK Board of Commissioners Decree No. KEP-14/KDK.05/2024 dated February 07, 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(s)	:	Alia Nur Fitri tidak memiliki rangkap jabatan pada perusahaan/lembaga lain. Alia Nur Fitri has no concurrent positions in other companies/institutions.
Hubungan Afiliasi Affiliate Relationships	:	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 has no affiliations with any other members of the Board of Directors, the Board of Commissioners, the Sharia Supervisory Board, or majority shareholders.
Sertifikasi yang Dimiliki Certifications	:	• Certified Wealth Manager Program, Certified Wealth Managers Association (CWMA), 2024 • Sertifikasi Kompetensi Penjaminan Sub Bidang Pengelolaan Guarantee Sub-Area Management, 2023 • 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 • Certified Wealth Manager Program, Certified Wealth Managers Association (CWMA), 2024 • Certification of Competence in Guarantee Sub-Area Management, 2023 • LSPP Level II Risk Management Certification, National Professional Certification Agency (BNSP), 2019 • Level I Risk Management Certification LSPP, National Professional Certification Agency (BNSP), 2018 • Certified Financial Modeling, 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 Has Served Since	:	1 November 2021 November 1, 2021
Tempat/Tanggal Lahir Place/Date of Birth	:	Surakarta, 6 September 1970 Surakarta, September 6, 1970
Usia Age	:	54 tahun 54 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's Degree in Management, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Senior Executive Vice President TI (01 April 2022-Sekarang) • Prohire-Senior Executive Vice President (01 November 2021-31 Maret 2022) • Senior Executive Vice President IT (April 01, 2022-Present) • Prohire-Senior Executive Vice President (November 01, 2021-March 31, 2022)

Krisna Johan
Sekretaris Perusahaan
Corporate Secretary

Menjabat Sejak Has served Since	:	1 Juli 2025 July 1, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Sumenep, 5 Juli 1971 Sumenep, July 5, 1971
Usia Age	:	53 tahun 53 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's Degree in Risk Management, University of Indonesia
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Sekretaris Perusahaan (1 Juli 2025 - Sekarang) • Kepala Divisi Hubungan Kelembagaan II (12 Juli 2023 - 1 Juli 2025) • Pemimpin Wilayah VIII Banjarmasin (31 Agustus 2018-31 Desember 2022) • Kepala Kantor Wilayah III Jakarta (30 Agustus 2016–30 Agustus 2018) • Corporate Secretary (July 1, 2025-Present) • Head of Institutional Business Relations Division II (July 12, 2023-July 1, 2025) • Head of Banjarmasin Region VIII (August 31, 2018-December 31, 2022) • Head of Jakarta Regional Office III (August 30, 2016-August 30, 2018)

Andry Septianto
Kepala Satuan Pengawasan Intern
Head of Internal Audit

Menjabat Sejak Has served Since	:	1 Desember 2020 December 1, 2020
Tempat/Tanggal Lahir Place/Date of Birth	:	Sawit Seberang, 22 September 1978 Sawit Seberang, September 22, 1978
Usia Age	:	46 tahun 46 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's Degree In Management, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Satuan Pengawasan Intern (1 Desember 2020-Sekarang) • Wakil Kepala Satuan Pengawasan Intern (5 Oktober 2020–30 November 2020) • Pemimpin Cabang Bandung (31 Agustus 2018–4 Oktober 2020) • Kepala Kantor Cabang Kupang (3 Februari 2017–30 Agustus 2018) • Kepala Kantor Cabang Pekanbaru (22 April 2016–2 Februari 2017) • Head of Internal Audit (December 1, 2020-Present) • Deputy Head of Internal Audit (October 5, 2020-November 30, 2020) • Head of Bandung Branch Office (August 31, 2018-October 4, 2020) • Head of Kupang Branch Office (February 3, 2017-August 30, 2018) • Head of Pekanbaru Branch Office (April 22, 2016-February 2, 2017)

Dwi Priambodo
Kepala Divisi Bisnis I
Head of Business Division I

Menjabat Sejak Has served Since	:	17 Maret 2025 March 17, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Cilacap, 4 Maret 1973 Cilacap, March 4, 1973
Usia Age	:	52 tahun 52 years old
Domisili Domicile	:	Jakarta Selatan, DKI Jakarta, Indonesia South Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Ekonomi Pembangunan Universitas Islam Indonesia Bachelor's Degree in Development Economics, Islamic University of Indonesia
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Bisnis I (17 Maret 2025-Sekarang) • Pemimpin Wilayah Bandung (12 Agustus 2024-16 Maret 2025) • Pemimpin Wilayah Jakarta (11 April 2022-11 Agustus 2024) • Pemimpin Cabang Khusus Jakarta (1 Agustus 2016-10 April 2022) • Head of Business Division 1 (March 17, 2025-Present) • Head of Bandung Region (August 12, 2024-March 16, 2025) • Head of Jakarta Region (April 11, 2022-August 11, 2024) • Head of Jakarta Special Branch Office (August 1, 2016-April 10, 2022)

Lusy Susanti
Kepala Divisi Bisnis II
Head of Business Division II

Menjabat Sejak Has served Since	:	21 Maret 2025 March 21, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Batusangkar, 8 Januari 1977 Batusangkar, January 8, 1977
Usia Age	:	48 tahun 48 years old
Domisili Domicile	:	Pekanbaru, Riau, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Akuntansi, Universitas Andalas Bachelor's Degree in Accounting, Andalas University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Bisnis II (21 Maret 2025 -Sekarang) • Kepala Divisi Jaringan dan Layanan (22 Maret 2021-20 Maret 2025) • Kepala Divisi Umum (2 Mei 2019-21 Maret 2021) • Kepala Desk Penjaminan Sistem Resi Gudang (31 Agustus 2018-1 Mei 2019) • Head of Business Division II (March 21, 2025-Present) • Head of Network and Services Division (March 22, 2021-March 20, 2025) • Head of General Affairs Division (May 2, 2019-March 21, 2021) • Head of Warehouse Receipt System Guarantee Desk (August 31, 2018-May 1, 2019)

Heryanto Nugroho
Kepala Divisi Bisnis III
Head of Business Division III

Menjabat Sejak Has served Since	:	1 Juni 2025 Juni 1, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Jakarta, 24 November 1972 Jakarta, November 24, 1972
Usia Age	:	52 tahun 52 years old
Domisili Domicile	:	Jakarta Selatan, DKI Jakarta, Indonesia South Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Akuntansi STIE Widya Wiwaha Bachelor's Degree in Accounting, STIE Widya Wiwaha
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Bisnis III (1 Juni 2025-Sekarang) • Kepala Divisi Jaringan (21 Maret 2025-31 Mei 2025) • Pemimpin Cabang Khusus Jakarta (1 Januari 2023-20 Maret 2025) • Pemimpin Wilayah Surabaya (11 April 2022-31 Desember 2022) • Pemimpin Wilayah Makassar (2 Mei 2019-10 April 2022) • Head of Business Division III (Juni 1, 2025-Present) • Head of Network Division (March 21, 2025-May 31, 2025) • Head of Jakarta Special Branch Office (Januari 1, 2023-March 20, 2025) • Head of Surabaya Region (April 11, 2023-December 31, 2022) • Head of Makassar Region (May 2, 2019-April 10, 2022)

Endang Sri Winarni
Kepala Divisi Manajemen Risiko
Head of Risk Management Division

Menjabat Sejak Has served Since	:	1 Juni 2025 Juni 1, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Boyolali, 12 Maret 1971 Boyolali, March 12, 1971
Usia Age	:	54 tahun 54 years old
Domisili Domicile	:	Bekasi, Jawa Barat, Indonesia Bekasi, West Jawa, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S2 Manajemen Risiko Universitas Indonesia Master's Degree in Risk Management, University of Indonesia
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Manajemen Risiko (1 Juni 2025-Sekarang) • Direktur Keuangan, SDM & Umum PT Jamkrindo Syariah (9 September 2014-31 Mei 2025 • Head of Risk Management Division (June 1, 2025-Present) • Director of Finance, HC & General Affairs PT Jamkrindo Syariah (September 9, 2014- May 31, 2025

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

Menjabat Sejak Has 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	:	37 tahun 37 years old
Domisili Domicile	:	Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Manajemen, STIE Dharma Bumiputera Bachelor's Degree in Management, STIE Dharma Bumiputera
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Teknik dan Aktuaria (1 Oktober 2021- sekarang) • Prohire-Bidang Aktuaria Perusahaan (1 Juni 2021-30 September 2021) • Head of Engineering and Actuarial Division (October 1,2021- Present) • 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 Has served Since	:	1 Januari 2023 January 1, 2023
Tempat/Tanggal Lahir Place/Date of Birth	:	Semarang, 13 Maret 1972 Semarang, March 13, 1972
Usia Age	:	52 tahun 52 years old
Domisili Domicile	:	Bekasi, Jawa Barat, Indonesia Bekasi, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S2 Manajemen Strategik, Universitas Gadjah Mada Master's Degree in Strategic Management, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Klaim dan Subrogasi (01 Januari 2023–sekarang) • 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-Present) • 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)

Siti Maesaroh
Kepala Divisi Jaringan
Head of Network Division

Menjabat Sejak Has served Since	:	1 Juni 2025 Juni 1, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Magelang, 26 Mei 1971 Magelang, May 26, 1971
Usia Age	:	54 tahun 54 years old
Domisili Domicile	:	Depok, Jawa Barat, Indonesia Depok, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S2 Manajemen, Universitas Negeri Jakarta Master's Degree in Management, State University of Jakarta
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Jaringan (1 Juni 2025-Sekarang) • Kepala Divisi Manajemen Sumber Daya Manusia (22 Maret 2021-31 Mei 2025) • 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 Network Division (June 1, 2025-Present) • Head of Human Capital Management Division (March 22, 2021-May 31,2024) • Head of HC Policy and Development Division HCM Division (October 1, 2018-March 21, 2021) • Head of Operations and HC Management of Human Capital Division (March 13, 2017-September 30, 2018)

Harjanto
Kepala Divisi Pengembangan Teknologi Informasi
Head of Information Technology Development Division

Menjabat Sejak Has 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	:	42 tahun 42 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 Position Overview at Jamkrindo	:	• Kepala Divisi Pengembangan TI (25 Januari 2022-sekarang) • Kepala Bagian Sistem Manajemen dan Pengembangan Organisasi, Divisi Perencanaan Strategis (31 Januari 2019-24 Januari 2022) • Head of IT Development Division (January 25, 2022-Present) • Head of Management System and Organization Development Section, Strategic Planning Division (31 January 2019-24 January 2022)

Muhamad Yusuf Nur Sumarno Putro
Kepala Divisi Operasional Teknologi Informasi
Head of Information Technology Operations Division

Menjabat Sejak Has served Since	:	16 Juni 2025 June 16, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Surakarta, 25 Agustus 1979 Surakarta, August 25, 1979
Usia Age	:	45 tahun 45 years old
Domisili Domicile	:	Depok, Jawa Barat Depok, West Java
Pendidikan Terakhir Latest Educational Background	:	S2 Teknologi Informasi, Universitas Bina Nusantara Master's Degree in Information Technology, Bina Nusantara University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	Kepala Divisi Operasional TI (16 Juni 2025-Sekarang) Head of Information Technology Operations Division (June 16, 2025-Present)

Etyk Turniyatun
Kepala Divisi Manajemen Sumber Daya Manusia
Head of Human Capital Management Division

Menjabat Sejak Served Since	:	1 Juni 2025 Juni 1, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Surakarta, 24 April 1970 Surakarta, April 24, 1970
Usia Age	:	55 tahun 55 years old
Domisili Domicile	:	Makassar, Sulawesi Selatan, Indonesia Makassar, South Sulawesi, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Hukum, Universitas Slamet Ri Bachelor's Degree in Law, Slamet Ri University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Manajemen Sumber Daya Manusia (1 Juni 2025-Sekarang) • Kepala Divisi Hubungan Kelembagaan I (26 Januari 2024-31 Mei 2025) • Kepala Divisi Pengembangan Bisnis (22 Maret 2021-25 Januari 2024) • Pemimpin Cabang Makassar (2 Mei 2020-21 Maret 2021) • Plt. Pemimpin Cabang Makassar (2 Mei 2019-1 Mei 2020) • Pemimpin Cabang Gorontalo (31 Agustus 2018-1Mei 2019) • Head of Human Capital Management Division (June 1, 2025-Present) • Head of Institutional Business Relations Division I (January 26, 2024 – May 31, 2025) • Head of Business Development Division (March 22, 2021-January 25, 2024) • Makassar Branch Manager (May 2, 2020-March 21, 2021) • Acting. Makassar Branch Manager (May 2, 2019-May 1, 2020) • Gorontalo Branch Manager (August 31, 2018-May 1, 2019)

Achmad Muhlison
Kepala Divisi Kepatuhan
Head of Compliance Division

Menjabat Sejak Has served Since	:	21 Maret 2025 March 21, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Ponorogo, 10 Januari 1972 Ponorogo, January 10, 1972
Usia Age	:	52 tahun 52 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 Position Overview at Jamkrindo	:	• Kepala Divisi Kepatuhan (21 Maret 2025-Sekarang) • Pimpinan Wilayah Jakarta (12 Agustus 2024–20 Maret 2025) • Kepala Divisi Umum (23 Oktober 2023–11 Agustus 2024) • Pemimpin Wilayah Palembang (11 April 2022–22 Oktober 2023) • Head of Compliance Division (March 21, 2025-Present) • Head of Jakarta Region (August 12, 2024-March 20, 2025) • Head of General Affairs Division (October 23, 2023-August 11, 2024) • Head of Palembang Region (April 11, 2022-October 22, 2023)

Boy Herwin Nur
Kepala Divisi Akuntansi
Head of Accounting Division

Menjabat Sejak Has served Since	:	12 Agustus 2024 August 12, 2024
Tempat/Tanggal Lahir Place/Date of Birth	:	Padang, 16 Februari 1973 Padang, February 16, 1973
Usia Age	:	51 tahun 51 years old
Domisili Domicile	:	Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S2 Manajemen, Universitas Tanjungpura Master's Degree in Management, Tanjungpura University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Akuntansi (12 Agustus 2023-Sekarang) • Kepala Divisi Manajemen Risiko (1 Januari 2023-12 Agustus 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 Accounting Division (August 12, 2023-Present) • Head of Risk Management Division (January 1, 2023-August 12, 2023) • Deputy Head of Accounting Division (April 11, 2022-December 31, 2022) • Head of Pontianak Branch Office (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)

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

Menjabat Sejak Has 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	:	45 tahun 45 years old
Domisili Domicile	:	Gianyar, Bali, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Akuntansi, Universitas Udayana Bachelor's Degree in Accounting, Udayana University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Keuangan dan Investasi (12 Juli 2023-Sekarang) • Wakil Kepala Divisi Keuangan dan Investasi (21 April 2021-12 Juli 2023) • 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-Present) • Deputy Head of Finance and Investment Division (April 21 , 2021-July 12, 2023) • Head of Madiun Branch Office (May 2, 2020-April 20, 2021) • Head of Operations, Denpasar Regional Office VII (March 13, 2017-May 1, 2019)

Diana Mayawati
Kepala Divisi Umum
Head of General Affairs Division

Menjabat Sejak Has served Since	:	12 Agustus 2024 August 12, 2024
Tempat/Tanggal Lahir Place/Date of Birth	:	Jakarta, 19 Oktober 1975 Jakarta, October 19, 1975
Usia Age	:	49 tahun 49 years old
Domisili Domicile	:	Bekasi, Jawa Barat, Indonesia Bekasi, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Akuntansi, Universitas Trisakti Bachelor's Degree in Accounting, Trisakti University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Umum (12 Agustus 2023–Sekarang) • Kepala Divisi Akuntansi (31 Agustus 2018-12 Agustus 2023) • Kepala Divisi Akuntansi & PKBL (10 Desember 2015-30 Agustus 2018) • Head of General Affairs Division (August 12, 2023-Present • Head of Accounting Division (August 31, 2018-August 12, 2023) • Head of Accounting & PKBL Division (December 10, 2015-August 30, 2018)

Puspita Dewi
Kepala Divisi Strategi dan Transformasi
Head of Strategy and Transformation Division

Menjabat Sejak Has served Since	:	1 Januari 2023 January 1, 2023
Tempat/Tanggal Lahir Place/Date of Birth	:	Cilacap, 23 Juni 1976 Cilacap, June 23, 1976
Usia Age	:	48 tahun 48 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's Degree In Management, Gadjah Mada University • Bachelor's Degree in Agricultural Technology, Gadjah Mada University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Stategi dan Transformasi (01 Januari 2023–Sekarang) • 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 Strategy and Transformation Division (January 01, 2023-Present) • 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 Office (August 31, 2018-March 21, 2021) • Head of Jambi Branch Office (February 3, 2017-August 30, 2018)

Mahfudh Sudiyono
Kepala Divisi Hubungan Kelembagaan I
Head of Institutional Relations Division I

Menjabat Sejak Has served Since	:	1 Juni 2025 Juni 1, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Jombang, 17 Maret 1973 Jombang, March 17, 1973
Usia Age	:	51 tahun 51 years old
Domisili Domicile	:	Bogor, Jawa Barat, Indonesia Bogor, West Java, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Manajemen, Universitas Brawijaya Bachelor's Degree in Management, Brawijaya University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Hubungan Kelembagaan I (1 Juni 2025-Sekarang) • Kepala Divisi Bisnis III (21 Maret 2025-31 Mei 2025) • Kepala Divisi Bisnis II (11 April 2022-20 Maret 2025) • 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 (3 September 2014–9 Desember 2015) • Kepala Kantor Cabang Palembang (27 Juni 2013–2 September 2014) • Head of Institutional Relations Division I (June 1, 2025-Present) • Head of Business Division III (March 21, 2025-May 31, 2025) • Head of Business Division II (April 11, 2022-March 20, 2025) • 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 3, 2014 - December 9, 2015) • Head of Palembang Branch Office (June 27, 2013 - September 2, 2014)

Aribowo
Kepala Divisi Hubungan Kelembagaan II
Head of Institutional Relations Division II

Menjabat Sejak Has served Since	:	12 Juli 2023 July 12, 2023
Tempat/Tanggal Lahir Place/Date of Birth	:	Probolinggo, 6 Juni 1966 Probolinggo, June 6, 1966
Usia Age	:	58 tahun 58 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's Degree in Economics, Andalas University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Hubungan Kelembagaan II (2 Juli 2025 - sekarang) • Sekretaris Perusahaan (12 Juli 2023 - 1 Juli 2025) • 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 1 Jakarta (10 Desember 2015–21 April 2016) • Kepala Kantor Cabang Khusus Jakarta (03 September 2014–09 Desember 2015) • Head of Institutional Relations Division II (July 2, 2025 - present) • Corporate Secretary (July 12, 2023 - July 1, 2025) • 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 1 Jakarta (December 10, 2015-April 21, 2016) • Head of Jakarta Special Branch Office (September 03, 2014 - December 09, 2015)

Bambang Suryo Atmojo
Kepala Divisi Hubungan Kelembagaan III
Head of Institutional Relations Division III

Menjabat Sejak Has served Since	:	1 Juni 2025 Juni 1, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Gresik, 29 April 1985 Gresik, April 29, 1985
Usia Age	:	40 tahun 40 years old
Domisili Domicile	:	Sidoarjo, Jawa Timur, Indonesia Sidoarjo, East Java, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Akuntansi, Universitas Muhammadiyah Sidoarjo Bachelor's Degree in Accounting, Muhammadiyah Sidoarjo University
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kelapa Divisi Hubungan Kelembagaan III (1 Juni 2025-Sekarang) • Kepala Divisi Manajemen Risiko (12 Agustus 2024-31 Mei 2025) • Kepala Divisi Bisnis III (23 Oktober 2023-11 Agustus 2024) • 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 Institutional Relations Division III (June 1, 2025-Present) • Head of Risk Management Division (August 12, 2024-May 31, 2025) • 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 Office (May 02, 2019-March 21, 2021) • Head of Malang Branch Office (January 27, 2016-May 01, 2019) • Head of Non-Bank Guarantee Section Kanca Surabaya (May 29, 2015 - January 26, 2016)

Robith Asmi
Kepala Divisi Recovery
Head of Recovery Division

Menjabat Sejak Has served Since	:	1 Juli 2025 July 1, 2025
Tempat/Tanggal Lahir Place/Date of Birth	:	Sidoarjo, 11 November 1977 Sidoarjo, November 11, 1977
Usia Age	:	47 tahun 47 years old
Domisili Domicile	:	Kembangan, Jakarta Barat, DKI Jakarta, Indonesia Kembangan, West Jakarta, DKI Jakarta, Indonesia
Pendidikan Terakhir Latest Educational Background	:	S1 Manajemen Universitas Merdeka Malang Bachelor's Degree in Management, Merdeka University Malang
Sekilas Jabatan di Jamkrindo Position Overview at Jamkrindo	:	• Kepala Divisi Recovery (1 Juli 2025-Sekarang) • Pemimpin Wilayah Semarang (18 September 2022–30 Juni 2025) • Pemimpin Wilayah Makassar (11 April 2022–17 September 2022) • Pemimpin Cabang Jakarta (31 Agustus 2018–10 April 2022) • Head of Recovery Division (July 1, 2025-Present) • Head of Semarang Region (September 18, 2022-June 30, 2025) • Head of Makassar Region (April 11, 2022-September 17, 2022) • Head of Jakarta Branch (August 31, 2018-April 10, 2022)

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 bahwa pemegang saham Jamkrindo adalah 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.

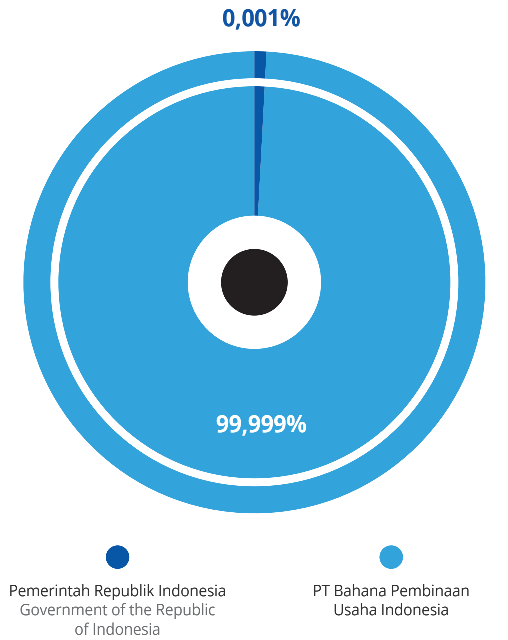
Structure of Shareholders

Based on the Deed of Notary by Bernadette Wirastuti Puntaraksma M.K.N number 07 dated October 07, 2022 concerning the Amendments to the Articles of Association of PT Jaminan Kredit Indonesia (PT Jamkrindo) dated October 19, 2022, the shareholders of Jamkrindo consists of:

1. Series A Shares as much as 1 (one) share owned by the Republic of Indonesia; and
2. Series B shares amounting to 10,638,732 (ten million six hundred thirty-eight thousand seven hundred thirty-two) shares owned by PT Bahana Pembinaan Usaha Indonesia (Persero).

Pemegang Saham Shareholders	**Jumlah Saham (lembar)** Total Shares **(share)**	**Modal Ditempatkan dan Disetor Penuh (Rp)** Issued and Fully Paid-up 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%**

Komposisi Pemegang Saham Jamkrindo per 31 Desember 2024
Composition of Shareholders of Jamkrindo as of December 31, 2024



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

Hingga 31 Desember 2024, Jamkrindo belum menerapkan kebijakan Program Kepemilikan Saham Karyawan (*Employee Stock Ownership Program*/ESOP) maupun Program Kepemilikan Saham Manajemen (*Management Stock Ownership Program*/MSOP). Selain itu, perusahaan juga belum melakukan Penawaran Umum Perdana Saham (IPO) yang dapat membuka kesempatan bagi publik untuk memiliki saham Perusahaan. Dengan demikian, seluruh kepemilikan saham Perusahaan hanya sesuai dengan penjelasan yang telah disebutkan sebelumnya, tanpa ada pejabat atau karyawan yang memiliki saham di perusahaan.

Information Regarding Share Ownership by Management and Shareholder Groups of Less than 5 (Five) Percent

As of December 31, 2024, Jamkrindo has not implemented Employee Stock Ownership Program (ESOP) or Management Stock Ownership Program (MSOP) policies. Likewise, the Company has not conducted an Initial Public Offering (IPO) which could open up opportunities for the public to own the Company's shares. Thus, all of the Company's shareholdings are as described above, with no officers or employees owning shares in the company.

Informasi tentang Pemegang Saham Utama/Pengendali hingga Entitas Pemilik Akhir

Information Regarding Majority/ Controlling Shareholders as well as Ultimate Owner Entities

"Pemerintah Republik Indonesia adalah pemegang saham akhir dari Jamkrindo dengan kepemilikan sebesar 100%, yang terdiri dari kepemilikan langsung sebesar 0,000012832% dan sisanya, yaitu 99,99998717%, dimiliki secara tidak langsung melalui PT Bahana Pembinaan Usaha Indonesia (Persero)."

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

Seperti yang telah dijelaskan sebelumnya, berdasarkan Peraturan Pemerintah No. 20 Tahun 2020 yang diterbitkan pada 16 Maret 2020 tentang Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Saham Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia, serta Akta Perubahan Anggaran Dasar nomor 07 tanggal 7 Oktober 2022 mengenai perubahan anggaran dasar PT Jaminan Kredit Indonesia (PT Jamkrindo) tertanggal 19 Oktober 2022, Jamkrindo secara resmi menjadi anak perusahaan dari holding Asuransi dan Penjaminan PT Bahana Pembinaan Usaha Indonesia (Persero) (BPUI). Dengan demikian, BPUI bertindak sebagai entitas induk Jamkrindo.

Berdasarkan 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 atau pengendali perusahaan adalah Kementerian Badan Usaha Milik Negara (BUMN). Oleh karena itu, Kementerian BUMN bertindak sebagai pemegang saham utama dan pengendali perusahaan sekaligus entitas pemilik akhir PT Jamkrindo.

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

In accordance with Government Regulation No. 41 of 2003 concerning the Delegation of the Position, Duties, and Authority of the Minister of Finance to the Limited Liability Company (Persero), Public Company (PERUM), and Service Company (PERJAN) to the Minister of State-Owned Enterprises and Law No. 19 of 2003 concerning State-Owned Enterprises along with the State Gazette of the Republic of Indonesia; the power of the majority/controlling shareholder of the Company is the Ministry of State-Owned Enterprises (SOEs). Therefore, the Ministry of SOEs acts as the majority/controlling shareholder of the Company as well as the ultimate owner entity of PT 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 Enterprise (SOE)

Entitas Induk Parent Entity			
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 the Addition of State Equity Participation of the Republic of Indonesia for The Establishment of The Company in the National Private Business Development Sector as amended by Government Regulation No. 15 of 2020 concerning the Amendment to Government Regulation No. 18 of 1973 concerning the Addition of State Equity Participation of the Republic of Indonesia for the Establishment of a Company in the Field of National Private Business Development.	
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 service businessed which includes office building management business.	
Kepemilikan Ownership	:	Pemerintah Republik Indonesia 100,00% Government of the Republic of Indonesia 100.00%	
Modal Dasar Authorized Capital	:	Rp240.000.000.000.000 IDR 240.000.000.000.000	
Modal Ditempatkan dan Disetor Penuh Issued and Fully Paid-up Capital	:	Rp90.163.537.000.000 IDR 90.163.537.000.000	
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	Graha CIMB Niaga Building, 18th Floor Jl. General Sudirman Kav. 58 RT. 5/RW. 3, Senayan, Kebayoran Baru South Jakarta City, DKI Jakarta 12190
Telepon Phone	:	(+62 21) 50890929	
Email Email	:	cs@ifg.id	
Situs Web Website	:	https://ifg.id	
Manajemen Management	:	• Dewan Komisaris • Komisaris Utama merangkap Komisaris Independen, Fauzi Ichsan • Komisaris Independen, Hotbonar Sinaga • Komisaris, Masyita Crystallin • Komisaris, Sumiyati • Komisaris, Nasrudin • Komisaris, Wahyu Setyawan • Direksi • Direktur Utama, Hexana Tri Sasongko • Wakil Direktur Utama, Haru Koesmahargyo • Direktur SDM, Rizal Ariansyah • Direktur Teknik selaku Plt. Direktur Bisnis, Rianto Ahmadi • Direktur Keuangan, Heru Handayanto	• Board of Commissioners • President Commissioner and concurrent Independent Commissioner, Fauzi Ichsan • Independent Commissioner, Hotbonar Sinaga • Commissioner, Masyita Crystallin • Commissioner, Sumiyati • Commissioner, Nasrudin • Commissioner, Wahyu Setyawan • Board of Directors • President Director, Hexana Tri Sasongko • Vice President Director, Haru Koesmahargyo • Director of Human Capital, Rizal Ariansyah • Technical Director as Acting Director of Business, Rianto Ahmadi • Director of Finance, Heru Handayanto

Pemegang Saham Utama/Pengendali sekaligus Entitas Pemilik Akhir Majority/Controlling Shareholder as well as Ultimate Owner Entity		
Pemerintah Republik Indonesia/ Kepresidenan Government of the Republic of Indonesia/Presidency	Istana Negara Jl. Medan Merdeka Utara No. 3 RT. 2/RW. 3, Kel. Gambir Kec. Gambir, Kota Jakarta Pusat DKI Jakarta 10110, Indonesia	State Palace Jl. Medan Merdeka Utara No. 3 RT. 2/RW. 3, Kel. Gambir Kec. Gambir, Central Jakarta City DKI Jakarta 10110, Indonesia
	Kantor Kementerian Sekretariat Negara Republik Indonesia Jl. Veteran No. 17-18 Jakarta Pusat 10110 DKI Jakarta, Indonesia Telp. +62 21 3845627 www.setneg.go.id	Office of the Ministry of State Secretariat of the Republic of Indonesia Jl. Veteran No. 17-18 Central Jakarta 10110 DKI Jakarta, Indonesia Phone. +62 21 3845627 www.setneg.go.id
Kementerian Badan Usaha Milik Negara (BUMN) Ministry of State-Owned Enterprises (SOEs)	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 Tel. +62 21 29935678 Fax. +62 21 29935740 www.bumn.go.id

DEMOGRAFI KARYAWAN DAN PENGEMBANGAN KOMPETENSI SDM

EMPLOYEE DEMOGRAPHICS AND HUMAN CAPITAL COMPETENCY DEVELOPMENT

Demografi Karyawan

Employee Demographics

"2.152 karyawan organik dan non organik yang bekerja di Jamkrindo berkomitmen untuk mendukung dunia UMKM dan Koperasi melalui 9 (sembilan) Kantor Wilayah, 1 (satu) Kantor Cabang Khusus, 53 (lima puluh tiga) Kantor Cabang, 16 (enam belas) Kantor Unit Pelayanan (KUP), serta 9 (sembilan) Digital Business Unit (DBU). yang tersebar di seluruh Indonesia."

"2,152 direct-hires and non direct-hires employees working at Jamkrindo dedicate themselves to the MSMEs and Cooperatives sector through 9 (nine) Regional Offices, 1 (one) Special Branch Office, 53 (fifty-three) Branch Offices, 16 (sixteen) Service Unit Offices, and 9 (nine) Digital Business Units (DBU). spread throughout Indonesia."

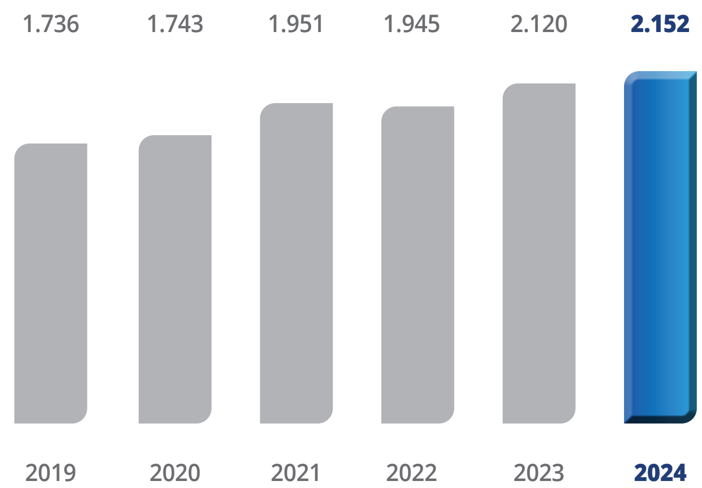
Jamkrindo memiliki sumber daya manusia dengan budaya kerja unggul yang menjadi aset paling berharga dalam menyediakan produk dan layanan jasa penjaminan kredit. Hingga akhir tahun 2024, Jamkrindo mencatat jumlah karyawan sebanyak 2.152 orang, (termasuk karyawan tidak tetap), meningkat sebesar 1,51% dibandingkan dengan jumlah karyawan per 31 Desember 2023, yang sebanyak 2.120 orang.

Adapun profil demografi karyawan Jamkrindo dapat dilihat pada tabel dan bagan berikut:

Jamkrindo has human capital with a superior work culture that is the most valuable asset in providing credit guarantee products and services. Until the end of 2024, Jamkrindo has 2,152 Employees (including non permanent employees), which increased by 1.51 % compared to the number of employees as of December 31, 2023, which was 2,120 employees.

The demographic profile of Jamkrindo employees is shown in the following tables and charts:

Pergerakan Jumlah Keseluruhan Karyawan dalam 6 (Enam) Tahun Terakhir 2019-2024
Growth of the Total Number of Employees in the Last 6 (Six) Years 2019-2024

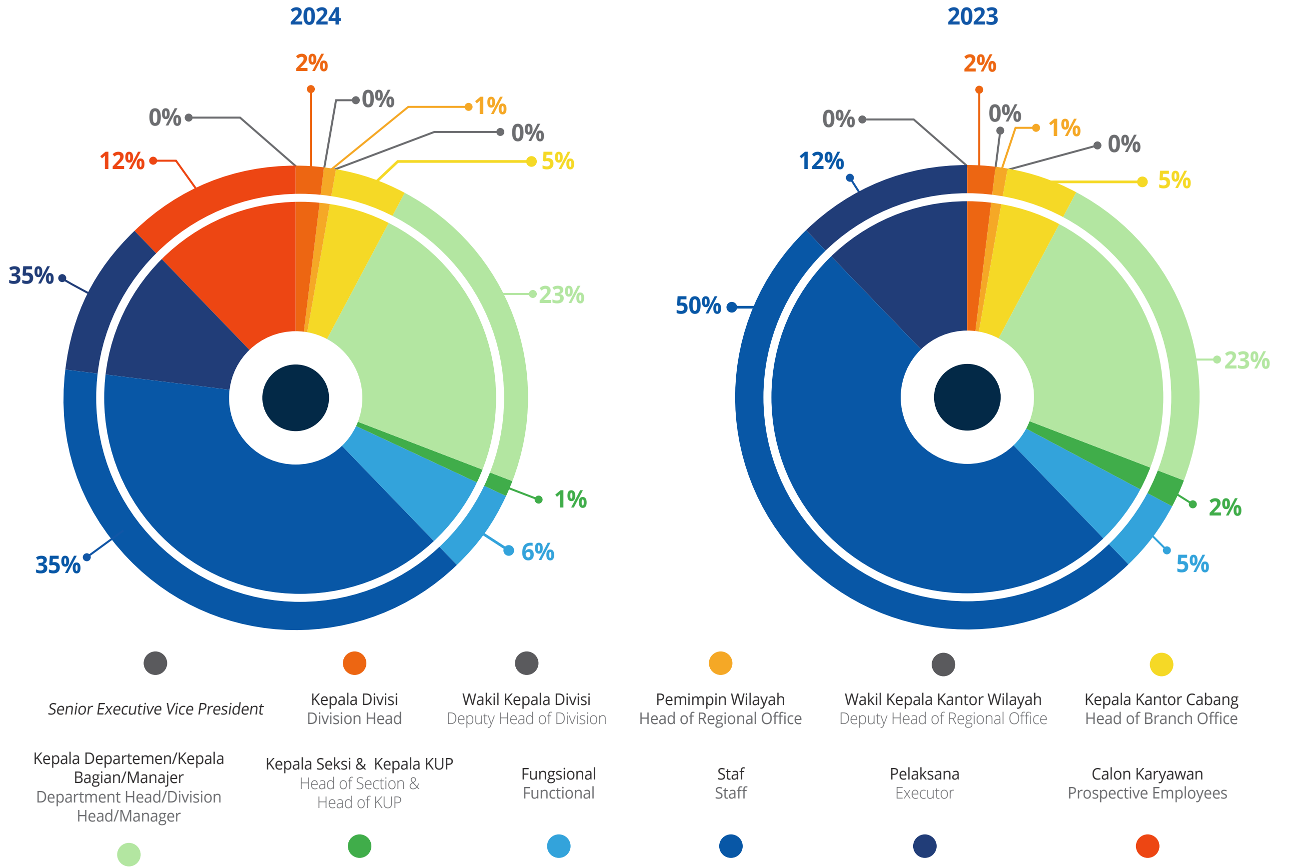


Demografi Karyawan Tetap Berdasarkan Level Organisasi (orang)
Demographic of Permanent Employees by Organizational Level (people)

Level Organisasi Organizational Level	2024				2023				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total (1)	Persentase Percentage (%)	L M	P F	Jumlah Total (2)	Persentase Percentage (%)	Jumlah Total (3=1-2)	Persentase Percentage (%) (3/2)
Senior Executive Vice President	**1**	**0**	**1**	**0,09%**	1	0	1	0,09%	0	0,00%
Kepala Divisi Head of Division	**11**	**7**	**18**	**1,57%**	11	7	18	1,67%	0	0,00%
Wakil Kepala Divisi Head Deputy of Division	**1**	**1**	**2**	**0,17%**	1	0	1	0,09%	1	100,00%
Pemimpin Wilayah Head of Regional Office	**9**	**0**	**9**	**0,78%**	9	0	9	0,84%	0	0,00%
Wakil Pemimpin Wilayah Deputy Head of Regional Office	**2**	**0**	**2**	**0,17%**	2	0	2	0,19%	0	0,00
Kepala Kantor Cabang Head of Branch Office	**50**	**4**	**54**	**4,70%**	48	6	54	5,02%	0	0,00%
Kepala Departemen/ Kepala Bagian/ Manajer Department Head/ Division Head/ Manager	**191**	**66**	**257**	**22,35%**	179	65	244	22,70%	13	5,33%
Kepala Seksi & Kepala KUP Head of Section & Head of KUP	**17**	**0**	**17**	**1,48%**	16	0	16	1,49%	1	6,25%
Fungsional Functional	**39**	**22**	**61**	**5,30%**	41	22	63	5,86%	(2)	(3,17) %
Staf* Staff*	**252**	**307**	**559**	**48,61%**	256*	285*	541*	50,33*	18	3,33%
Calon Karyawan Prospective Employees	**77**	**93**	**170**	**14,78%**	46	80	126	11,72%	75	6,98%
Jumlah Total	**650**	**500**	**1.150**	**100,00%**	**610**	**465**	**1075**	**100%**	**0**	**0,00%**

*) disajikan kembali / restated
L = Laki-laki/P = Perempuan
M = Male/F = Female

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



Berdasarkan level organisasi, komposisi karyawan tetap Jamkrindo didominasi oleh level staf (termasuk pelaksana).

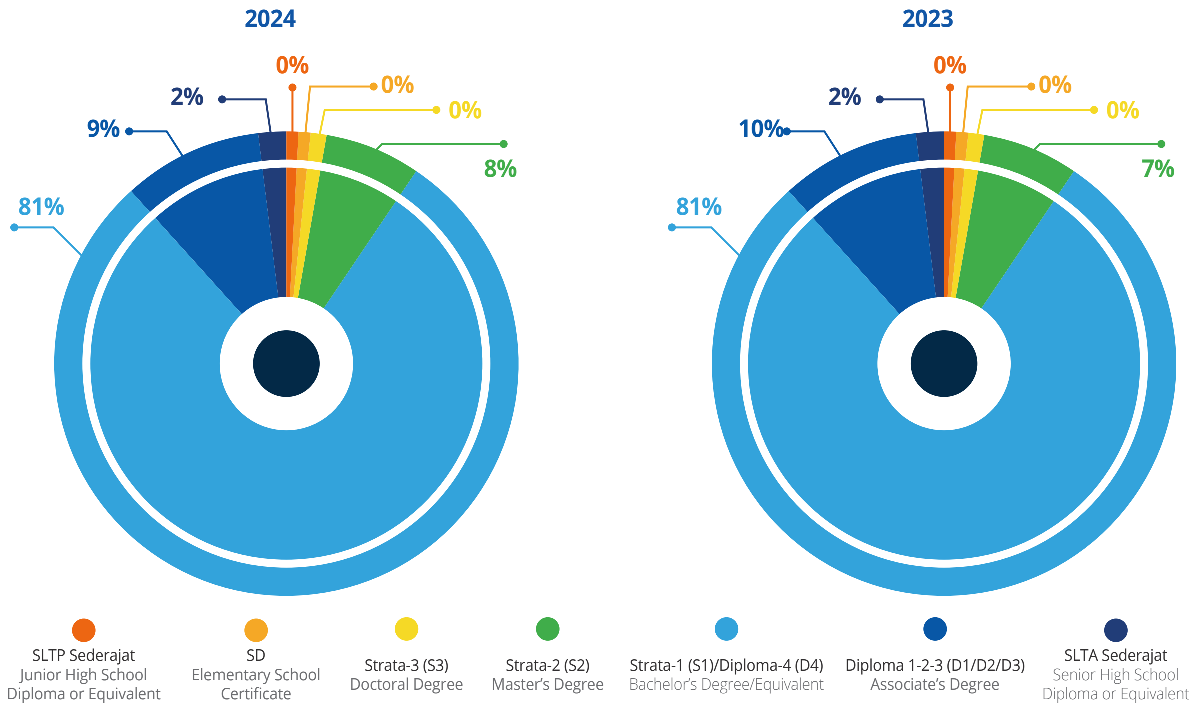
Based on organizational level, the composition of Jamkrindo's permanent employees is dominated by staff (including executive staff).

Demografi Karyawan Tetap Berdasarkan Jenjang Pendidikan (orang)
Permanent Employee Demographics based on Education Level (people)

Jenjang Pendidikan Education Level	2024				2023				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total (1)	Persentase Percentage (%)	L M	P F	Jumlah Total (2)	Persentase Percentage (%)	Jumlah Total (3=1-2)	Persentase Percentage (%) (3/2)
Strata-3 (S3) Doctoral Degree	**0**	**0**	**0**	**0,00%**	0	0	0	0,00%	0	0,00%
Strata-2 (S2) Master's Degree	**55**	**33**	**88**	**7,65%**	50	27	77	7,16%	11	14,29%
Strata-1 (S1)/Diploma-4 (D4) Bachelor's Degree/ Equivalent	**534**	**401**	**935**	**81,30%**	495	376	871	81,02%	64	7,35%
Diploma 1-2-3 (D1/D2/D3) Associate's Degree	**43**	**60**	**103**	**8,96%**	45	56	101	9,40%	2	1,98%
SLTA Sederajat Senior High School Diploma or Equivalent	**14**	**6**	**20**	**1,74%**	16	6	22	2,05%	(2)	(9,09) %
SLTP Sederajat Junior High School Diploma or Equivalent	**4**	**0**	**4**	**0,35%**	4	0	4	0,37%	0	0,00%
SD Elementary School Certificate	**0**	**0**	**0**	**0,00%**	0	0	0	0,00%	0	0,00%
Jumlah Total	**650**	**500**	**1.150**	**100,00%**	**610**	**465**	**1.075**	**100,00%**	**75**	**6,98%**

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

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



Dilihat dari jenjang pendidikan, mayoritas karyawan tetap Jamkrindo memiliki latar belakang pendidikan sarjana strata-1 dan/atau diploma-4.

In terms of education level, the majority of Jamkrindo's permanent employees have a bachelor's degree and/or diploma-4 education background.

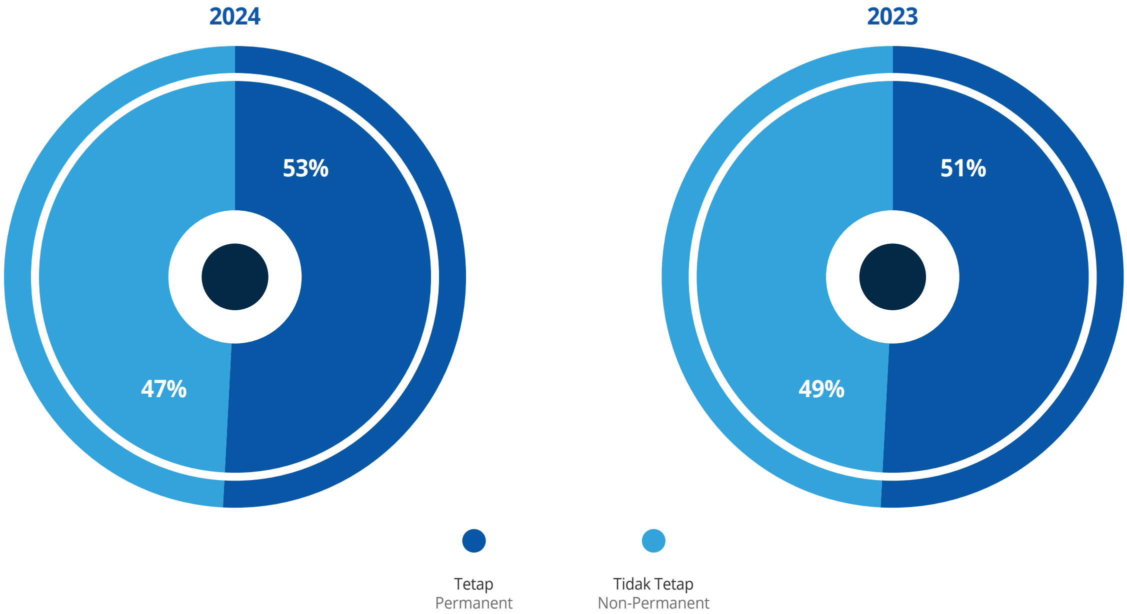
Demografi Karyawan Berdasarkan Status Kepegawaian (orang)
Demographic of Permanent Employees Based on Employment Status (people)

Status Kepegawaian Employment Status	2024				2023				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total (1)	Persentase Percentage (%)	L M	P F	Jumlah Total (2)	Persentase Percentage (%)	Jumlah Total (3=1-2)	Persentase Percentage (%) (3/2)
Tetap Permanent										
Permanen (PKWTT) Permanent (PKWTT)	644	497	1.141	53,02%	603	462	1.065	50,24%	76	7,14%
Penugasan pada entitas anak, PT Jamkrindo Syariah Assigned to a subsidiary, PT Jamkrindo Syariah	5	2	7	0,33%	6	2	8	0,38%	(1)	(12,50) %
Penugasan PT LSPP Assigned to PT LSPP	1	1	2	0,09%	1	1	2	0,09%	0	0,00%
Sub Jumlah Tetap Subtotal of Permanent Employees	650	500	1.150	53,44%	610	465	1.075	50,71%	75	6,98%
Tidak Tetap Non-Permanent										
Kontrak Outsourcing Outsourcing Contracts	585	246	831	38,62%	585	246	831	39,20%	0	0,00%
Magang Bersertifikasi Certified Internship	0	0	0	0,00%	0	0	0	0,00%	0	0,00%
Prohire Prohire	13	7	20	0,93%	15	5	20	0,94%	0	0,00%
KKWT Specific Time Work Agreement (KKWT)	81	70	151	7,02%	97	97	194	9,15%	(43)	(22,16) %

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

Status Kepegawaian Employment Status	2024 L M	2024 P F	2024 Jumlah Total (1)	2024 Persentase Percentage (%)	2023 L M	2023 P F	2023 Jumlah Total (2)	2023 Persentase Percentage (%)	Kenaikan (Penurunan) Increase (Decrease) Jumlah Total (3=1-2)	Kenaikan (Penurunan) Increase (Decrease) Persentase Percentage (%) (3/2)
Sub Jumlah Tidak Tetap Subtotal of Non-Permanent Employees	679	323	1.002	46,56%	697	348	1.045	49,29%	(43)	(4,11) %
Jumlah Total	1.329	823	2.152	100,00%	1307	813	2120	100,00%	32	1,51%

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



Berdasarkan status kepegawaian, jumlah karyawan tetap Jamkrindo lebih dominan dibandingkan dengan karyawan tidak tetap dengan selisih yang tidak begitu jauh.

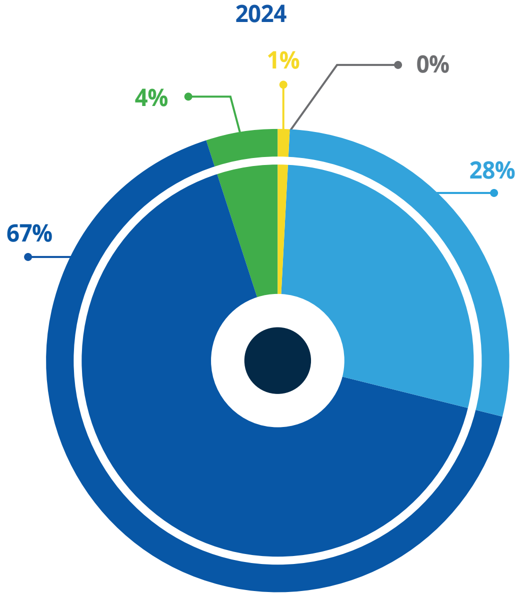
Based on employment status, the total number of of Jamkrindo's permanent employees is more dominant compared to non-permanent employees by a small difference.

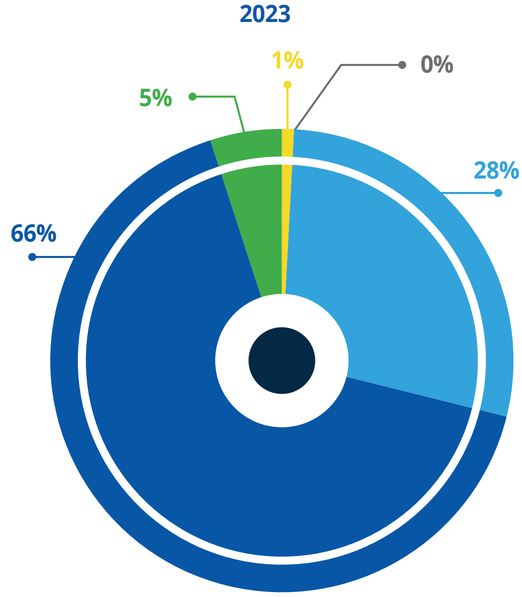
Demografi Karyawan Tetap Berdasarkan Penempatan/Wilayah Kerja (orang)
Permanent Employee Demographics Based on Placement/Operating Area (people)

Penempatan/ Wilayah Kerja Placement/Operating Area	2024 L M	2024 P F	2024 Jumlah Total (1)	2024 Persentase Percentage (%)	2023 L M	2023 P F	2023 Jumlah Total (2)	2023 Persentase Percentage (%)	Kenaikan (Penurunan) Increase (Decrease) Jumlah Total (3=1-2)	Kenaikan (Penurunan) Increase (Decrease) Persentase Percentage (%) (3/2)
Kantor Pusat Head Office	174	150	324	28,17%	161	145	306	28,47%	18	5,88%
Kantor Wilayah/Cabang Regional /Branch Office	440	325	765	66,52%	413	298	711	66,14%	54	7,59%
KUP General Tax Provisions (KUP)	30	22	52	4,52%	29	19	48	4,47%	4	8,33%
Penugasan Jamsyar Assigned to Jamsyar	5	2	7	0,61%	6	2	8	0,74%	(1)	(12,50) %
Penugasan PT LSPP Assigned to PT LSPP	1	1	2	0,17%	1	1	2	0,19%	0	0,00%
Jumlah Total	650	500	1.150	100,00%	610	465	1075	100,00%	75	6,98%

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

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





Dilihat dari penempatan wilayah kerja, mayoritas karyawan tetap Jamkrindo bertugas di Kantor Wilayah atau Kantor Cabang.

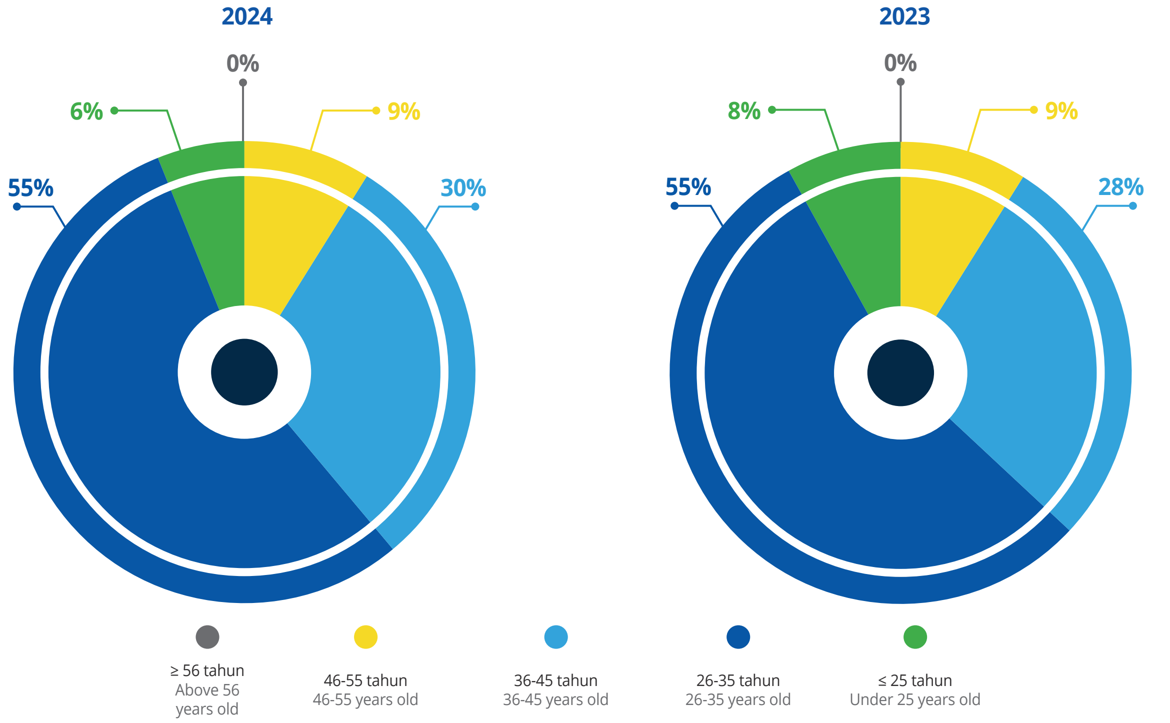
Based on the placement of operating areas, the majority of Jamkrindo's permanent employees are assigned to Regional Offices or Branch Offices.

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

Rentang Usia Age Range	2024				2023				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total (1)	Persentase Percentage (%)	L M	P F	Jumlah Total (2)	Persentase Percentage (%)	Jumlah Total (3=1-2)	Persentase Percentage (%) (3/2)
≥ 56 tahun Above 56 years old	**0**	**0**	**0**	**0,00%**	0	0	0	0,00%	0	0,00%
46-55 tahun 46-55 years old	**66**	**35**	**101**	**8,78%**	61	34	95	8,84%	6	6,32%
36-45 tahun 36-45 years old	**241**	**109**	**350**	**30,43%**	198	100	298	27,72%	52	17,45%
26-35 tahun 26-35 years old	**320**	**313**	**633**	**55,04%**	329	268	597	55,53%	36	6,03%
≤ 25 tahun Under 25 years old	**23**	**43**	**66**	**5,74%**	22	63	85	7,91%	(19)	(22,35) %
Jumlah Total	**650**	**500**	**1.150**	**100,00%**	**610**	**465**	**1075**	**100,00%**	**75**	**6,98%**

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

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



Berdasarkan kelompok usia, mayoritas karyawan tetap di Jamkrindo berasal dari kelompok usia 26-35 tahun. Hal ini mencerminkan dinamika tenaga kerja yang didominasi oleh generasi muda produktif, dengan potensi besar untuk mendukung inovasi dan pertumbuhan perusahaan di masa mendatang.

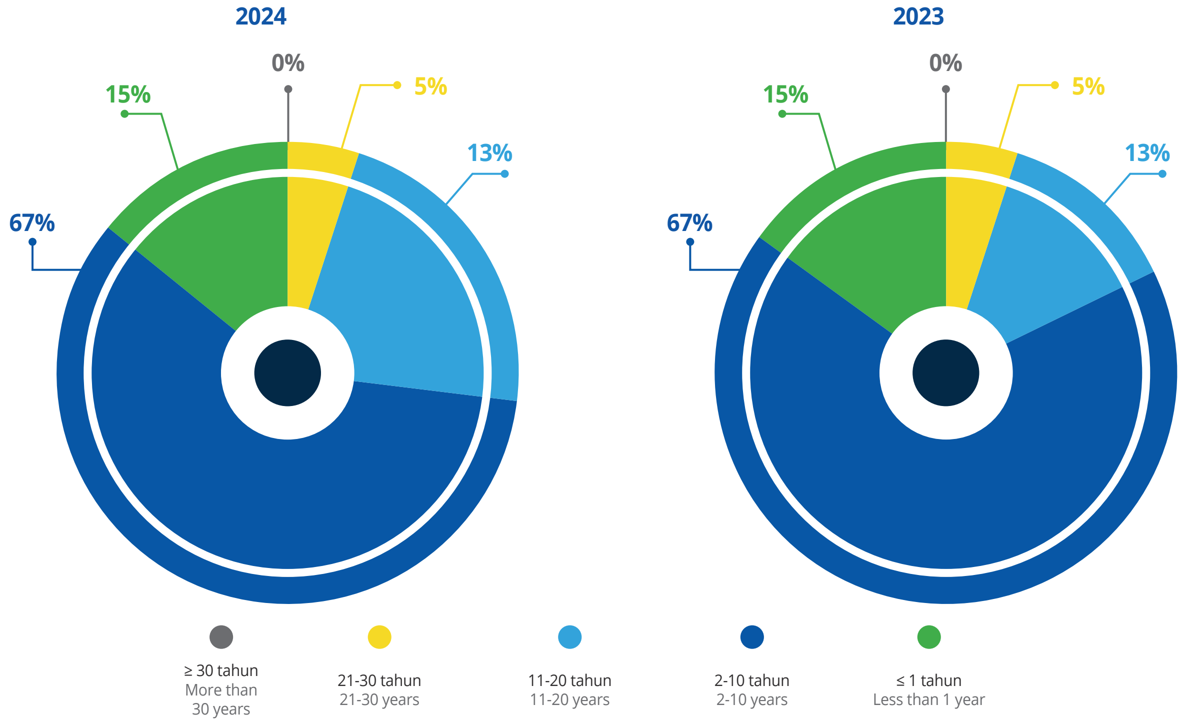
Based on the age range, the majority of permanent employees at Jamkrindo is of the 26-35 years old age range. This reflects the dynamic workforce dominated by productive young people, with great potential to support the company's innovation and growth in the future.

Demografi Karyawan Tetap Berdasarkan Masa Kerja (orang)
Demographic of Permanent Employee Based on Length of Service (people)

Masa Kerja Length of Service	2024				2023				Kenaikan (Penurunan) Increase (Decrease)	
	L M	P F	Jumlah Total (1)	Persentase Percentage (%)	L M	P F	Jumlah Total (2)	Persentase Percentage (%)	Jumlah Total (3=1-2)	Persentase Percentage (%) (3/2)
≥ 30 tahun More than 30 years	0	0	0	0,00%	0	0	0	0,00%	0	0,00%
21-30 tahun 21-30 years	35	28	63	5,48%	30	22	52	4,84%	11	21,15%
11-20 tahun 11-20 years	156	94	250	21,74%	86	59	145	13,49%	105	72,41%
2-10 tahun 2-10 years	387	291	678	58,96%	437	284	721	67,07%	(43)	(5,96) %
≤ 1 tahun Less than 1 year	72	87	159	13,83%	57	100	157	14,60%	2	1,27%
Jumlah Total	**650**	**500**	**1.150**	**100,00%**	**610**	**465**	**1075**	**100,00%**	**75**	**6,98%**

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

Komposisi Jumlah Karyawan Tetap Berdasarkan Masa Kerja
Composition of Permanent Employees based on Length of Service



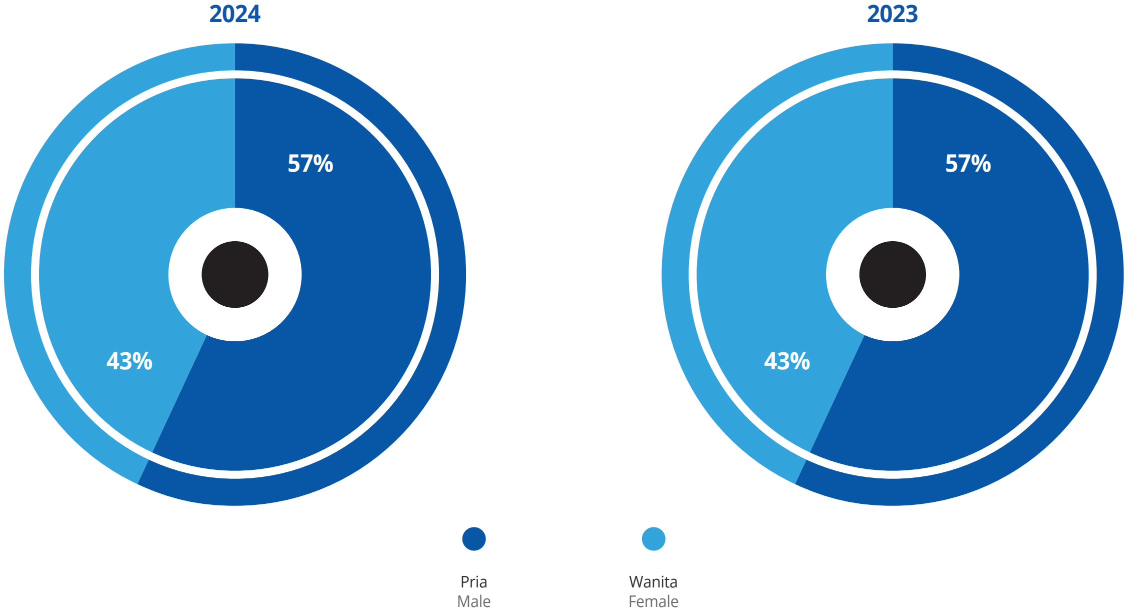
Berdasarkan masa kerja, mayoritas karyawan tetap di Jamkrindo memiliki masa kerja antara 2-10 tahun.

Based on length of service, the majority of permanent employees at Jamkrindo have between 2-10 years of service.

Demographic of Permanent Employees Based on Gender (people)
Demographic of Permanent Employees Based on Gender (people)

Gender	2024		2023		Kenaikan (Penurunan) Increase (Decrease)	
	Jumlah Total (1)	Persentase Percentage (%)	Jumlah Total (2)	Persentase Percentage (%)	Jumlah Total (3=1-2)	Persentase Percentage (%) (3/2)
Pria Male	650	56,52%	610	56,74%	40	6,56%
Wanita Female	500	43,48%	465	43,26%	35	7,53%
Jumlah Total	**1.150**	**100,00%**	**1075**	**100,00%**	**75**	**6,98%**

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



Mayoritas karyawan tetap di Jamkrindo merupakan laki-laki.

The majority of permanent employees at Jamkrindo are male employees.

Pengembangan Kompetensi

Pengelolaan sumber daya manusia secara profesional menjadi salah satu prioritas utama Jamkrindo dalam menyediakan produk dan layanan jasa penjaminan kredit berkualitas. Untuk mendukung hal tersebut, perencanaan dan strategi pengembangan SDM dilakukan secara terarah, memastikan ketersediaan SDM yang kompeten untuk mengisi berbagai posisi, jabatan, dan tanggung jawab sesuai kebutuhan pada waktu yang tepat.

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

Competency Development

Professional human capital management is one of Jamkrindo's top priorities in providing quality credit guarantee products and services. To support this, HC planning and development strategies are conducted in a directed manner, ensuring the availability of competent human capital to fill various positions and responsibilities as needed at the right time.

The HC development planning and strategy aims to:

1. To improve 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 occurence of mismanagement and overlap in the execution of duties;
4. To facilitate coordination, integration, and synchronization to increase work productivity;
5. To serve as a guideline in establishing recruitment, development, compensation, performance assessment, career management, and discipline until the retirement/ dismissal of employees.

Biaya Pengembangan Kompetensi

Secara keseluruhan, anggaran untuk Pembelajaran dan Pengembangan SDM yang telah digunakan Jamkrindo hingga Desember 2024 mencapai Rp36,6 miliar atau 121% dari total anggaran yang ditetapkan sebesar Rp 30,3 miliar.

Competency Development Costs

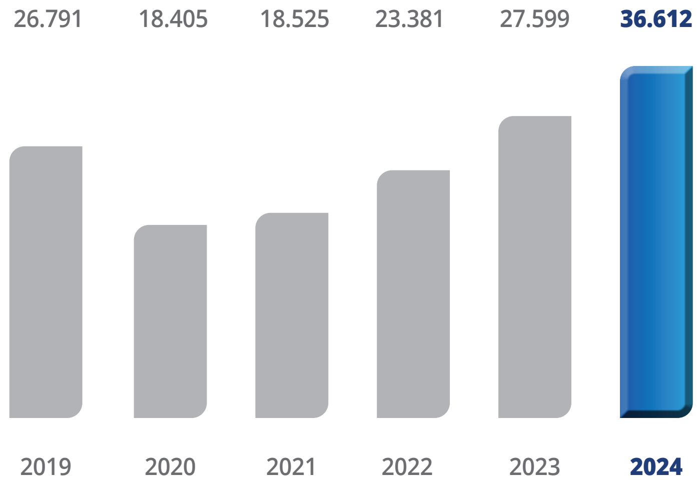
Overall, the budget for HC Learning and Development that Jamkrindo has used until December 2024 reached IDR 36.6 billion or 121% of the total budget set at IDR 30.3 billion.

	Realisasi 2024 (Rp-juta) 2024 Realization (IDR-million) **(1)**	**Anggaran 2024 (Rp-juta)** 2024 Budget (IDR-million) **(2)**	**Realisasi 2023 (Rp-juta)** 2023 Realization (IDR-million) **(3)**	**Realisasi 2024 terhadap Anggaran 2024** 2024 Realization in comparison to 2024 Budget **(%)** **(1:2)**	**Realisasi 2024 terhadap Realisasi 2023** 2024 Realization in comparison to 2023 Realization **(%)** **(1:3)**
Biaya Pengembangan Kompetensi Competency Development Costs	36.312	30.355	27.599	121%	133%

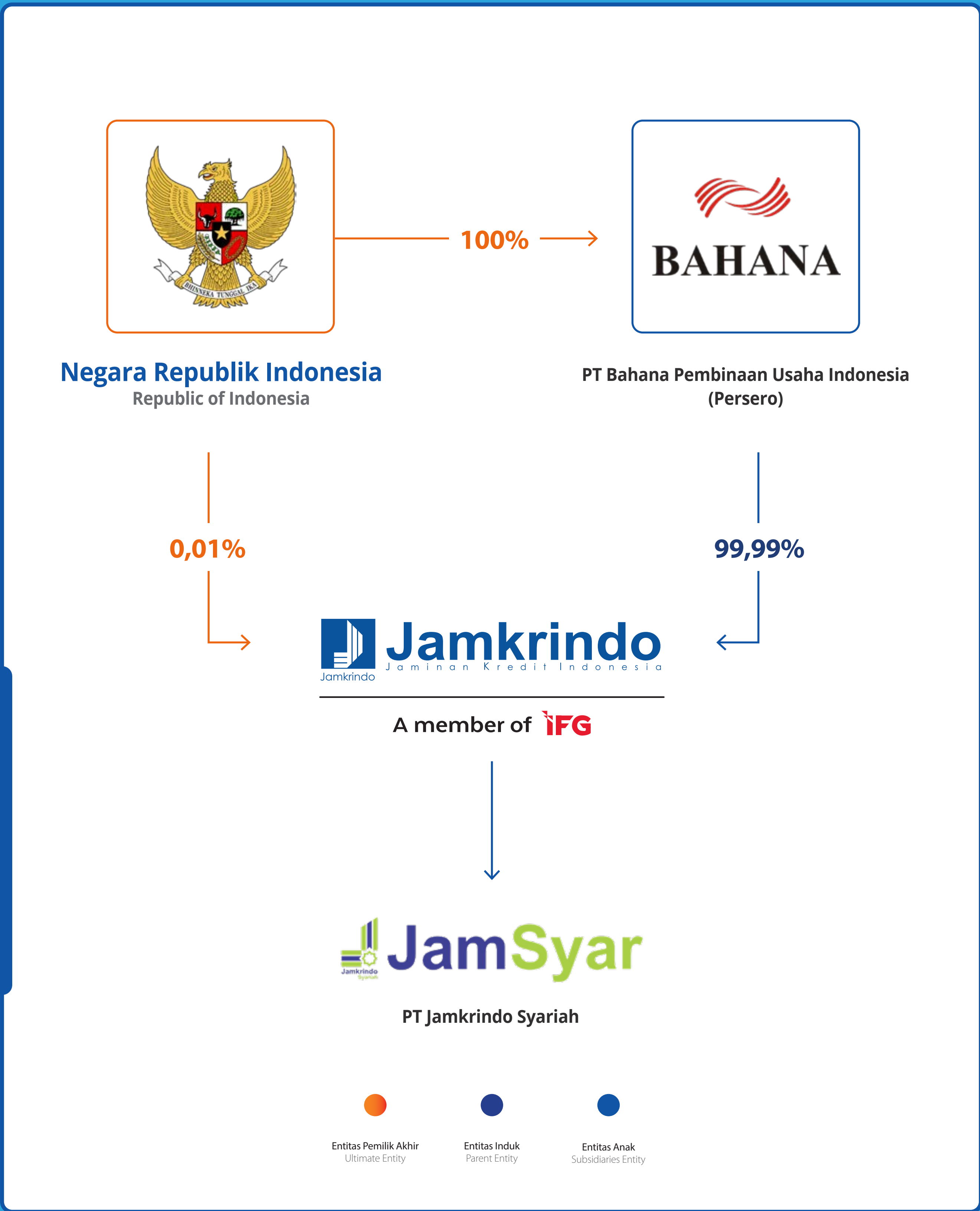
Berdasarkan data realisasi anggaran Pembelajaran dan Pengembangan SDM dari tahun 2019 hingga 2024, terdapat peningkatan anggaran sebesar 16,29% dari tahun 2023 ke tahun 2024. Adapun total biaya pengembangan kompetensi karyawan dapat dilihat pada grafik berikut:

Based on the data on the realization of the HC Learning and Development budget from 2019 to 2024, there was a budget increase of 16.29% from 2023 to 2024. The total cost of employee competency development is presented in the following graph:

Grafik Realisasi Anggaran Pembelajaran dan Pengembangan SDM
Realization Chart of HC Learning and Development Budget



STRUKTUR GRUP DAN KELOMPOK USAHA
STRUCTURE OF BUSINESS GROUPS



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

LIST OF SUBSIDIARIES AND ASSOCIATES/JOINTVENTURE (JV)/SPECIAL PURPOSE VEHICLE (SPV)

Hingga 31 Desember 2024, Jamkrindo memiliki satu entitas anak perusahaan, yaitu PT Penjaminan Jamkrindo Syariah (Jamsyar), yang berfokus pada penyediaan jasa penjaminan syariah.

As of December 31, 2024, Jamkrindo has one subsidiary, which is PT Penjaminan Jamkrindo Syariah (Jamsyar), which focuses on providing sharia guarantee services.

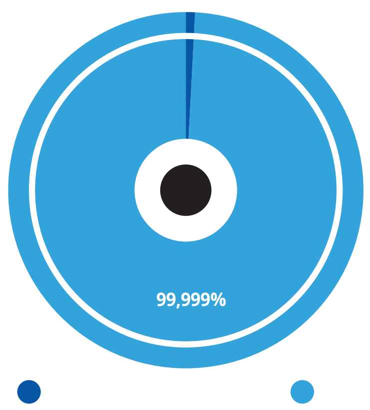
Entitas Anak Subsidiary	**Bidang Usaha** Line of Business	**Domisili** Domicile	**Tahun Pendirian** Year of Establishment	**Tahun Beroperasi** Year of Operation	**Kepemilikan Saham** Shareholding **(%)**		**Jumlah Aset (Rp-juta)** Total Assets (IDR-million)		**Status Operasi** Operation Status
					2024	**2023**	**2024**	**2023**	
PT Penjaminan Jamkrindo Syariah	Jasa Penjaminan Syariah Sharia Guarantee Services	Jakarta	2014	2014	99,929%	99,929%	2.408.935	2452095	Beroperasi In-Operation

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

PT Penjaminan Jamkrindo Syariah ("Jamsyar") was established on September 16, 2014 and obtained its operational license on November 7, 2014. Jamsyar was established through Notarial Deed No. 68 by 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 the Ratification of the Establishment of Limited Liability Company PT Penjaminan Jamkrindo Syariah dated September 24, 2014, then obtained an operating license from the Financial Services Authority (OJK) through 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 business of Sharia Guarantee Service Business, with the tagline "Progressive Jamsyar: Professional, Agile, Responsive, and Innovative". The Company owns 99.929% of Jamsyar shares, while the remaining 0.0710% is owned by Koperasi Warga Jamkrindo Sejahtera.

Kepemilikan Jamsyar
Shareholding of Jamsyar



	2024 (Rp-juta) 2024 (IDR-million)	2023 (Rp-juta) 2023 (IDR-million)
Pendapatan Income	254.185	333437
Beban Usaha Operating Expenses	200.838	128258
Laba Bersih Net Profit	54.105	33889
Laba Komprehensif Comprehensive Profit	51.390	48296
Aset Assets	2.408.935	2452095
Liabilitas Liabilities	1.163.425	1257974
Ekuitas Equity	1.245.509	1194121

Manajemen Kunci Jamsyar per 31 Desember 2024
Key Management of Jamsyar as of December 31, 2024

Dewan Komisaris Board of Commissioners	
Komisaris Independen Independent Commissioner	Edy Utomo
Komisaris Commissioner	Alie Basya Syamsudin
Direksi Board of Directors	
Direktur Utama President Director	Hari Purnomo
Direktur Operasional & Plt. Direktur Keuangan, SDM dan Umum Director of Operations, and Concurrent Director of Finance, Human Capital, and General Affairs	Loesdarwanto
Dewan Pengawas Syariah Sharia Supervisory Board	
Ketua Dewan Pengawas Syariah Chairman of the Sharia Supervisory Board	Prof. Dr. H. M. Asrorun Ni'am Sholeh, MA.
Anggota Dewan Pengawas Syariah Member of the Sharia Supervisory Board	Ir. H. Muhammad Syakir Sula, A.A.I.J, F.I.I.S.
Anggota Dewan Pengawas Syariah Member of the Sharia Supervisory Board	Dr. H. Abdul Aziem, S.H., M.H., M.Pd.

KRONOLOGIS PENERBITAN SAHAM DAN PENERBITAN EFEK LAINNYA

CHRONOLOGY OF SHARE ISSUANCE AND OTHER SECURITIES ISSUANCE

Sepanjang tahun 2024, Perusahaan tidak melakukan perdagangan saham kepada publik, baik di bursa efek yang ada di Indonesia maupun di luar negeri, dan tidak melakukan pencatatan saham di bursa efek manapun. Oleh karena itu, tidak terdapat informasi terkait dengan perdagangan saham, termasuk tahun penerbitan saham, jumlah saham yang diterbitkan, nilai nominal saham, serta harga penawaran saham pada setiap langkah tindakan korporasi (*corporate action*). Selain itu, tidak terdapat data mengenai jumlah saham yang tercatat setelah masing-masing *corporate* action, maupun nama bursa tempat saham tersebut tercatat.

Perusahaan juga tidak menerbitkan efek lainnya sepanjang tahun 2024. Dengan demikian, tidak ada informasi terkait dengan nama efek lainnya, tahun penerbitan efek tersebut, tingkat bunga atau imbalan yang ditawarkan, serta tanggal jatuh tempo efek lainnya. Informasi terkait nilai penawaran efek lainnya, nama bursa tempat efek tersebut tercatat, dan peringkat efek juga tidak tersedia.

Throughout 2024, the Company did not trade shares to the public, either on stock exchanges in Indonesia or abroad, and did not list its shares on any stock exchange. Therefore, there is no information related to share trading, including the year of share issuance, number of shares issued, par value of shares, and share offering price at each *corporate action. Furthermore,* there is no data on the number of shares listed after each *corporate action*, nor the name of the exchange where the shares are listed.

The Company also have not issued any other securities during 2024. As such, there is no information relating to the name of the other securities, the year of issue of the securities, the interest rate or reward offered, and the maturity date of the other securities. Information related to the offering value of other securities, the name of the exchange where the securities are listed, and the rating of the securities is also not available.

LEMBAGA DAN PROFESI PENUNJANG

SUPPORTING INSTITUTIONS AND PROFESSIONS

Nama dan Alamat Kontak Lengkap Full Name and Address		**Jenis dan Bentuk Jasa** Types and Forms of Services	**Biaya** Cost	**Periode Penugasan** Assignment Period
Pemeringkat Perusahaan Rating Agency	PT. Pemeringkat Efek Indonesia (Pefindo). Equity Tower Lantai 30, Sudirman Central Business District Lot 9, Jalan Jenderal Sudirman Kav. 52-53 Jakarta 12190	Financial Rating	Rp. 125.000.000 (belum termasuk pajak)	15 April 2025 s.d. 15 April 2026
Kantor Akuntan Publik Public Accounting Firm	Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan (KAP AAJ). Plaza Asia Lantai 10, Jl. Jend. Sudirman Kav. 59, Jakarta 12190	Audit	Rp. 972.400.000 (belum termasuk pajak)	31 Desember 2024 s.d. 30 April 2025
Konsultan Aktuaria Actuarial Consultant	-	-	-	-
Konsultan Hukum Legal Consultant	ANPN Law Firm Attorneys At Law Menara Cakrawala 12 Th Floor Unit 1205 A Jl. M. H. Thamrin No. 9 Jakarta Pusat 10340	Pelayanan Jasa Hukum Rutin	Rp30.000.000/bulan (belum termasuk pajak)	31 Mei 2024 s.d. Tanggal 31 Mei 2025
	M&D Law Office. Centennial Tower Lantai 37, Jalan Gatot Subroto Kav. 24 – 25 Kuningan, Jakarta Selatan 12950	Pelayanan Jasa Hukum Rutin	Rp25.000.000/bulan (belum termasuk pajak)	22 Desember 2024 s.d 22 Desember 2025
Jasa Penilaian Rating Services	-	-	-	-

PENGHARGAAN DAN SERTIFIKASI
AWARDS AND CERTIFICATIONS

Penghargaan di tahun 2024
Awards in 2024

Marketeers Editor's Choice Award 2024:
Digital Guarantee Program for SME of the Year (J@de)

Jawa Pos 7 Most Popular Brand of the Year 2024 :
Kategori Keuangan - Jasa Keuangan Lainnya non Perbankan
Jawa Pos. 7 Most Popular Brand of 2024:
Finance Category - Other Non-Banking Financial Services

BCOMMS 2024 : Kategori Sustainability Community Involvement and Development (CID) Kesehatan
BCOMMS 2024 : Category of Sustainability Community Involvement and Development (CID) in Healthcare

GRC & Performance Excellence Award 2024 : The Best GRC for Corporate Finance 2024 (Guarantee Services)

GRC & Performance Excellence Award 2024 : The Best GRC for Corporate Risk Management 2024 (Guarantee Services)

IMACO 2024 : Outstanding Financial Accessibility Expansion through Strategic Collaboration kategori Credit Guarantee
IMACO 2024 : Credit Guarantee Category - Outstanding Financial Accessibility Expansion through Strategic Collaboration

Indonesia Most Reputable Companies 2024 : kategori Guarantee Company dengan predikat Very Good
Indonesia Most Reputable Companies 2024 : Guarantee Company Category with a predicate of Very Good

Markplus Institute Learning Excellence Award : Excellence in Learning Experience

Sertifikasi yang Masih Berlaku di Tahun 2024
Certifications Still Valid in 2024

Tanggal Date	**Deskripsi** Description	**Berlaku Hingga** Valid Until	**Diberikan oleh** Organizer
29 April 2019 April 29, 201	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)
28 Januari 2023 January 28, 2023	Sistem Manajemen Layanan Teknologi Informasi SNI ISO 20000 : 2018 Information Technology Service Management System SNI ISO 20000: 2018	27 Januari 2026 January 27, 2026	BSI (British Standards Institution)
29 Agustus 2023 August 29, 2023	Sistem Manajemen Anti Penyuapan ISO 37001:2016 ISO 37001:2016 Anti-Bribery Management System	29 Agustus 2023 – 28 Agustus 2026 August 29, 2023 - August 28, 2026	Intertek SAI Global
1 November 2023 November 1, 2023	Business Continuity Management System SNI ISO 22301	1 November 2024 November 1, 2024	BSI Group
7 Mei 2024 May 7, 2024	Sertifikat Pemeringkatan dengan peringkat idA+/Stable (Single A Plus; Stable Outlook) Atas PT Jamkrindo Syariah Certificate of Rating with idA+/Stable (Single A Plus; Stable Outlook) on PT Jamkrindo Syariah	1 Mei 2025 May 1, 2025	Pefindo

KEANGGOTAAN ASOSIASI
ASSOCIATION MEMBERSHIP

Untuk memperkuat kinerja bisnisnya, Jamkrindo telah bergabung dengan beberapa organisasi sebagai anggota, sebagai berikut:

To strengthen its business performance, Jamkrindo has joined several organizations as a member, in the following organizations:

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

DAFTAR ALAMAT ENTITAS ANAK DAN KANTOR CABANG/KANTOR PERWAKILAN

LIST OF ADDRESSES OF SUBSIDIARIES AND BRANCHES/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 Head Office of 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	Jamkrindo Building Jl. Angkasa Blok B-9 Kav.6 Kota Baru, Bandar Kemayoran Central Jakarta 10610, Indonesia Phone: +62 21 6540335 Fax: +62 21 6540344, 6540348 Website: www.jamkrindo.co.id Email: contact@jamkrindo.com
Entitas Anak Subsidiary			
PT Penjaminan Jamkrindo Syariah	:	Gedung Jamsyar Jl. Letjend Suprapto No.20 Blok A II/4 Cempaka Putih Timur Jakarta Pusat 10510 Telp: +62 21 6540386 Fax: +62 21 6540389 Website: www. jamkrindosyariah.com Email: info@jamkrindosyariah.com	Jamsyar Building Jl. Letjend Suprapto No.20 Blok A II/4 Cempaka Putih Timur Central Jakarta 10510 Phone: +62 21 6540386 Fax: +62 21 6540389 Website: www. jamkrindosyariah.com Email: info@jamkrindosyariah.com

Kantor Wilayah
Regional Offices

Kanwil Regional Office		**Alamat** Address
I	Medan	Jl. Ir. H. Juanda No. 48 Medan–20111; Telp: (061) 88813219 Fax: (061) 88741192 Jl. Ir. H. Juanda No. 48 Medan-20111; Phone: (061) 88813219 Fax: (061) 88741192
II	Palembang	Jl. H Residen Abdul Rozak No.188-189, Kec. Kalidoni, Kota Palembang, 30114 , Sumatera Selatan; Telp: 0711-5261019 Jl. H Residen Abdul Rozak No.188-189, Kec. Kalidoni, Kota Palembang, 30114 , South Sumatera; Phone: 0711-5261019
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 Jamkrindo Building Jl. Angkasa Blok B-9 Kav. 6 Kota Baru-Bandar Kemayoran, Central Jakarta 10610, DKI Jakarta; Phone (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 Jl. Soekarno Hatta No. 774 RT 06 RW 07 Cisaranten Endah, Arcamanik Subdistrict, Bandung City 40293; Phone: (022) 87357777 Fax: (022) 87357777
V	Semarang	Jl. Pamularsih No. 68 A Semarang, Jawa Tengah; Telp: 024-7614136 Jl. Pamularsih No. 68 A Semarang, Central Java; Phone: 024-7614136
VI	Surabaya	Gedung Jamkrindo, Jl. Raya Bandara Juanda Km. 2-3 Surabaya; Telp: (031) 8673827 Jamkrindo Building, Jl. Raya Juanda Airport Km. 2-3 Surabaya; Phone: (031) 8673827
VII	Denpasar	JL. Diponegoro no. 196, Dauh Puri Klod, Kec. Denpasar Barat, Denpasar, Bali 80119; Telp: (0361) 286854; Fax: (0361) 286267 JL. Diponegoro no. 196, Dauh Puri Klod, Kec. Denpasar Barat, Denpasar, Bali 80119; Phone: (0361) 286854; Fax: (0361) 286267
VIII	Banjarmasin	Jl. A.Yani Km 3,5 No.210B, Kel. Karang Mekar, Kec. Banjarmasin Timur, Kota Banjarmasin 70234; Telp: (0511) 6744706; Fax: (0511) 3273435 Jl. A.Yani Km 3,5 No.210B, Kel. Karang Mekar, Kec. Banjarmasin Timur, Banjarmasin City 70234; Phone: (0511) 6744706; Fax: (0511) 3273435
IX	Makassar	Jl. Lamaddukelleng No.25B, Losari, Kec. Ujung Pandang, Kota Makassar, Sulawesi Selatan 90113 Telp: 0411-875836 Fax: (0411) 8099005 Jl. Lamaddukelleng No.25B, Losari, Kec. Ujung Pandang, Makassar City, South Sulawesi 90113 Phone: 0411-875836 Fax: (0411) 8099005

Kantor Cabang Khusus
Special Branch Office

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

Kantor Wilayah
Regional Office

Kanwil Regional Office		Kantor Cabang Branch Office	Alamat Address
Medan	1	Medan	Jl. Sei Serayu No. 40 Medan, Sumatera Utara; Telp: (061) 4152827/4155767 Fax: (061) 4156775 Jl. Sei Serayu No. 40 Medan, North Sumatra; Phone: (061) 4152827/4155767 Fax: (061) 4156775
	2	Pekan Baru	Jl. Jendral Sudirman No. 349, Kelurahan Sumahilang, Kecamatan Pekanbaru, Kota Pekanbaru Telp : 0761-854311 Jl. Jendral Sudirman No. 349, Sumahilang Subdistrict, Pekanbaru District, Pekanbaru City Phone: 0761-854311
	3	Padang	Jl. Rasuna Said No. 89, Kelurahan Rimbo Kaluang, Kecamatan Padang Barat; Telp: 0751-4670006 Jl. Rasuna Said No. 89, Rimbo Kaluang Subdistrict, West Padang District; Phone: 0751-4670006
	4	Tanjung Pinang	Komplek Ruko Pamedan Jl. Raja Ali Haji NO. 6 Telp : (0771) 316919 Pamedan Shophouse Complex Jl. Raja Ali Haji No. 6 Phone: (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 Mahkota Raya Shophouse Complex Block G No.9 Jl Raja Ali Haji Fisabilillah, Batam Center, Batam Phone (0778) 7495993 Fax (0778)469019
	6	Balige	Jl. Patuan Nagari No. 30, Balige, Kabupaten Toba, Sumatera Utara Telp: 0632-8002002 Jl. Patuan Nagari No. 30, Balige, Kabupaten Toba, North Sumatera Phone: 0632-8002002
Palembang	7	Palembang	Jl. Residen Abdul Rozak No. 188-189 Kelurahan Kalidoni Palembang; Telp: 0711-5265123 Jl. Resident Abdul Rozak No. 188-189 Kalidoni Village, Palembang; 0711-5265123
	8	Jambi	Jln. Slamet Riyadi No. 77B, Kelurahan Sungai Putri, Kecamatan Danau Sipin, Kota Jambi 36122 Telp: 0741-5781870 Jln. Slamet Riyadi No. 77B, Sungai Putri Subdistrict, Danau Sipin District, Jambi City 36122 Phone: 0741-5781870
	9	Bengkulu	Jl. Jendral. Sudirman No. 1125, Ps. Melintang, Kec. Tlk. Segara, Kota Bengkulu, Bengkulu 38115; Telp: 0736-8050011 Jl. Jendral. Sudirman No. 1125, Ps. Melintang, Kec. Tlk. Segara, Bengkulu City, Bengkulu 38115; Phone: 0736-8050011
	10	Lampung	Jl. Jend Sudirman No.128 RT.001 RW 001, Rawa Laut, Enggal. Bandar Lampung; Telp: (0721) 778511 Fax: (0721) 778513 Jl. Jend Sudirman No.128 RT.001 RW 001, Rawa Laut, Enggal. Bandar Lampung; Phone: (0721) 778511 Fax: (0721) 778513
	11	Pangkal Pinang	Jl. A Yani No. 11 H Pangkal Pinang–33136; Telp: (0717) 432837 Fax: (0717) 436816 Jl. A Yani No. 11 H Pangkal Pinang-33136; Phone: (0717) 432837 Fax: (0717) 436816
Jakarta	12	Jakarta	Gedung Jamkrindo Jl. Angkasa Blok B-9 Kav. 6 Kota Baru-Bandar Kemayoran Jakarta Pusat-10610 Telp: (021) 6540409 Jamkrindo Building Jl. Angkasa Blok B-9 Kav. 6 Kota Baru-Bandar Kemayoran Central Jakarta-10610 Phone: (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 Jl. Moch. Solor No. 4. RT/RW 004/007, Akcaya Village, South Pontianak, West Kalimantan 78121; Phone: (0561) 749095, Fax: (0561) 7461468
	14	Serang	Ruko Secang Blok A11-12, Jl. KH. Abdul Latif No. 8 Cimuncang, Kota Serang Secang Shophouse Blok A11-12, Jl. KH. Abdul Latif No. 8 Cimuncang, Serang City
	15	Tangerang	Foresta Business Loft 1, Jl. BSD Raya Utama No.5, Pagedangan, Kec. Pagedangan, Kabupaten Tangerang, Banten 15339 Foresta Business Loft 1, Jl. BSD Raya Utama No.5, Pagedangan, Kec. Pagedangan, Tangerang Regency, Banten 15339
Bandung	16	Bandung	Jl. Soekarno Hatta No 774 RT 06 RW 07 Cisaranten Endah Kec. Arcamanik Kota Bandung 40293 Telp: 022-87359999 Jl. Soekarno Hatta No. 774 RT 06 RW 07 Cisaranten Endah Kec. Arcamanik Bandung City 40293 Phone: 022-87359999
	17	Cirebon	Komplek Cirebon Super Block Mall (CSB) Jl. Dr. Cipto Mangunkusumo No. 26 Office Park Kav. No.15 Kel. Pekiringan Kec. Kesambi Kota Cirebon 4513; Telp: (0231) 8336851 Fax: (0231) 8336850 Cirebon Super Block Mall (CSB) Complex Jl. Dr. Cipto Mangunkusumo No. 26 Office Park Kav. No.15 Kel. Pekiringan Kec. Kesamb, Cirebon City 45131; Phone: (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 Jl. Terusan Ibrahim Singadilaga No.6 RT/RW 01/01 Purwamekar Village, Purwakarta Subdistrict, Purwakarta Regency, West Java; Phone: (0264) 8304002 Fax: (0264) 8304002

Kantor Wilayah
Regional Office

Kanwil Regional Office	Kantor Cabang Branch Office		Alamat Address
	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 Bounty Shophouse Complex Jl. Siliwangi Blok E No.90 Rt.05/02 Cikole Village, Cikole Subdistrict, Sukabumi City 43113; Phone: (0266) 6223811 Fax: (022) 6223868
	20	Tasikmalaya	Jl. Sutisna Senjaya No. 52 Kel. Empangsari, Kec.Tawang, Kota Tasikmalaya Telp : (0265) 235 4445 Jl. Sutisna Senjaya No. 52 Empangsari Village, Tawang Subdistrict, Tasikmalaya City Phone: (0265) 235 4445
Semarang	21	Semarang	Jl. Pamularsih No. 68 A Semarang; Telp: (024) 7614136/ 7610129 Fax: (024) 7614138 Jl. Pamularsih No. 68 A Semarang; Phone: (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 Jl. HOS Cokroaminoto No.161 A, Tegalrejo, Yogyakarta-55244; Phone: (0274) 5012288/5012323 Fax: (0274) 5012545
	23	Solo	Jl. Brigjend Slamet Riyadi Nomor 333, Kelurahan Purwosari, Kecamatan Laweyan, Kota Surakarta, 57142 Telp: 0271-7471299 Jl. Brigjend Slamet Riyadi Nomor 333, Purwosari Subdistrict, Laweyan District, Surakarta City, 57142 Phone: 0271-7471299
	24	Purwokerto	Jl. Jenderal Sudirman No. 196 B, Kel. Kranji, Kec. Purwokerto Timur, Kab. Banyumas Jawa Tengah 53115 Telp: (0281) 6572555 Fax: (0281) 6574755 Jl. Jenderal Sudirman No. 196 B, Kel. Kranji, Kec. Purwokerto Timur, Kab. Banyumas Central Java 53115; Phone: (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 Jl. Jend. Sudirman, Sudirman Square Shophouse No. 12-14 Kel. Nganguk, Kudus City District. Central Java-59312; Phone: (0291) 430757 Fax: (0291) 430758
	26	Tegal	Jl. Gajah Mada No.21, Kelurahan Mintaragen, Kecamatan Tegal Timur, Kota Tegal Provinsi Jawa Tengah 52121; Telp: 0283-4539777 Jl. Gajah Mada No.21, Mintaragen Village, Tegal Timur Subdistrict, Tegal City, Central Java Province 52121; Phone: 0283-4539777
Surabaya	27	Surabaya	Jl. Mayjend Sungkono No.38 RT 01 RW 01, Kel. Pakis, Kec. Sawahan, Kota Surabaya 60225, Telp: (031) 35934071 Jl. Mayjend Sungkono No.38 RT 01 RW 01, Kel. Pakis, Kec. Sawahan, Surabaya City 60225, Phone: (031) 35934071
	28	Kediri	Jl. Kilisuci No.85 Kota Kediri; Telp: (0354) 7418826Fax: (0354) 680881 Jl. Kilisuci No.85 Kediri City; Phone: (0354) 7418826 Fax: (0354) 680881
	29	Banyuwangi	Jl. Brawijaya No. 08 Kel. Sobo Kec. Banyuwangi Kab, Banyuwangi, Jawa Timur; Telp: (0333) 418140 Fax: (0333) 425804 Jl. Brawijaya No. 08 Kel. Sobo Kec. Banyuwangi Regency, Banyuwangi, East Java; Phone: (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 Jl. Semeru No.66, Kel. Oro-oro Dowo, Klojen Subdistrict. Malang City 65112 Phone (0341) 3018571 Fax (0341) 3019116
	31	Madiun	Jl. Thamrin No. 38, Madiun–63117; Telp: (0351) 4472250 Fax: (0351) 4472249 Jl. Thamrin No. 38, Madiun-63117; Phone: (0351) 4472250 Fax: (0351) 4472249
Denpasar	32	Denpasar	Jl. Hang Tuah No. 76 Denpasar Telp : (0361) 286854 Jl. Hang Tuah No. 76, Denpasar, Phone: (0361) 286854
	33	Mataram	Jl. Sriwijaya Ruko 4 No. 179, Mataram; Telp: (0370) 644573/ 644747 Fax: (0370) 644572 Jl. Sriwijaya Ruko 4 No. 179, Mataram; Phone: (0370) 644573/ 644747 Fax: (0370) 644572
	34	Sumbawa Besar	Jl. Hasanuddin No. 82 kec. Sumbawa Besar NTB, Telp : (0371) 24524 Jl. Hasanuddin No. 82 Sumbawa Besar Subdistrict, WNT (West Nusa Tenggara), Phone: (0371) 24524
	35	Kupang	Jl. Jenderal Soeharto No.110 Blok.A, RT 20, RW 008, Kel Naikolan, Kec Maulafa, Kota Kupang-NTT 85111; Telp: 085339200726 Jl. General Soeharto No.110 Blok.A, RT 20, RW 008, Naikolan Village, Maulafa Subdistrict, Kupang City-ENT (East Nusa Tenggara) 85111; Phone: 085339200726

Kantor Wilayah
Regional Office

Kanwil Regional Office		Kantor Cabang Branch Office	Alamat Address
Banjarmasin	36	Samarinda	Jl. A Yani No. 37 Kec. Sungai Pinang, Kel. Sungai Pinang Dalam, Samarinda, Kalimantan Timur 75117; Telp: (0541) 747608 Fax: (0541) 206578 Jl. A Yani No. 37 Sungai Pinang Subdistrict, Sungai Pinang Dalam Village, Samarinda, East Kalimantan 75117; Phone: (0541) 747608 Fax: (0541) 206578
	37	Banjarmasin	Jl. A. Yani Km. 2,2 No. 137 Kel. Kuripan Kec Banjarmasin Timur Kota Banjarmasin 70236; Telp: (0511) 3273345 Fax: (0511) 3273435 Jl. A. Yani Km. 2,2 No. 137 Kel. Kuripan Kec Banjarmasin Timur, Banjarmasin City 70236; Phone: (0511) 3273345 Fax: (0511) 3273435
	38	Palangkaraya	Jl. Yos Sudarso No. 6 Kota Palangkaraya Provinsi Kalimantan Tengah 73112 Telp/fax : 0536-4264369 Jl. Yos Sudarso No. 6 Palangkaraya City, Central Kalimantan Province 73112 Phone/fax : 0536-4264369
	39	Tarakan	Jl. Jend Sudirman RT.04 Kel. Pamusian, Kec. Tarakan Tengah, Tarakan-77113; Telp: (0551) 30448 Fax: (0551) 30494 Jl. Jend Sudirman RT.04 Pamusian Village, Tarakan Tengah Subdistrict, Tarakan-77113; Phone: (0551) 30448 Fax: (0551) 30494
	40	Balikpapan	Jl. Jend. Sudirman No.11. Balikpapan-76114; Telp: (0542) 8504032 Fax: (0542) 8504033 Jl. Jend. Sudirman No.11. Balikpapan-76114; Phone: (0542) 8504032 Fax: (0542) 8504033
Makassar	41	Makassar	Jl. Dr. Sam Ratulangi No. 140 Telp : (0411)873031 Jl. Dr. Sam Ratulangi No. 140 Phone: (0411)873031
	42	Gorontalo	Jl. Prof. Dr. H.B. Jassin Ruko No.3, Tomulabutao, Kec. Dungingi, Kota Gorontalo, Gorontalo 96139 Telp (0435) 828003 Fax: (0435) 828002 Jl. Prof. Dr. H.B. Jassin Ruko No.3, Tomulabutao, Dungingi District, Gorontalo City, Gorontalo 96139 Phone (0435) 828003 Fax: (0435) 828002
	43	Mamuju	Jl. Urip Sumoharjo No.55 Kelurahan Karema, Kecamatan Mamuju, Provinsi Sulawesi Barat 91515 Telp : 0426-2336666 Jl. Urip Sumoharjo No.55 Karema Village, Mamuju Subdistrict, West Sulawesi Province 91515 Phone : 0426-2336666
	44	Ambon	Jl Philip Latumahina No.16 Ruko 1 Ambon 97126; Telp: (0911) 351770 Jl Philip Latumahina No.16 Ruko 1 Ambon 97126; Phone: (0911) 351770
	45	Ternate	Jl. Kapitan Pattimura No.15, Stadion, Kec. Ternate Tengah, Kota Ternate, Maluku Utara 97722, Telp: 0921-3122793 Jl. Kapitan Pattimura No.15, Stadion, Central Ternate District, Ternate City, North Maluku 97722, Phone: 0921-3122793
	46	Jayapura	Jl Raya Abepura Entrop, Kec Jayapura Selatan Kelurahan Entrop, Kota Jayapura, Papua 99224, Telp/Fax : 0967-5161140 Jl Raya Abepura Entrop, South Jayapura District, Entrop Village, Jayapura City, Papua 99224, Phone/Fax : 0967-5161140
	47	Manokwari	Jl. Trikora, Wosi,Manokwari Papua Barat Telp : (0986)214184 Jl. Trikora, Wosi, Manokwari West Papua Phone: (0986)214184
	48	Palu	Jl. Dewi Sartika No. 58 C Palu-Sulteng 94121 Telp :(0451) 4131812 Jl. Dewi Sartika No. 58 C Palu-Sulteng 94121 Phone: (0451) 4131812
	49	Kendari	Jl. Brigjend M. Yoenoes, Kel. Bende, Kec. Kadia, Kota Kendari 93461, Telp : 0401-3421928 Jl. Brigjend M. Yoenoes, Bende Subdistrict, Kadia District, Kendari City 93461, Phone: 0401-3421928
	50	Manado	Jl. Piere Tendean No.99, Boulevard, Kelurahan Sario Utara, Kecamatan Sario, Kota Manado, Sulawesi Utara, Telp :(62-431) 865194/865198 Jl. Piere Tendean No.99, Boulevard, North Sario Subdistrict, Sario District, Manado City, North Sulawesi, Phone: (62-431) 865194/865198
	51	Pare-pare	Jl. Andi mappatola no 30 c parepare, sulawesi selatan Telp : 0421-2914592 Jl. Andi mappatola no 30 c parepare, south sulawesi, Phone: 0421-2914592
	52	Palopo	Jl. Sungai Rongkong Kelurahan Salobulo Kecamatan Wara Utara Kota Palopo, Provinsi Sulawesi Selatan 91911; Telp: (0471) 23006 Fax: (0471) 326925 Jl. Sungai Rongkong Salobulo Subdistrict North Wara District Palopo City, South Sulawesi Province 91911; Phone: (0471) 23006 Fax: (0471) 326925
	53	Sorong	Jl. Basuki Rahmat KM 9 Sorong (Samping BLKI)-Papua Barat Telp: (0951)329081 Jl. Basuki Rahmat KM 9 Sorong (beside BLKI)- West Papua Phone: (0951)329081

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

Kanwil Regional Office		KUP KUP	Alamat Address
Medan	1	Dumai	Jl Jendral Sudirman No.391 Dumai Kota Telp: (0765) 439037 Jl Jendral Sudirman No.391 Dumai Kota Phone: (0765) 439037
	2	Rantau Prapat	Jl. Ahmad Yani No.169 Kelurahan Kartini Kecamatan Rantau Utara Kabupaten Labuhan Batu; Telp: 0624-326333 Fax: 0624-326222 Jl. Ahmad Yani No.169 Kartini Subdistrict North Rantau District Labuhan Batu Regency; Phone: 0624-326333 Fax: 0624-326222
	3	Padangsidimpuan	Jl. Serma Lion Kosong No. 1 (Komplek Ruko Grand Place Sudirman) Kota Padangsidimpuan, Sumatera Utara; Telp: 0634-3551008 Jl. Serma Lion Kosong No. 1 (Ruko Grand Place Sudirman Complex) Padangsidimpuan City, North Sumatera ; Phone: 0634-3551008
Palembang	4	Lubuk Linggau	Jalan Yos Sudarso RT 001 No.366 Kel. Majapahit, Kec. Lubuk Linggau Timur 1, Sumatra Selatan Telp : 0733 3281182 Jalan Yos Sudarso RT 001 No.366 Majapahit Village, Lubuk Linggau Timur 1 Subdistrict, South Sumatra Phone: 0733 3281182
Jakarta	5	Bogor	Jl. Pajajaran No. 28, Warung Jambu, Bogor Telp : (0251) 7564211 Jl. Pajajaran No. 28, Warung Jambu, Bogor, Phone: (0251) 7564211
	6	Cibinong	Ruko Cibinong City Center Jalan Tegar Beriman 1 Blok A No. 29 Cibinong Kab Bogor Telp : (021) 29335250 Cibinong City Center Shophouse, Jalan Tegar Beriman 1 Blok A No. 29, Cibinong, Bogor Regency, Phone: (021) 29335250
	7	Bekasi	Ruko Perkantoran Jl.Jend A Yani Marga Jaya Bekasi Selatan 17148 Telp: (021) 82691292 Office Shophouse Jl.Jend A Yani Marga Jaya South Bekasi 17148 Phone: (021) 82691292
Semarang	8	Magelang	Jl. Sriwijaya No. 31 Rejowinangun Utara, Magelang Tengah, Kota Magelang, Jawa Tengah 56111; Telp: (0293) 3201767 Fax: (0293) 3201770 Jl. Sriwijaya No. 31 North Rejowinangun, Central Magelang, Magelang City, Central Java 56111; Phone: (0293) 3201767 Fax: (0293) 3201770
	9	Cilacap	Jl Jend. Sudirman No 17, Cilacap, Telp: (0282) 531194/ 532010 Fax: (0282) 531115 Jl Jend. Sudirman No 17, Cilacap, Phone: (0282) 531194/ 532010 Fax: (0282) 531115
Surabaya	10	Surabaya Kota Surabaya City	Ruko Central Merr, Jl. Dr. Ir. H. Soekarno No.360 B, Kedung Baruk, Kec. Rungkut, Surabaya, Jawa Timur 60298 Telp (031) 87858114 Fax (031) 87858114 Central Merr Shophouse, Jl. Dr. Ir. H. Soekarno No.360 B, Kedung Baruk, Rungkut District, Surabaya, East Java 60298 Phone (031) 87858114 Fax (031) 87858114
	11	Pamekasan	Jl. Jokotole No.62, Barurambat Timur, Kec. Pademawu, Kabupaten Pamekasan, Jawa Timur 69321, Telp : 0324-3510118 Jl. Jokotole No.62, East Barurambat, Pademawu District, Pamekasan Regency, East Java 69321, Phone: 0324-3510118
	12	Jember	Jl. KH Wahid Hasyim No. 12B, Kelurahan Kepatihan Kecamatan Kaliwates, Kabupaten Jember Jawa Timur Kode pos 68137 Telp & Fax : 0331-4431044 Jl. KH Wahid Hasyim No. 12B, Kepatihan Village, Kaliwates Subdistrict, Jember Regency, East Java, Postal code 68137 Phone & Fax: 0331-4431044
	13	Bojonegoro	Jl. WR. Supratman No.15, Bojonegoro–62111; Telp: (0353) 2898420 Fax: (0353) 2899525 Jl. WR. Supratman No.15, Bojonegoro-62111; Phone: (0353) 2898420 Fax: (0353) 2899525
Banjarmasin	14	Pangkalan Bun	Jl. Iskandar Kec.Arut Selatan, Kab Kotawaringin Barat, Kalimantan Tengah 74113 Jl. Iskandar Arut Selatan Subdistrict, West Kotawaringin Regency, Central Kalimantan 74113
Makassar	15	Watampone	Jalan Ahmad Yani No 29 B Kel. Macanang, Kec. Tanete. Provinsi Sulawesi Selatan Telp :0481 2921375 Jalan Ahmad Yani No 29 B Macanang Village, Tanete Subdistrict. South Sulawesi Province, Phone: 0481 2921375
	16	Pekalongan	Jl. KH. Mansyur No. 64 B, Bendan Kergon, Kec. Pekalongan Barat, Kota Pekalongan, Jawa Tengah 51119; Telp : 0285-8359006 Jl. KH. Mansyur No. 64 B, Bendan Kergon, West Pekalongan District, Pekalongan City, Central Java 51119; Phone: 0285-8359006

INFORMASI PADA SITUS WEB PERUSAHAAN

INFORMATION ON THE COMPANY'S WEBSITE

Situs web menjadi salah satu media utama untuk memenuhi kebutuhan keterbukaan informasi yang diperlukan oleh seluruh pemangku kepentingan dan masyarakat umum, sejalan dengan prinsip transparansi dan keterbukaan informasi publik. Perusahaan mengoperasikan situs web resmi dengan alamat www.jamkrindo.co.id, yang dirancang secara komunikatif dan dapat diakses secara terbuka. Situs ini bertujuan untuk menyajikan informasi yang lengkap dan mudah dipahami tentang Perusahaan kepada khalayak luas.

Situs resmi Perusahaan menyediakan berbagai informasi penting, termasuk profil umum Perusahaan, informasi khusus bagi pemodal atau investor seperti Laporan Keuangan dan Laporan Tahunan, serta data terkait Tata Kelola Perusahaan. Selain itu, situs web ini juga menyajikan informasi lainnya, seperti kegiatan Perusahaan, produk, dan layanan yang ditawarkan oleh Perseroan.

Situs web Perusahaan telah dirancang untuk memenuhi kebutuhan informasi publik, khususnya bagi pemegang saham dan pemangku kepentingan, dengan rincian sebagai berikut:

This 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 at www.jamkrindo.co.id,which is communicatively designed and openly accessible. This site aims to present complete and easy-to-understand information about the Company to a wide audience.

The Company's official website provides a variety of important information, which includes the Company's general profile, specialized information for financiers or investors such as Financial Statements and Annual Reports, as well as data related to Corporate Governance. In addition, this website also presents other information, such as the Company's activities, products, and services offered by the Company.

The Company's website has been designed to meet the information needs of the public, especially for shareholders and stakeholders, with the following details:

Uraian Description	Ketersediaan Availability	Keterangan Information
Informasi pemegang saham sampai dengan pemilik akhir individu Shareholder information including the individual ultimate 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 Information regarding the General Meeting of Shareholders (GMS) shall at least include the agenda materials discussed at the GMS, summary of the minutes of the GMS, and important date information, namely the date of the announcement of the GMS, the date of the invitation to the GMS, the date of the GMS, the date of release of the summary of the minutes of the 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 the 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, the 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 the Jamkrindo website | x = not yet available on the Jamkrindo website

KINERJA JAMKRINDO
JAMKRINDO'S PERFORMANCE

Laporan Laba (Rugi) dan Penghasilan Komprehensif Lainnya Konsolidasian

Consolidated Statements of Profit (Loss) and Other Comprehensive Income

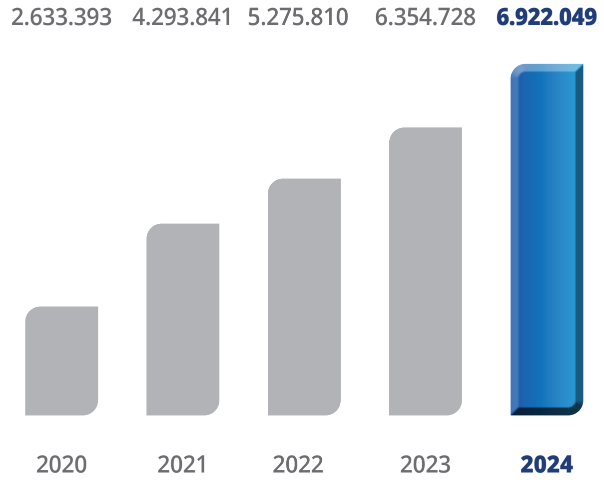
Tabel Laporan Laba (Rugi) dan Penghasilan Komprehensif Lainnya Konsolidasian
Table of Consolidated Statements of Profit (Loss) and Other Comprehensive Income

(Dalam jutaan Rupiah, kecuali dinyatakan lain)
(In IDR millions, unless otherwise stated)

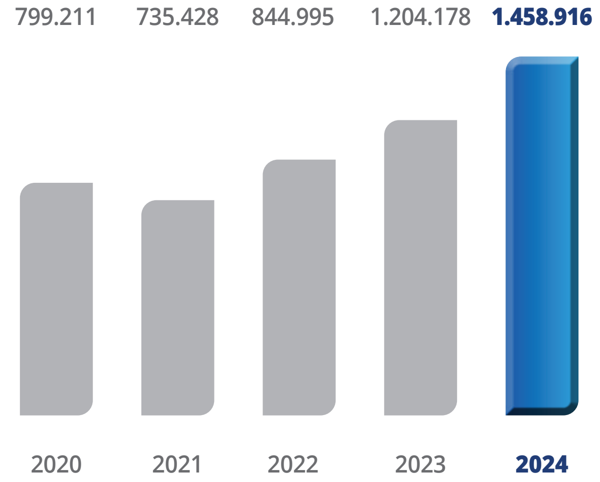
Uraian Description	2024	2023*	2022	2021	2020
Pendapatan Penjaminan - Bersih Guarantee Income - Net	**6.922.049**	6.354.728	5.275.810	4.293.841	2.633.393
Beban Penjaminan - Bersih Guarantee Expenses - Net	**5.019.391**	3.577.322	3.309.233	2.737.761	1.830.400
Pendapatan Penjaminan - Bersih Guarantee Income - Net	**1.902.658**	2.777.396	1.966.577	1.556.080	802.993
Komisi - Bersih Commission - Net	**127.317**	61.313	9.279	6.791	(27.195)
Pendapatan Investasi - Bersih Investment Income - Net	**1.458.916**	1.204.178	844.995	735.428	799.211
Beban Usaha Operating Expenses	**(2.041.533)**	(2.266.001)	(1.206.253)	(977.748)	(903.670)
Pendapatan Lain-Lain Bersih Net Other Income	**7.566**	15.099	61.671	16.820	51.130
Laba Sebelum Pajak Penghasilan Profit Before Income Tax	**1.287.051**	1.638.962	1.580.617	1.224.193	604.162
(Beban)/Manfaat Pajak Penghasilan Income Tax Benefits/(Expenses)	**(125.557)**	(202.113)	(300.460)	(158.185)	(148.029)
Laba Tahun Berjalan Profit for the Year	**1.161.494**	1.436.849	1.280.157	1.066.008	456.133
Penghasilan Komprehensif Lain Other Comprehensive Income	**(93.519)**	57.517	(152.675)	(87.826)	89.480
Laba Komprehensif Tahun Berjalan Total Comprehensive Profit for the Year	**1.067.975**	1.494.366	1.127.482	978.182	545.613
Laba Tahun Berjalan yang Diatribusikan kepada Profit for the Year Attributable to					
Pemilik Entitas Induk Owner of the Parent Entity	**1.161.456**	1.437.013	1.279.835	1.065.822	456.312
Kepentingan Non Pengendali Non-controlling Interest	**38**	(164)	322	186	1
Jumlah Total Total	**1.161.494**	**1.436.849**	**1.280.157**	**1.066.008**	**456.313**
Laba Komprehensif Tahun Berjalan Diatribusikan kepada Comprehensive Profit for the Year Attributable to					
Pemilik Entitas Induk Owner of the Parent Entity	**1.067.938**	1.494.520	1.127.174	977.992	545.612
Kepentingan Non Pengendali Non-controlling Interest	**37**	(154)	308	190	1
Jumlah Total Total	**1.067.975**	**1.494.366**	**1.127.482**	**978.182**	**545.613**

*Reklasifikasi
*Reclassification

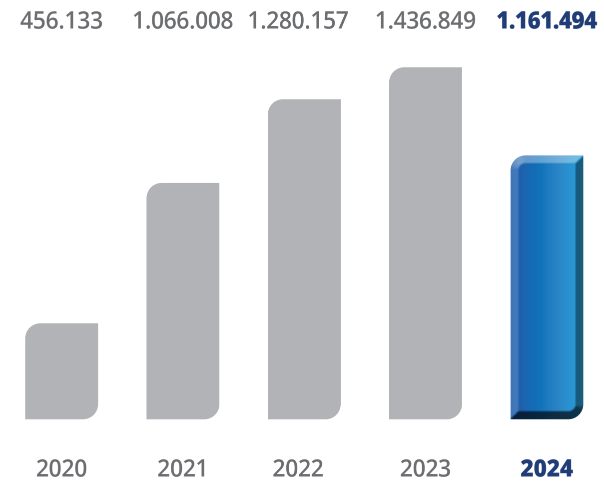
Pendapatan Penjaminan (Rp Juta)
Guarantee Income (IDR-Million)



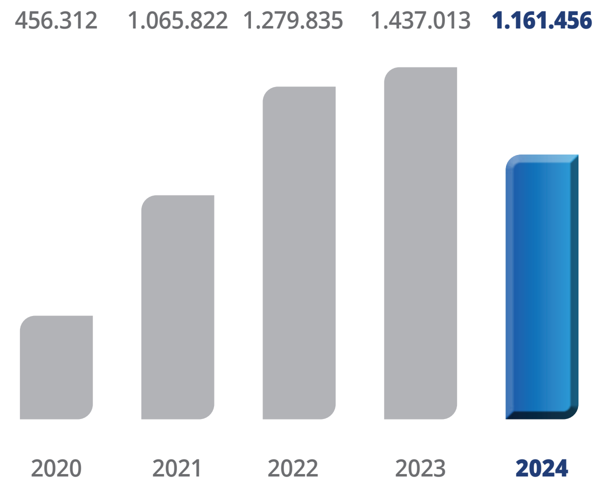
Pendapatan Investasi Bersih (Rp Juta)
Investment Income Net (Rp-Million)



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



Laba Tahun Berjalan yang Diatribusikan kepada Pemilik Entitas Induk (Rp Juta)
Profit of the Year Attributable to Owner of the Parent Entity (IDR-Million)



Laporan Posisi Keuangan Konsolidasian

Consolidated Statement of Financial Position

Tabel Laporan Posisi Keuangan Konsolidasian
Table of Consolidated Statement of Financial Position

(Dalam jutaan Rupiah, kecuali dinyatakan lain)
(In IDR millions, unless stated otherwise)

Uraian Description	2024	2023*	2022	2021	2020
Aset Assets					
Kas dan Kas di Bank Cash and Cash in Bank	**235.074**	185.130	236.997	175.418	101.105
Deposito Wajib dan Berjangka Statutory and Time Deposits	**3.960.252**	7.233.120	5.451.788	6.740.379	6.496.349
Efek-Efek Marketable Securities	**17.633.481**	14.745.121	11.981.785	9.474.069	4.632.456
Piutang IJP Guarantee Fee Receivables	**1.820.100**	2.737.976	3.474.500	2.938.957	2.584.461

Tabel Laporan Posisi Keuangan Konsolidasian
Table of Consolidated Statement of Financial Position

(Dalam jutaan Rupiah, kecuali dinyatakan lain)
(In IDR millions, unless stated otherwise)

Uraian Description	2024	2023*	2022	2021	2020
Piutang Penjaminan Ulang Re-Guarantee Receivables	**572.966**	582.178	242.025	257.220	492.611
Aset Estimasi Estimated Asset	**1.414.594**	791.644	1.023.425	616.704	456.203
Piutang Lain-Lain Other Receivables	**259.444**	270.755	214.121	106.378	68.739
Pajak Dibayar di Muka Prepaid Tax	**119.514**	50.415	0	0	0
Premi dan *Fee* Dibayar di Muka Prepaid Premiums and Fees	**1.786.227**	1.243.081	846.200	1.142.599	1.590.461
Beban Dibayar Dimuka Prepaid Expenses	**45.980**	66.152	49.223	48.078	16.578
Aset Tetap Fixed Assets	**721.504**	626.808	513.359	350.236	320.934
Aset Tak Berwujud Intangible Asset	**101.268**	68.202	34.452	37.076	38.633
Aset Hak Guna Sewa Leasehold Assets	**71.270**	64.507	42.122	56.004	52.363
Aset Pajak Tangguhan Deferred Tax Assets	**1.883.252**	1.925.862	1.831.441	1.496.967	1.151.643
Aset Lain-Lain Other Assets	**5.361**	4.282	39.026	4.487	10.145
Jumlah Aset Total Assets	**32.358.328**	32.231.220	28.009.567	25.351.207	19.122.829
Liabilitas Liabilities					
Hutang Klaim Claim Payables	**299.226**	81.372	58.074	121.576	4.247
Hutang Pajak Tax Payables	**6.352**	129.408	441.221	412.310	143.075
Hutang Penjaminan Ulang Re-Guarantee Receivables	**1.005.112**	633.300	221.100	267.252	246.645
Liabilitas Sewa Lease Liabilities	**40.122**	46.098	25.168	30.456	36.066
Pendapatan Ditangguhkan Deferred Income	**9.972.831**	9.614.359	5.972.691	5.113.451	4.573.289
Cadangan Klaim Claims Reserve	**6.316.552**	6.956.599	7.571.385	5.662.186	4.180.763
Hutang Lain-Lain Other Payables	**1.363.004**	1.399.060	809.515	854.404	1.034.001
Liabilitas Imbalan Pasca Kerja Post-Employment Benefits Liabilities	**81.558**	82.437	90.882	85.717	84.929
Jumlah Liabilitas Total Liabilities	**19.014.093**	**18.877.198**	**15.190.034**	**12.516.659**	**10.266.950**
Ekuitas Equity					
Penyertaan Modal Pemerintah Government Equity Participation	**10.638.733**	10.638.733	10.638.733	10.638.733	7.638.733
Cadangan-Cadangan Reserves	**1.921.543**	1.562.289	1.242.330	861.845	861.843
Komponen Ekuitas Lainnya Other Equity Components	**(360.984)**	(284.861)	(342.365)	(188.676)	(100.846)
Hak Non Pengendali Non-Controlling Interest	**883**	1.012	1.000	692	15
Saldo Laba Retained Earnings	**1.161.456**	1.436.850	1.279.835	1.521.955	456.133

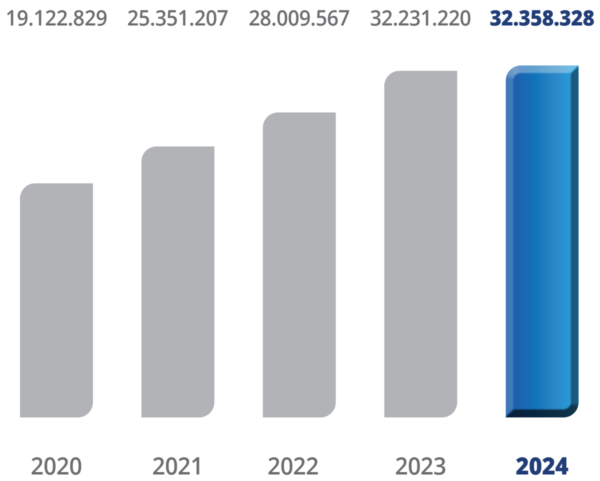
Tabel Laporan Posisi Keuangan Konsolidasian
Table of Consolidated Statement of Financial Position

(Dalam jutaan Rupiah, kecuali dinyatakan lain)
(In IDR millions, unless stated otherwise)

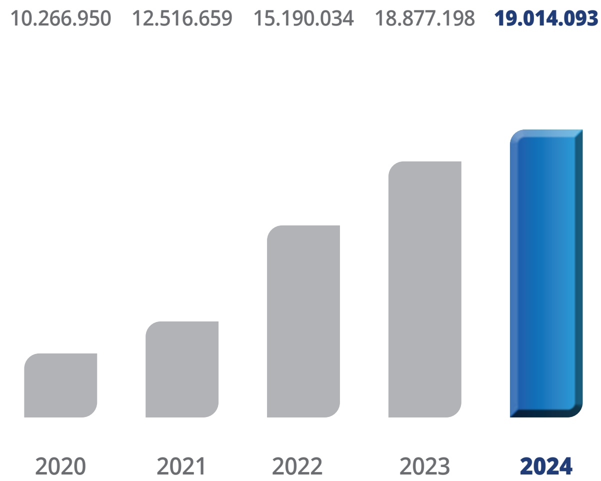
Uraian Description	2024	2023*	2022	2021	2020
Jumlah Ekuitas Total Equity	13.344.235	13.354.022	12.819.533	12.834.548	8.855.879

*Reklasifikasi
*Reclassification

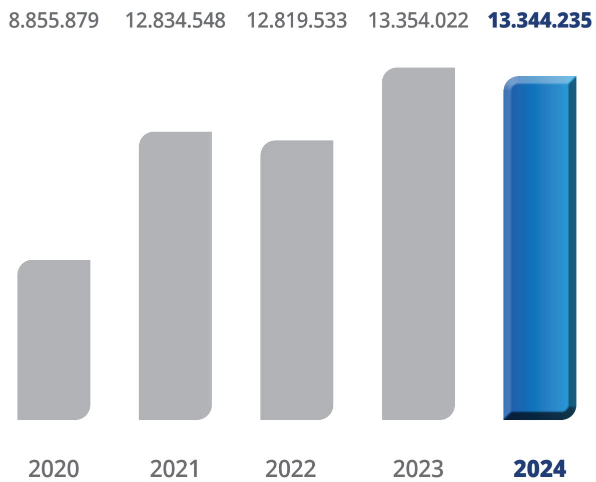
Jumlah Aset (Rp Juta)
Total Asset (IDR-Million)



Jumlah Liabilitas (Rp Juta)
Total Liability (IDR-Million)



Jumlah Ekuitas (Rp Juta)
Total Equity (IDR-Million)



Arus Kas Konsolidasian

Consolidated Cash Flow

Tabel Arus Kas Konsolidasian
Table of Consolidated Cash Flow

(Dalam jutaan Rupiah, kecuali dinyatakan lain)
(In IDR millions, unless stated otherwise)

Uraian Description	2024	2023*	2022	2021	2020
Arus Kas Bersih dari Aktivitas Operasi Net Cash Flow from Operating Activities	**(635.771)**	4.237.557	2.185.486	1.664.670	528.040
Arus Kas Bersih dari Aktivitas Investasi Net Cash Flow from Investment Activities	**462.690**	(3.625.035)	(2.224.011)	(4.590.357)	(115.549)
Arus Kas Bersih dari Aktivitas Pendanaan Net Cash Flow from Funding Activities	**(1.133.289)**	(1.005.570)	(1.141.466)	3.000.000	(400.000)
Kenaikan/Penurunan (Bersih) Kas dan Setara Kas (Net) Increase/Decrease in Cash and Cash Equivalents	**(1.306.370)**	(393.048)	(1.179.991)	74.313	12.491
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at the Start of the Year	**6.052.920**	6.445.968	7.625.959	101.105	88.614
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at the End of the Year	**4.746.550**	6.052.920	6.445.968	175.418	101.105

*Reklasifikasi
*Reclassification

Rasio Keuangan

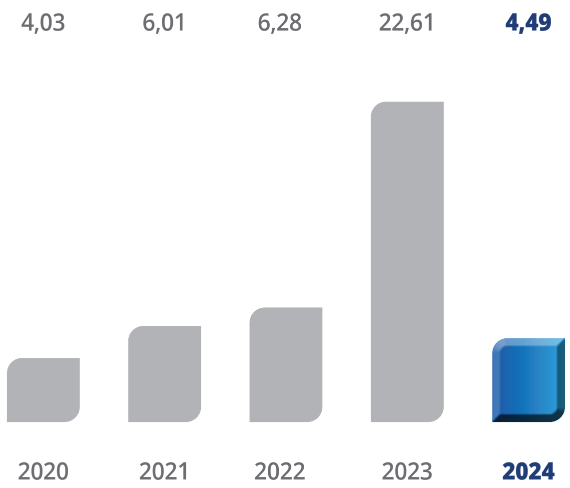
Financial Ratios

Tabel Rasio Keuangan
Table of Financial Ratios

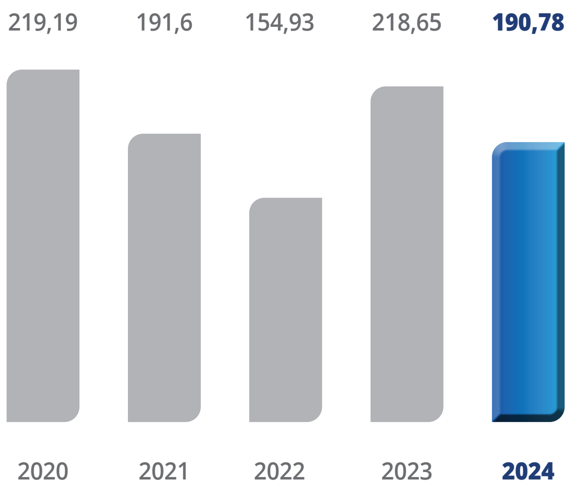
(Dalam persentase, kecuali dinyatakan lain)
(In percentages, unless otherwise stated)

Uraian Description	2024	2023	2022	2021	2020
Rasio Rentabilitas Profitability Ratio					
Net Profit Margin	**14,38**	22.61	22.69	24.44	16.14
Profit Margin on Sales	**21,02**	21.32	24.26	24.34	17.60
Return on Equity (ROE)	**8,49**	5.83	9.99	9.83	5.20
Return on Assets (ROA)	**4,49**	22.61	6.28	6.01	4.03
Rasio Likuiditas Liquidity Ratio					
Current Ratio	**190,78**	218.65	154.93	191.60	219.19
Rasio Solvabilitas Solvency Ratio					
Debt to Equity Ratio (DER)	**142,49**	141.36	118.49	97.52	115.93

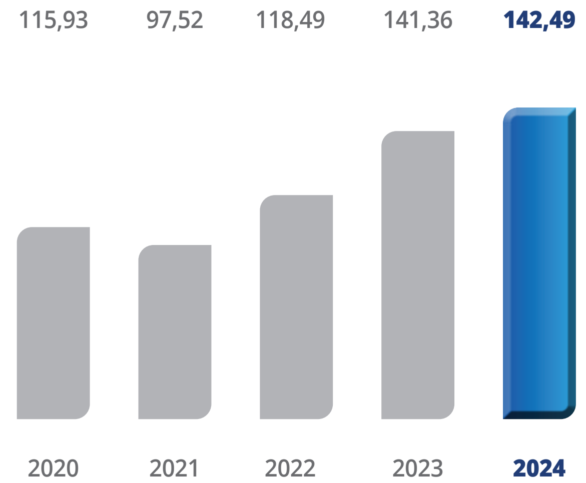
***Return on Assets* (ROA)**
(%)



Current Ratio
(%)



Debt to Equity Ratio (DER) (%)



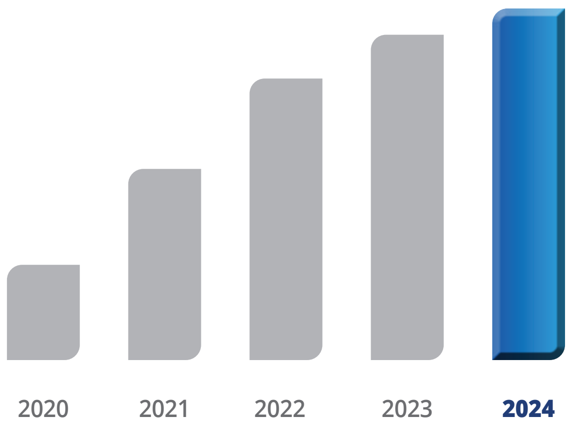
IKHTISAR BISNIS

BUSINESS HIGHLIGHTs

Uraian Description	2024	2023	2022	2021	2020
Pendapatan Imbal Jasa Penjaminan Guarantee Fee Income					
Jumlah IJP KUR Total People's Business Credit (KUR) Guarantee Service Fee (IJP)	**4.639.364**	4.197.798	3.857.941	2.933.290	1.957.907
Jumlah IJP Non KUR Total Non-People's Business Credit (Non KUR) Guarantee Service Fee (IJP)	**3.428.257**	2.924.725	1.765.847	2.200.914	1.228.782
Pendapatan Bunga Interest Income					
Bunga Deposito Deposit Interest	**418.704**	373.267	228.502	295.970	382.815
Bunga Obligasi Bond Interest	**699.506**	710.447	551.470	313.589	215.437
Pendapatan Sukuk Sukuk Income	**255.164**	49.355	33.084	16.981	15.704
Pendapatan Reksadana Mutual Fund Income	**72.928**	51.515	18.616	68.640	180.236
Dividen Dividend	**11.378**	16.839	8.239	3.686	6.067
Pendapatan *Capital Gain* Capital Gain Income	**19.472**	6.544	37.522	53.526	14.078
Efek Beragun Aset Asset-backed Securities	**133**	298	1.051	2.140	4.929

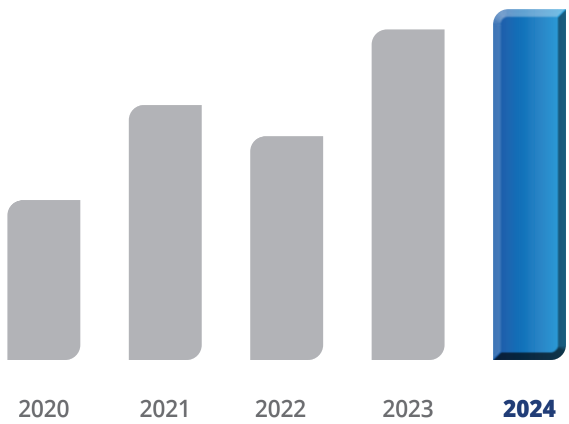
Pendapatan Imbal Jasa Penjaminan - Kredit KUR (Rp Juta)
Guarantee Service Fee Income - People's Business Credit (IDR-Million)

1.957.907 2.933.290 3.857.941 4.214.420 **4.639.364**



Pendapatan Imbal Jasa Penjaminan - Kredit Non KUR (Rp Juta)
Guarantee Service Fee Income - Non-People's Business Credit (IDR-Million)

1.228.782 2.200.914 1.765.847 2.924.725 **3.428.257**



IKHTISAR ORGANISASI

ORGANIZATIONAL HIGHLIGHTS

Uraian Description	2024	2023	2022	2021	2020
Tingkat Kesehatan Perusahaan Company Health Level					
Nilai Bobot Weight Value	**AA+**	AA+	93	87.00	81.95
Kriteria Criteria	**Sangat Sehat** Very Healthy	Sangat Sehat Very Healthy	Sehat "AA" "AA" Healthy	Sehat "AA" "AA" Healthy	Sehat "AA" "AA" Healthy
Kontrak Manajemen Management Contract					
Capaian *Key Performance Indicator* (KPI) Key Performance Indicator (KPI) Performance	**85,35**	101.55	100.11	103.11	104.99
Penilaian Penerapan Tata Kelola Perusahaan yang Baik Assessment of the Implementation of Good Corporate Governance					
Skor *Assessment* GCG GCG Assessment Score	**92,99**	96,268	94,443	96,316	96,810
Predikat Hasil *Assessment* GCG GCG Assessment Predicate	**"Sangat Baik"** "Very Good"	"Sangat Baik" "Very Good"	"Sangat Baik" "Very Good"	"Sangat Baik" "Very Good"	"Sangat Baik" "Very Good"
Ketenagakerjaan Employment					
Jumlah Karyawan (orang) Total Employees (people)	**1.150**	1.075	1.025	1.951	1.743
Investasi Pendidikan dan Pelatihan (Rp-juta) Education and Training Investment (IDR-million)	**36.612**	27.599	23.381	20.360	19.110

Profil Perusahaan
Company Profile
2025

Jamkrindo
Jaminan Kredit Indonesia

A member of IFG

PT Jaminan Kredit Indonesia

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