



PROFIL PERUSAHAAN PT JAMKRINDO
COMPANY PROFILE OF PT JAMKRINDO
2020



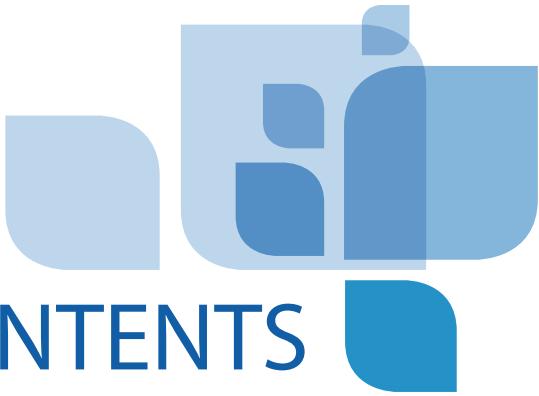


TABLE OF CONTENTS

1	Informasi Umum Tentang Jamkrindo <i>General Information About Jamkrindo</i>	2
2	Riwayat Singkat Jamkrindo <i>Brief History of Jamkrindo</i>	4
3	Bidang Usaha <i>Line of Business</i>	8
4	Produk Usaha Penjaminan <i>Guarantee Business Products</i>	12
5	Visi, Misi dan Budaya Perusahaan <i>Vision, Mission and Corporate Culture</i>	16
6	Struktur Organisasi <i>Organizational Structure</i>	18
7	Profil Dewan Komisaris <i>Board of Supervisor Council Profile</i>	20
8	Profil Direksi <i>Board of Directors Profile</i>	25
9	Profil Pejabat Eksekutif <i>Profile of Executive Officers</i>	30
10	Demografi Karyawan <i>Employee Demographics</i>	35
11	Komposisi Pemegang Saham/Pemilik Modal <i>Composition of Shareholders/Capital Owners</i>	36
12	Daftar Entitas Anak dan Entitas Asosiasi/Joint Venture (JV)/Special Purpose Vehicle (SPV) <i>List of Subsidiaries and Association / Joint Venture (JV) / Special Purpose Vehicle (SPV)</i>	37



DAFTAR ISI



13	Kronologis Penerbitan Saham <i>Chronology of Share Issuance</i>	38
14	Struktur Grup <i>Group Structure</i>	39
15	Kronologis Penerbitan Efek Lainnya <i>Chronology of Other Securities Issuance</i>	39
16	Lembaga dan Profesi Penunjang <i>Supporting Institutions and Professionals</i>	40
17	Penghargaan dan Sertifikasi <i>Awards and Certifications</i>	41
18	Daftar Alamat Entitas Anak dan Kantor Cabang / Kantor Perwakilan <i>List of Addresses of Subsidiaries and Branch Offices/ Representative Offices</i>	44
19	Informasi Pada Situs Web Perusahaan <i>Information on The Company's Website</i>	49
20	Pendidikan dan/ atau Pelatihan Dewan Komisaris, Direksi, Komite-Komite, Sekretaris Perusahaan, dan Unit Audit Internal <i>Education and/or Training of The Board of Commissioner, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit</i>	50
21	Ikhtisar Keuangan Penting Tahun 2015-2019 <i>Financial Highlights 2015-2019</i>	62

INFORMASI UMUM TENTANG JAMKRINDO

General Information About Jamkrindo

NAMA PERUSAHAAN	COMPANY NAME
PT Jaminan Kredit Indonesia atau disingkat PT Jamkrindo	PT Jaminan Kredit Indonesia or abbreviated as PT Jamkrindo
BENTUK DAN STATUS BADAN USAHA	FORM AND STATUS OF BUSINESS ENTITY
Perseroan Terbatas, Swasta Nasional / Eks BUMN	Limited Liability Company, National Private / Former SOEs
TANGGAL PENDIRIAN	DATE OF ESTABLISHMENT
1 Juli 1970	July 1, 1970
DASAR HUKUM	LEGAL BASIS
Akta Pendirian No. 25 tanggal 24 Februari 2020 dan diubah terakhir dengan Akta Pernyataan Keputusan Para Pemegang Saham Perseroan (Persero) PT Jaminan Kredit Indonesia Tentang Perubahan Anggaran Dasar No. 2 tanggal 09 April 2020 yang dibuat dihadapan Dr. Isyana Wisnuwardhani Sadjarwo, SH., MH., Notaris di Jakarta Pusat serta telah mendapat Pengesahan Pendirian Badan Hukum Perseroan Terbatas dari Menteri Hukum dan HAM Republik Indonesia tanggal 09 April 2020 Nomor AHU-0066418.AH.01.11.TAHUN 2020	Deed of Establishment No. 25 dated February 24, 2020, and was last amended by Deed of Decree of the Shareholders of PT Jaminan Kredit Indonesia (Persero) regarding Amendment to Articles of Association No. 2 dated April 9, 2020, made before Dr. Isyana Wisnuwardhani Sadjarwo, SH., MH., Notary in Central Jakarta and received the Establishment Ratification of a Limited Liability Company from the Minister of Justice and Human Rights of the Republic of Indonesia on April 9, 2020, Number AHU-0066418. AH.01.11. of 2020
DASAR HUKUM PELAKSANAAN USAHA PENJAMINAN	LEGAL BASIS OF BUSINESS GUARANTEE PRACTICE
Keputusan Menteri Keuangan Nomor KEP-77/ KM.10/2009 tentang Penetapan Perusahaan Umum Jaminan Kredit Indonesia (Jamkrindo) Sebagai Perusahaan Penjaminan Kredit	Decree of the Minister of Finance Number KEP- 77 / KM.10 / 2009 concerning the Establishment of Perusahaan Umum Jaminan Kredit Indonesia (Jamkrindo) as a Credit Guarantee Company
BIDANG USAHA	LINE OF BUSINESS
Penjaminan	Guarantees
JARINGAN USAHA	BUSINESS NETWORK
9 Kantor Wilayah, 56 Kantor Cabang dan 16 Kantor Unit Pelayanan (KUP) yang tersebar di seluruh Indonesia	9 Regional Offices, 56 Branch Offices and 16 Service Unit Offices (KUP) spread throughout Indonesia
KEPEMILIKAN	OWNERSHIP
Negara Republik Indonesia dan PT Bahana Pembinaan Usaha Indonesia (Persero)	Republic of Indonesia and PT Bahana Pembinaan Usaha Indonesia (Persero)
PENYERTAAN MODAL NEGARA	STATE EQUITY PARTICIPATION
Rp7.638.733.365.160,- (tujuh triliun enam ratus tiga puluh delapan miliar tujuh ratus tiga puluh tiga juta tiga ratus enam puluh lima ribu seratus enam puluh Rupiah)	IDR7,638,733,365,160,- (seven trillion six hundred thirty-eight billion seven hundred thirty-three million three hundred sixty-five thousand one hundred sixty Rupiah)
JUMLAH KARYAWAN	NUMBER OF EMPLOYEES
1.005 orang di 2020	1,005 people in 2020



RIWAYAT SINGKAT JAMKRINDO

Brief History of Jamkrindo

Jamkrindo meningkatkan perannya dalam industri penjaminan nasional sebagaimana yang tertuang dalam Peraturan Pemerintah No.35 tahun 2018.



Jamkrindo increases its role in the national guarantee industry as stated in Government Regulation No. 35 of 2018.

SELAYANG PANDANG SEJARAH JAMKRINDO

PT Jaminan Kredit Indonesia, atau disebut juga dengan Jamkrindo merupakan perusahaan yang memiliki fokus kegiatan usaha pada bidang penjaminan kredit, baik konvensional maupun syariah. Sebagai bagian dari PT Bahana Pembinaan Usaha Indonesia (Persero), Jamkrindo berkomitmen secara penuh dalam melaksanakan dan menunjang kebijakan maupun program Pemerintah di bidang ekonomi dan pembangunan nasional dalam upaya menyejahterahkan kehidupan bangsa. Implementasi komitmen tersebut dilaksanakan melalui pemberian jaminan kredit bersifat tunai dan non-tunai, serta pemberian bantuan konsultasi manajemen kepada pelaku Usaha Mikro, Kecil, Menengah, dan Koperasi (UMKM dan Koperasi). Dalam upaya meningkatkan ekonomi masyarakat secara merata dan memudahkan aksesibilitas, Jamkrindo terus melakukan pengembangan jaringan kerja hingga ke pelosok negeri serta melakukan perbaikan dan pengembangan pada kualitas layanan.

Jamkrindo didirikan pada pertengahan tahun 1970 sebagai Lembaga Jaminan Kredit Koperasi (LJKK). Pada masa itu perkembangan koperasi masih tertinggal dibandingkan dengan perusahaan milik negara dan perusahaan swasta. Dalam perkembangannya, LJKK kemudian diubah menjadi Perusahaan Umum Pengembangan Keuangan Koperasi

HISTORY OF JAMKRINDO AT A GLANCE

PT Jaminan Kredit Indonesia, or also known as Jamkrindo, is a company that has a focus on business activities in the field of both conventional and sharia credit guarantee. As part of PT Bahana Pembinaan Usaha Indonesia (Persero), Jamkrindo is fully committed to implementing and supporting Government policies and programs in the national economy and development field in an effort to improve the life of the nation. The implementation of these commitments was carried out through the activities of providing cash and non-cash credit guarantees, as well as providing management consulting assistance to Micro, Small, Medium Enterprises, and Cooperatives (MSMEs and Cooperatives). In an effort to improve the economy of the community equally and facilitate accessibility, Jamkrindo continues to develop its work network to all corners of the country as well as make improvements and development on service quality.

Jamkrindo was established in the mid-1970s as the Cooperative Credit Guarantee Institution/ Lembaga Jaminan Kredit Koperasi (LJKK). At that time, the development of cooperatives was still behind compared to state-owned enterprises and private companies. In its development, LJKK was later changed to Cooperative Financial Development Public Corporation/

(Perum PKK) melalui Peraturan Pemerintah No. 51 Tahun 1981 tanggal 23 Desember 1981 yang disempurnakan dengan Peraturan Pemerintah No. 27 Tahun 1985 tanggal 31 Mei 1985 tentang Perusahaan Umum Pengembangan Keuangan Koperasi.

Keberhasilan pelaksanaan fungsi dan tugas Perum PKK dalam mengembangkan koperasi melalui kegiatan penjaminan kredit, membuat Pemerintah memperluas jangkauan pelayanan Perum PKK menjadi tidak hanya terbatas pada koperasi, tetapi juga mencakup UMKM. Atas usaha tersebut, Pemerintah kembali mengeluarkan kebijakan yang bertujuan untuk memperkuat peran Perum PKK melalui penerbitan Peraturan Pemerintah No. 95 Tahun 2000 tanggal 7 November 2000 yang sekaligus mengubah nama Perum PKK menjadi Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU).

Pada tahun 2008, Pemerintah menerbitkan Peraturan Presiden No. 2 Tahun 2008 tanggal 26 Januari 2008 tentang Lembaga Penjaminan. Terkait dengan perubahan bisnis Perusahaan yang tidak lagi memberikan pinjaman secara langsung kepada UMKM dan Koperasi melalui pola bagi hasil, tetapi berfokus pada bisnis penjaminan kredit UMKM dan Koperasi, Perum SPU diubah namanya menjadi Perusahaan Umum Jaminan Kredit Indonesia (Jamkrindo) berdasarkan Peraturan Pemerintah No. 41 Tahun 2008 tanggal 19 Mei 2008.

Sebagai tindak lanjut atas pelaksanaan Peraturan Presiden tersebut, Pemerintah melalui Departemen Keuangan memperkuat dasar hukum pendirian Perusahaan serta perusahaan lain dengan bidang usaha sejenis melalui Peraturan Menteri Keuangan (PMK) No. 222/PMK.010/2008 tanggal 16 Desember 2008 sebagaimana telah diubah dalam Peraturan Menteri Keuangan No. 99/PMK.010/2011 tanggal 8 Juli 2011 tentang Perusahaan Penjaminan Kredit dan Perusahaan Penjaminan Ulang Kredit. Melalui regulasi tersebut, Jamkrindo wajib memiliki izin usaha sebagai Perusahaan Penjaminan Kredit. Menindaklanjuti aturan tersebut, Menteri Keuangan menerbitkan Keputusan (KMK) No. KEP-77/KM.10/2009 tanggal 22 April 2009 yang menetapkan izin usaha Jamkrindo sebagai Perusahaan Penjaminan Kredit.

Di tahun 2016, Pemerintah meluncurkan Undang-Undang No. 1 Tahun 2016 tanggal 19 Januari 2016 tentang Penjaminan, sebagai bentuk keseriusan Pemerintah dalam memayungi dan melembagakan industri penjaminan yang terus mengalami perkembangan sejalan dengan pertumbuhan jasa keuangan di Indonesia.

Pada tahun 2018, Pemerintah menerbitkan Peraturan Pemerintah No.35 tahun 2018 tentang Perusahaan Umum (Perum) Jaminan Kredit Indonesia, peraturan ini diterbitkan guna meningkatkan peran Jamkrindo dalam industri penjaminan nasional sebagai upaya untuk mensukseskan kebijakan dan program Pemerintah di bidang ekonomi dan pembangunan nasional. Pemerintah memandang Jamkrindo perlu melakukan pengembangan usaha dengan menambah kegiatan usaha Perusahaan sesuai dengan perkembangan dan kebutuhan saat ini, untuk menunjang kebijakan dan program Pemerintah di bidang ekonomi dan pembangunan nasional.

Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK) through Government Regulation No. 51 of 1981 dated December 23, 1981, which was perfected by Government Regulation No. 27 of 1985 dated May 31, 1985, concerning Public Corporation of Cooperative Financial Development.

The successful implementation of the functions and duties of Perum PKK in developing cooperatives through credit guarantee activities has made the Government expand the service coverage of Perum PKK to be limited to cooperatives and include MSMEs. For this effort, the Government again issued a policy aimed to strengthen the role of Perum PKK through the issuance of Government Regulation No. 95 of 2000 dated November 7, 2000, which at the same time changed the name of Perum PKK to become Public Corporation of Business Development Facility/ Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU).

In 2008, the Government issued Presidential Regulation No. 2 of 2008 dated January 26, 2008, concerning the Guarantee Institution. With regard to business changes, the Company no longer provides loans directly to MSMEs and Cooperatives through profit-sharing patterns. However, it focuses on the MSMEs and Cooperative credit guarantee business, Perum SPU was renamed into the Indonesian Credit Guarantee Public Corporation/ Perusahaan Umum Jaminan Kredit Indonesia (Jamkrindo) based on Government Regulation No. 41 of 2008 dated May 19, 2008.

As a follow up to the implementation of the Presidential Regulation, the Government through the Ministry of Finance strengthened the legal basis for the establishment of the Company and other companies with a similar line of business through the Minister of Finance Regulation (PMK) No.222/PMK.010/2008 dated December 16, 2008, as amended in the Minister of Finance Regulation No. 99 / PMK.010 / 2011 dated July 8, 2011, concerning Credit Guarantee Companies and Credit Re-Guarantee Companies. Through the regulation, Jamkrindo was required to have a business license as a Credit Guarantee Company. Following up on the regulation, the Minister of Finance issued a Decree (KMK) No. KEP-77 / KM.10 / 2009 dated April 22, 2009, which stipulated the business license of Jamkrindo as a Credit Guarantee Company.

In 2016, the Government launched Law No. 1 of 2016 dated January 19, 2016, concerning Guarantees, as a form of the Government's seriousness in covering and institutionalizing the guarantee industry that continued to develop in line with the growth of financial services in Indonesia.

In 2018, the Government issued Government Regulation No. 35 of 2018 concerning Perusahaan Umum (Perum) Jaminan Kredit Indonesia. This regulation was issued in order to increase the role of Jamkrindo in the national guarantee industry to succeed in Government policies and programs in the national economy and development sector. The Government viewed Jamkrindo as necessary to develop its business by adding the Company's business activities according to current developments and needs, to support Government policies and programs in the national economy and development.

Pada tahun 2020 Presiden Republik Indonesia Joko Widodo resmi mengubah badan hukum Perusahaan Umum Jaminan Kredit Indonesia atau Jamkrindo menjadi Perseroan Terbatas melalui PP No. 11/2020 yang telah diundangkan pada 17 Februari 2020. Keputusan ini dikuatkan melalui Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia Nomor AHU-00011484. AH..01.01 Tahun 2020 Tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas Perusahaan Perseroan (Persero) PT Jaminan Kredit Indonesia atau disingkat PT Jamkrindo (Persero). Akta pendirian perusahaan perseroan PT Jaminan Kredit Indonesia (Persero) ditandatangani di gedung Kementerian BUMN, Jakarta pada 24 Februari 2020.

Kemudian di 09 April 2020, Akta Pendirian PT Jamkrindo (Persero) No. 25 tanggal 24 Februari 2020 mengalami perubahan dengan dikeluarkannya Akta Pernyataan Keputusan Para Pemegang Saham Perseroan (Persero) PT Jaminan Kredit Indonesia Tentang Perubahan Anggaran Dasar No. 2 tanggal 09 April 2020 yang menjadikan bergantinya status dan nama Jamkrindo menjadi PT Jamkrindo. Dengan adanya akta tersebut pemegang saham PT Jamkrindo berubah menjadi:

- a. Negara Republik Indonesia sebanyak 1 (satu) lembar saham seri A Dwiwarna, dengan nilai nominal seluruhnya Rp.1.365.160,- (satu juta tiga ratus enam puluh lima ribu seratus enam puluh Rupiah); dan
- b. PT Bahana Pembinaan Usaha Indonesia (Persero) sebanyak 7.638.732 (tujuh juta enam ratus tiga puluh delapan ribu tujuhratus tiga puluh dua) lembar saham seri B, masing-masing saham dengan nilai nominal sebesar Rp.1.000.000,- (satu juta Rupiah), sehingga keseluruhannya menjadi senilai Rp.7.638.732.000.000,- (tujuh triliun enam ratus tiga puluh delapan miliar tujuh ratus tiga puluh dua juta Rupiah)

PT Jamkrindo merupakan perusahaan penjaminan yang saat ini merupakan anggota holding Indonesia Financial Group (IFG) dengan induk holding PT Bahana Pembinaan Usaha Indonesia (Persero).

PERUBAHAN NAMA PERUSAHAAN

Kronologi proses perubahan nama Jamkrindo sejak awal berdiri hingga saat ini seperti yang telah diuraikan di atas adalah sebagai berikut:

- Perusahaan pada awalnya didirikan dengan nama Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK), didirikan sesuai dengan Peraturan Pemerintah No. 51 Tahun 1981 yang merupakan peleburan dari Lembaga Jaminan Kredit Koperasi (LJKK) yang dibentuk tahun 1970. Peraturan Pemerintah tersebut kemudian disempurnakan melalui Peraturan Pemerintah No. 27 Tahun 1985.
- Nama Perusahaan diubah menjadi Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU) berdasarkan Peraturan Pemerintah No. 95 Tahun 2000.
- Nama Perusahaan kembali diubah, menjadi Perusahaan Umum Jaminan Kredit Indonesia (Jamkrindo) seperti yang dikenal saat ini, melalui diterbitkannya Peraturan Pemerintah No. 41 Tahun 2008.

In 2020, President of the Republic of Indonesia, Joko Widodo, officially changed the legal entity of Perusahaan Umum Jaminan Kredit Indonesia or Jamkrindo to a Limited Liability Company through PP No. 11/2020 which was promulgated on February 17, 2020. This decision was upheld through the Decree of the Minister of Justice and Human Rights of the Republic of Indonesia Number AHU-00011484.AH..01.01 of 2020 concerning Ratification of the Establishment of a Legal Entity of a Limited Liability Company of PT Jaminan Kredit Indonesia or abbreviated as PT Jamkrindo (Persero). The deed of establishment of PT Jaminan Kredit Indonesia (Persero) was signed at the building of the Ministry of SOEs, Jakarta, on February 24, 2020.

Then on April 9, 2020, the Deed of Establishment of PT Jamkrindo (Persero) No. 25 February 24, 2020, amended with the issuance of Deed of Decision of the Shareholders of PT Jaminan Kredit Indonesia (Persero) concerning the amendment to Article of Association No. 2 dated April 9, 2020, which changed the status and name of Jamkrindo into PT Jamkrindo. With this deed, the shareholders of PT Jamkrindo changed to:

- a. The Republic of Indonesia as much as 1 (one) Dwiwarna series A share, with a total nominal value of Rp. 1,365,160 (one million three hundred sixty- five thousand one hundred sixty Rupiah); and
- b. PT Bahana Pembinaan Usaha Indonesia (Persero) as much as 7,638,732 (seven million six hundred thirty-eight thousand seven hundred thirty-two) series B shares, each with a nominal value of Rp.1,000,000.- (one million Rupiah), so that the whole amounted to Rp.7,638,732,000,000 (seven trillion six hundred thirty-eight billion seven hundred thirty-two million Rupiah).

PT Jamkrindo is a guarantee company which is currently a member of the holding of the Indonesia Financial Group (IFG) with the holding company of PT Bahana Pembinaan Usaha Indonesia (Persero).

THE CHANGE OF THE COMPANY'S NAME

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

- The Company was originally established under the name of the Cooperative Financial Development Public Corporation (Perum PKK), established according to Government Regulation No. 51 of 1981, which was a merger of the Cooperative Credit Guarantee Institution (LJKK) which was formed in 1970. The Government Regulation was then refined through Government Regulation No. 27 of 1985.
- The Company name was changed to the Public Corporation of Business Development Facility (Perum SPU) based on Government Regulation No. 95 of 2000.
- The Company name was changed again, becoming the Indonesian Credit Guarantee Public Corporation (Jamkrindo) as it is known today, through the issuance of the Government Regulation No. 41 of 2008.

2020
**April 2020
PT Jamkrindo**

Akta Pendirian No. 25 tanggal 24 Februari 2020 dan diubah terakhir dengan Akta Pernyataan Keputusan Para Pemegang Saham Perseroan (Persero) PT Jaminan Kredit Indonesia Tentang Perubahan Anggaran Dasar No. 2 tanggal 09 April 2020

Deed of Establishment No. 25 dated February 24, 2020, and was last amended by Deed of Decision of the Company's Shareholders of PT Jaminan Kredit Indonesia concerning Amendment to Articles of Association No. 2 dated April 9, 2020

2020
**Februari 2020
PT Jamkrindo (Persero)**

Presiden Republik Indonesia Joko Widodo resmi mengubah badan hukum perusahaan menjadi perseroan melalui PP No. 11/2020 dan Akta Pendirian No.25 tanggal 24 Februari 2020.

President of the Republic of Indonesia, Joko Widodo, officially changed the company's legal entity into a limited liability company through PP No. 11/2020 and Deed of Establishment No. 25 dated February 24, 2020.

2008
Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo)

berdasarkan Peraturan Pemerintah No. 41 Tahun 2008

Indonesian Credit Guarantee Public Corporation (Perum Jamkrindo)
based on Government Regulation No. 41 of 2008

2000
Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU)

berdasarkan Peraturan Pemerintah No. 95 Tahun 2000

Public Business Development Facility Company (Perum SPU)
based on Government Regulation No. 95 of 2000

1981
Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK)

Peleburan dari Lembaga Jaminan Kredit Koperasi (LJKK) yang dibentuk tahun 1970

Public Corporation for Cooperative Financial Development (Perum PKK)

Which was a fusion of the Cooperative Credit Guarantee Institution (LJKK) formed in 1970

- Tahun 2020 Presiden Republik Indonesia Joko Widodo resmi mengubah badan hukum perusahaan menjadi perseroan melalui PP No. 11/2020 yang telah diundangkan pada 17 Februari 2020 sehingga nama Jamkrindo berubah menjadi PT Jamkrindo (Persero).
- 09 April 2020 melalui Akta tentang Perubahan Anggaran Dasar nama PT Jamkrindo (Persero) berubah menjadi PT Jamkrindo.
- In 2020, President of the Republic of Indonesia, Joko Widodo, officially changed the Company's legal entity into a limited liability company through PP No. 11/2020, which was promulgated on February 17, 2020, so that the name of Jamkrindo changed to PT Jamkrindo (Persero).
- April 9, 2020, through the Deed on the Amendments to the Articles of Association, the name of PT Jamkrindo (Persero) changed to PT Jamkrindo.



BIDANG USAHA

Line of Business

KEGIATAN USAHA BERDASARKAN ANGGARAN DASAR: PENERIMA JAMINAN

Berdasarkan Akta No 2, tanggal 09 April 2020 Tentang Perubahan Anggaran Dasar dalam pasal 3 disebutkan Maksud dan Tujuan Serta Kegiatan Usaha sebagai berikut:

1. Maksud dan Tujuan Perseroan ini adalah untuk melaksanakan kegiatan usaha Penjaminan bagi Usaha Mikro, Kecil, dan Usaha Menengah, serta Koperasi, Penjaminan bagi Badan Usaha Milik negara, Penjaminan Sistem Resi Gudang, dan penjaminan lainnya serta optimalisasi pemanfaatan sumber daya Perseroan berdasarkan prinsip tata kelola perusahaan.
2. Untuk mencapai maksud dan tujuan sebagaimana dimaksud pada ayat (1), Perusahaan melakukan kegiatan usaha utama sebagai berikut:
 - a. Penjaminan kredit, pembiayaan atau pembiayaan berdasarkan Prinsip Syariah yang diberikan oleh lembaga keuangan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi
 - b. Penjaminan pinjaman yang disalurkan oleh Koperasi simpan pinjam atau Koperasi yang mempunyai unit usaha simpan pinjam kepada anggotanya;
 - c. Penjaminan kredit dan/atau pinjaman program kemitraan yang disalurkan oleh badan usaha milik negara dalam rangka program kemitraan dan bina lingkungan;
 - d. Penjaminan surat utang kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - e. Penjaminan pembelian barang secara angsuran yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - f. Penjaminan transaksi dagang yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - g. Penjaminan pengadaan barang dan/atau jasa *surety bond* yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - h. Penjaminan bank garansi (kontra bank garansi) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - i. Penjaminan surat kredit berdokumen dalam negeri yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - j. Penjaminan *letter of credit* yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;

BUSINESS ACTIVITIES BASED ON ARTICLES OF ASSOCIATION: GUARANTEE RECIPIENTS

According to Deed No. 2, April 9, 2020, concerning Amendments to the Articles of Association in Article 3, the Purpose and Objectives and Business Activities are stated as follows:

1. The Company has the purpose and objectives to carry out business guarantee activities for Micro, Small and Medium Enterprises, as well as Cooperatives, Guarantee for State-Owned Enterprises, Warehouse Receipt System Guarantees, and optimizing the utilization of Company resources based on the Corporate Governance principles.
2. To carry out the purpose and objectives as referred to in paragraph (1), the Company carries out the main business activities as follows:
 - a. Credit guarantee, conservative financing, or financing based on Sharia Principles provided by financial institutions to Micro, Small and Medium Enterprises and Cooperatives;
 - b. Loan guarantee channeled by savings and loan cooperatives or cooperatives that have a savings and loan business unit for its members;
 - c. Credit guarantee and/or partnership program loans are distributed by state-owned enterprises in partnership and community development programs;
 - d. Guarantee of debt securities for Micro, Small and Medium Enterprises, and Cooperatives;
 - e. Guarantee of goods purchase in installments made to Micro, Small, and Medium Enterprises, and Cooperatives;
 - f. Guarantee of trade transactions carried out to Micro, Small, and Medium Enterprises, and Cooperatives;
 - g. Guarantee of the procurement of surety bond goods and/or services carried out for Micro, Small, and Medium Enterprises, and Cooperatives;
 - h. Guarantee of Bank Guarantees (Counter-the Bank Guarantees) made to Micro, Small and Medium Enterprises, and Cooperatives;
 - i. Guarantee of domestic documented letters of credit for Micro, Small and Medium Enterprises, and Cooperatives;
 - j. Guarantee of letters of credit made to Micro, Small and Medium Enterprises, and Cooperatives;



- k. Penjaminan keabeanan (*Custom bond*) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - l. Penjaminan cukai yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - m. Penjaminan pembiayaan kepada usaha rintisan (*start up business*) yang memenuhi kriteria Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - n. Penjaminan layanan pinjam meminjam uang berbasis teknologi informasi yang diberikan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - o. Penjaminan dalam rangka sinergi antara Perseroan dengan badan usaha milik negara lain;
 - p. Penjaminan sistem resi gudang;
 - q. Penjaminan kredit atau pembiayaan berdasarkan Prinsip Syariah kepada perorangan sesuai dengan maksud dan tujuan Perseroan;
 - r. Pemberian jasa konsultasi manajemen terkait dengan kegiatan usaha Penjaminan;
 - s. Pemeringkatan, konsultasi manajemen, jasa manajemen, pendampingan/pemberdayaan, serta layanan lainnya bagi Usaha Mikro, Usaha Kecil, dan Usaha Menengah serta Koperasi; dan
 - t. Kegiatan usaha utama lainnya setelah mendapat persetujuan dari Otoritas Jasa Keuangan dan/atau instansi terkait sesuai dengan kewenangannya.
3. Kegiatan usaha utama Perseroan tersebut diatas dapat dilakukan dalam bentuk Penjaminan bersama (*co-guarantee*) kecuali kegiatan usaha utama sebagaimana dimaksud pada ayat (2) huruf r dan huruf s.
4. Selain kegiatan usaha utama sebagaimana dimaksud pada ayat (2), Perseroan dapat melaksanakan kegiatan usaha dalam rangka optimalisasi pemanfaatan sumber daya Perseroan.
- k. Customs guarantees (*Custom bonds*) carried out to Micro, Small, and Medium Enterprises, and Cooperatives;
 - l. Excise guarantees carried out to Micro, Small and Medium Enterprises, and Cooperatives;
 - m. Financing guarantees for start-up businesses that meet the criteria of Micro, Small, and Medium Enterprises, and Cooperatives;
 - n. The guarantee of IT-based money lending services provided to Micro, Small and Medium Enterprises, and Cooperatives;
 - o. Guarantee in the context of synergy between the Company and other state-owned enterprises;
 - p. Guarantee of warehouse receipt system;
 - q. Credit guarantee or financing based on Sharia Principles to individuals according to the purposes and objectives of the Company;
 - r. Provision of management consulting services related to Guarantee business activities;
 - s. Rating, management consulting, management services, assistance/empowerment, as well as other services for Micro, Small, and Medium Enterprises, and Cooperatives; and
 - t. Other main business activities after obtaining approval from the Financial Services Authority and/or related institutions according to their authority.
3. The main business activities of the Company can be carried out in the form of a joint guarantee (*co-guarantee*) except for the main business activities, as referred to in paragraph (2) point r and s.
4. In addition to the main business activities, as referred to in paragraph (2), the Company can carry out business activities to optimize the utilization of the Company's resources.

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

In an effort to achieve these purposes and objectives, the Company can conduct several business activities and business development policies to support financing. The following is the implementation of business activities and business development policies that have been carried out.

No	Kegiatan Usaha Berdasarkan Anggaran Dasar Business Activities Based on Articles of Association	Telah/Belum Dijalankan Has or has not been performed	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 <i>Credit guarantee, conservative financing, or financing based on Sharia Principles provided by financial institutions to Micro, Small and Medium Enterprises and Cooperatives</i>	✓	Terdapat pada produk Penjaminan Kredit Umum, Penjaminan Kredit Mikro, Penjaminan Kredit Usaha Rakyat <i>Available on General Credit Guarantee products, Micro Credit Guarantee, People's Business Credit Guarantee</i>
2	Penjaminan pinjaman yang disalurkan oleh Koperasi simpan pinjam atau Koperasi yang mempunyai unit usaha simpan pinjam kepada anggotanya; <i>Loan guarantees channeled by savings and loan cooperatives or cooperatives that have a savings and loan business unit to its members;</i>	✓	Terdapat pada produk Penjaminan Kredit Multiguna KKLK <i>Available on the KKLK Multipurpose Credit Guarantee products</i>
3	Penjaminan kredit dan/atau pinjaman program kemitraan yang disalurkan oleh badan usaha milik negara dalam rangka program kemitraan dan bina lingkungan; <i>Credit guarantee and/or partnership program loans distributed by state-owned enterprises in partnership and community development programs;</i>	✓	Penyaluran program kemitraan <i>Distribution of partnership programs</i>
4	Penjaminan surat utang kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; <i>Guarantee of debt securities for Micro, Small and Medium Enterprises, and Cooperatives;</i>	✗	✗
5	Penjaminan pembelian barang secara angsuran yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>Guarantee of goods purchase in installments made to Micro, Small, and Medium Enterprises, and Cooperatives</i>	✓	Terdapat pada produk Penjaminan Kredit OTO <i>Available on OTO Credit Guarantee products</i>
6	Penjaminan transaksi dagang yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>Guarantee of trade transactions carried out to Micro, Small, and Medium Enterprises, and Cooperatives;</i>	✓	Terdapat dalam produk Penjaminan Distribusi Barang <i>Available on Goods Distribution Guarantee products</i>
7	Penjaminan pengadaan barang dan/atau jasa <i>surety bond</i> yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>Guarantee of the procurement of surety bond goods and/or services carried out for Micro, Small, and Medium Enterprises, and Cooperatives;</i>	✓	Terdapat pada produk <i>Surety Bond, Surety Bond Co-Guarantee, Penjaminan Kredit Konstruksi dan Pengadaan Barang/ Jasa</i> . <i>Available on products of Surety Bond, Surety Bond Co-Guarantee, Guarantee of Construction Loans, and Procurement of Goods / Services.</i>
8	Penjaminan bank garansi (kontra bank garansi) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>Guarantee of Bank Guarantees (Counter- Bank Guarantees) made to Micro, Small and Medium Enterprises, and Cooperatives;</i>	✓	Terdapat dalam produk Penjaminan Kredit Kontra Bank Garansi, Penjaminan Kredit Kontra Bank Garansi Co-Guarantee <i>Available on products of Credit Guarantee of Counter- Bank Guarantee, Credit Guarantee of Counter- Bank Guarantee of Co-Guarantee</i>
9	Penjaminan surat kredit berdokumen dalam negeri yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>Guarantee of domestic documented letters of credit carried out to Micro, Small and Medium Enterprises, and Cooperatives;</i>	✗	✗
10	Penjaminan <i>letter of credit</i> yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>Guarantee of letters of credit made to Micro, Small and Medium Enterprises, and Cooperatives;</i>	✗	✗

No	Kegiatan Usaha Berdasarkan Anggaran Dasar Business Activities Based on Articles of Association	Telah/Belum Dijalankan Has or has not been performed	Keterangan Description
11	Penjaminan keabeanan (<i>Custom bond</i>) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>Customs guarantees (Custom bonds) carried out to Micro, Small, and Medium Enterprises, and Cooperatives;</i>	✓	Terdapat pada produk Customs Bond <i>Available on Customs Bond</i>
12	Penjaminan cukai yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>Excise guarantees carried out to Micro, Small and Medium Enterprises, and Cooperatives;</i>	✓	Terdapat pada produk Customs Bond <i>Available on Customs Bond</i>
13	Penjaminan pembiayaan kepada usaha rintisan (<i>start up business</i>) yang memenuhi kriteria Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>Financing guarantees for start-up businesses that meet the criteria of Micro, Small, and Medium Enterprises, and Cooperatives;</i>	✓	Terdapat pada produk Penjaminan Kredit Umum, dan Penjaminan Kredit Mikro <i>Available on General Credit guarantee, and Micro Credit Guarantees products</i>
14	Penjaminan layanan pinjam meminjam uang berbasis teknologi informasi yang diberikan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>The guarantee of IT-based money lending services provided to Micro, Small and Medium Enterprises, and Cooperatives;</i>	✓	Terdapat pada produk Penjaminan Kredit Mikro <i>Available on Micro Credit Guarantee products</i>
15	Penjaminan dalam rangka sinergi antara Perusahaan dengan badan usaha milik negara lain <i>Guarantee in the context of synergy between the Company and other state-owned enterprises;</i>	✓	Terdapat dalam produk Surety Bond, Penjaminan Bersama KUR, Penjaminan Pembayaran Invoice <i>Available in Surety Bond, KUR Joint Guarantee, Invoice Financing Guarantee products</i>
16	Penjaminan sistem resi gudang sesuai ketentuan peraturan perundang-undangan <i>Guarantee of warehouse receipt system in accordance with the provisions of legislation;</i>	✓	Terdapat pada produk Penjaminan Kredit Subsidi Resi Gudang <i>Available on the Warehouse Receipt Subsidy Credit Guarantee product</i>
17	Penjaminan kredit atau pembiayaan berdasarkan Prinsip Syariah kepada perorangan sesuai dengan maksud dan tujuan Perusahaan; <i>Credit guarantee or financing based on Sharia Principles to individuals according to the purposes and objectives of the Company;</i>	✓	Terdapat pada produk Penjaminan Kredit Multiguna, Penjaminan Kredit Arrum <i>Available on Multipurpose Credit Guarantee, Arrum Credit Guarantee products</i>
18	Pemberian jasa konsultasi manajemen terkait dengan kegiatan usaha Penjaminan <i>Provision of management consulting services related to Guarantee business activities;</i>	✓	Dilakukan oleh korporasi <i>Conducted by the corporation</i>
19	Pemeringkatan, konsultasi manajemen, jasa manajemen, pendampingan/pemberdayaan, serta layanan lainnya bagi Usaha Mikro, Usaha Kecil, dan Usaha Menengah serta Koperasi <i>Rating, management consulting, management services, assistance/empowerment, as well as other services for Micro, Small, and Medium Enterprises, and Cooperatives; and</i>	✓	Dilakukan oleh Divisi Manajemen Risiko dan PUKM <i>Conducted by the Risk Management and PUKM Division</i>
20	Kegiatan usaha utama lainnya setelah mendapat persetujuan dari Otoritas Jasa Keuangan dan/atau instansi terkait sesuai dengan kewenangannya <i>Other main business activities after obtaining approval from the Financial Services Authority and/or related institutions in accordance with their authority.</i>	✓	Penjaminan Bersama KUR <i>KUR Joint Guarantee</i>

✓ = telah dijalankan / Has been performed

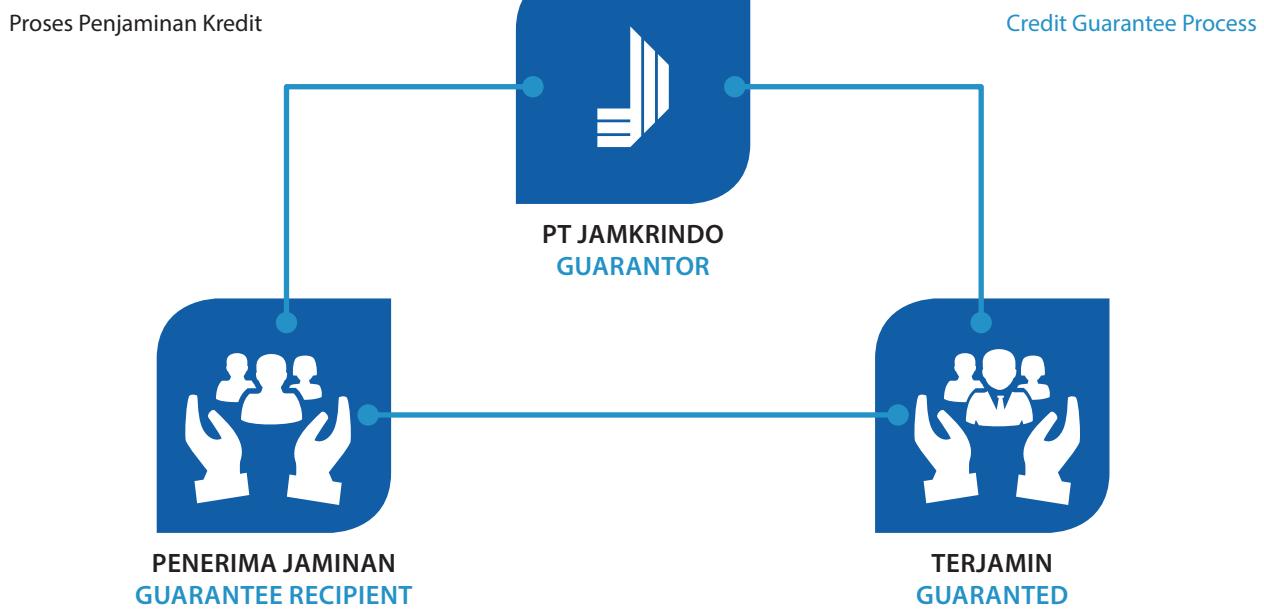
✗ = belum/tidak dijalankan / Has not been performed

PRODUK USAHA PENJAMINAN Guarantee Business Products

Penjaminan kredit adalah kegiatan pemberian jaminan atas pemenuhan kewajiban finansial penerima kredit (terjamin) kepada penerima jaminan. Proses penjaminan kredit melibatkan sekurang-kurangnya 3 (tiga) pihak, yaitu badan usaha pemberi kredit yang disebut penerima jaminan, debitur kredit yang disebut terjamin, dan perusahaan penjamin kredit yang disebut penjamin.

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

SKEMA PENJAMINAN KREDIT SCHEME OF CREDIT GUARANTEE



Prinsip dasar penjaminan kredit adalah pengambilalihan atas risiko kegagalan terjamin dalam memenuhi kewajiban finansialnya kepada penerima jaminan, namun tidak menghilangkan kewajiban finansial terjamin kepada penerima jaminan sampai penerima jaminan menyatakan kredit terjamin tersebut lunas.

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

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

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

Jenis-jenis Produk usaha Penjaminan antara lain sebagai berikut:

Types of Guarantee business products, among others, as following:

Kegiatan Activities	Keterangan Description
Penjaminan Kredit Usaha Rakyat (KUR) Guarantee of People's Business Credit (KUR)	Kredit/Pembiayaan Modal Kerja dan/atau investasi kepada UMKMK di bidang usaha yang produktif dan layak,namun belum <i>bankable</i> yang dijamin oleh Perusahaan Penjamin. Penyaluran KUR diharapkan dapat membantu pengembangan usaha produktif. Credit/Financing of Working Capital and/or investment to MSMEs and Cooperatives in a productive and feasible business field, but not yet bankable, which is guaranteed by the Guarantee Company. KUR distribution is expected to help the development of productive businesses.
Penjaminan KPR Sejahtera FLPP KPR Sejahtera Guarantee - Housing Financing Liquidity Facility (FLPP)	Penjaminan terhadap penyaluran kredit pemilikan rumah yang merupakan program kerjasama 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 diperuntukan bagi masyarakat berpenghasilan rendah. Guarantee on housing loan distribution 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 light 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. Guarantee activities to Warehouse Managers for their Obligations to farmers in managing commodity goods.
Penjaminan Kredit Umum General Credit Guarantee	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan Lembaga Keuangan Lainnya (<i>Non Bank</i>) kepada Terjamin untuk keperluan tambahan Modal Kerja dan/atau Investasi dalam rangka peningkatan dan pengembangan usaha Terjamin,yang proses penjaminannya dilakukan secara kasus per kasus Guarantee on credit/financing provided by the Guarantee Recipient of Other Financial Institution (Non-Bank) to the Guaranteed for additional Working Capital and/or Investment to the guaranteed business improvement and development, in which the guarantee process is carried out on a case-by-case basis
Penjaminan Kredit Mikro Micro Credit Guarantee	Penjaminan atas kredit yang diberikan oleh Penerima Jaminan kepada Terjamin Pengusaha Mikro dan Kecil, untuk keperluan Modal Kerja dan/atau investasi dalam rangka peningkatan dan pengembangan usaha Produktif, yang jumlah plafond kredit sesuai dengan ketentuan kredit mikro di Penerima Jaminan, yang proses pengajuan penjaminannya dilakukan secara otomatis bersyarat (<i>Conditional Automatic Cover/CAC</i>). Credit Guarantee provided by the Guarantee Recipient to the Guaranteed of Micro and Small Entrepreneurs, for Working Capital and/or investment to productive businesses improvement and development, in which the credit limit is according to the microcredit provisions at the Guarantee Recipient. The guarantee application process is carried out automatically conditional (<i>Conditional Automatic Cover/CAC</i>).
Penjaminan Kredit Konstruksi & Pengadaan Barang/Jasa Guarantee of Construction Credit & Goods/Services Procurement	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin untuk keperluan tambahan modal kerja usaha jasa konstruksi dan pengadaan barang/jasa sesuai dengan kontrak kerja antara Terjamin dengan Bowheer (pemilik proyek), yang sumber pengembalinya berasal dari dana APBN/APBD/BUMN atau swasta nasional. Guarantee on credit/financing provided by the Guarantee Recipient to the Guaranteed for additional working capital of the construction services and goods/services procurement according to the work contract between the Guaranteed and Bowheer (the project owner), which its source of the return originates from the funds of State/Regional Budget or State-Owned Enterprises or national private.



Kegiatan Activities	Keterangan Description
Penjaminan Kredit Multiguna Multipurpose Credit Guarantee	Penjaminan atas kredit/pembentukan yang diberikan oleh Penerima Jaminan untuk Lembaga Keuangan Lainnya (<i>Non Bank</i>) kepada Terjamin, perorangan (pegawai tetap suatu Perusahaan/instansi Pemerintah) baik yang penyalurannya dilakukan secara langsung maupun melalui lembaga lainnya, yang sumber pengembaliannya dengan cara memotong gaji Terjamin dan proses pengajuan penjaminannya dilakukan secara kolektif <i>Guarantee on credit/financing provided by the Guarantee Recipient of Other Financial Institutions (Non-bank) to the Guaranteed, individuals (permanent employees of a Company/ Government institution) whose distribution is done directly or through other institutions, and the source of the return is deducted from the guaranteed's wages. The guarantee application process is done collectively.</i>
Penjaminan Distribusi Barang Goods Distribution Guarantee	Penjaminan kredit untuk kredit/pembentukan ditransfer oleh perusahaan fabrikasi (manufaktur) kepada distributor yang mendistribusikan barang. (analisa penjaminan dilakukan dengan <i>case by case</i>) <i>Credit guarantees for credit/financing of distribution given by manufacturing companies to distributors who distribute goods. (guarantee analysis is done on a case by case)</i>
Penjaminan Bank Garansi/Kontra Garansi Guarantee of the Bank Guarantee /Counter Bank Guarantee	Penjaminan yang diberikan Penjamin (Jamkrindo) kepada Penerima Jaminan (Bank) yang bersifat tanpa syarat (<i>unconditional</i>) dan Penjamin akan membayar ganti rugi kepada Penerima Jaminan atas tuntutan pencairan Bank Garansi (BG) yang diajukan <i>Obligee</i> ketika Terjamin wanprestasi <i>A guarantee given by the Guarantor (Jamkrindo) to the Guarantee Recipient (Bank) that is unconditional and the Guarantor will pay compensation to the Guarantee Recipient for the Bank Guarantee (BG) disbursement claim submitted by the Obligee when the Guaranteed has defaulted.</i>
Surety Bond	Suatu perjanjian 3 pihak antara Penjamin atas dasar keyakinan kepada Terjamin secara bersama-sama berjanji kepada <i>Obligee</i> bahwa apabila Terjamin oleh sebab suatu hal menjadi lalai atau gagal melaksanakan pekerjaan sesuai dengan yang diperjanjikan dengan <i>Obligee</i> , maka Penjamin akan bertanggung jawab terhadap <i>Obligee</i> untuk menyelesaikan kewajiban-kewajiban Terjamin tersebut <i>A three-parties agreement between the Guarantor on the basis of the belief to the Guaranteed jointly pledged to the Obligee that if the Guaranteed for any reason becomes negligent or fails to carry out work according to as promised to the Obligee, then the Guarantor will be responsible to the Obligee to settle the Guaranteed's obligations</i>
Payment Bond	Jaminan yang diterbitkan oleh Penjamin untuk menjamin Terjamin melakukan pembayaran kepada Penerima Jaminan atas fasilitas dana talangan Penerima Jaminan baik yang berasal dari Penerima Jaminan atau sumber pembentukan lain yang ditunjuk oleh Penerima Jaminan. <i>Guarantee issued by the Guarantor to guarantee the Guaranteed's payment to the Guarantee Recipient for the bailout facility given to the Guarantee Recipients whose funding source is from the Guarantee Recipients or other funding source designated by the Guarantee Recipients</i>
Customs Bond	Jaminan atas fasilitas keabeanan, fasilitas penangguhan/pembebasan bea masuk barang & import dan pemungutan bea masuk barang lainnya kepada <i>Obligee</i> (Direktorat Jenderal Bea Cukai) apabila Terjamin (importir/produsen eksportir) tidak menyelesaikan kewajibannya <i>Guarantee on customs facilities, facilities for suspension/exemption of goods import duty, and collection of other goods import duty to the Obligee (Directorate General of Customs and Excise) if the Guaranteed (importer/producer of exporter) does not complete its obligations.</i>
Penjaminan Keagenan Kargo Cargo Agency Guarantee	Penjaminan yang diberikan kepada Penerima Jaminan (Perusahaan Penyedia Jasa Pengangkutan) atas kewajiban terjamin (Agen Kargo) dalam melakukan pembayaran ongkos angkut barang kepada Penerima Jaminan <i>A guarantee that is given to the Guarantee Recipient (the Transportation Service Provider) for the guaranteed's obligations (Cargo Agent) in making payment of freight costs to the Guarantee Recipient.</i>
Penjaminan <i>Invoice Financing</i> Invoice Financing Guarantee	Penjaminan untuk menjamin kewajiban pembayaran terjamin berdasarkan pada <i>invoice</i> yang diterbitkan oleh penerima jaminan <i>A guarantee to guarantee the Guaranteed's payment obligations based on invoices issued by the Guarantee Recipient</i>
Penjaminan Pembentukan Syariah Sharia Financing Guarantee	Penjaminan antara para pihak berdasarkan prinsip syariah sebagaimana diatur dalam Fatwa DSN MUI No. 74/DSN-MUI/I/2009 <i>Guarantee between the parties based on sharia principles as stipulated in the MUI DSN Fatwa No. 74 / DSN-MUI / I / 2009</i>

Kegiatan Activities	Keterangan Description
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 <i>pre Financing</i> , KMK <i>Post Financing</i> dan KMK Distributor. The Guarantee Recipient gives credit Guarantee to the Guaranteed for the project work/ completion, acquisition of receivables/bills, procurement of goods and/or services, purchase of goods and/or services, based on contracts or similar documents from the certain Core Companies in the form pre-financing Working Capital Credit/KMK, Post Financing KMK, and KMK Distributor.
Penjaminan Kemaritiman /Jaring Maritime/Fisheries Guarantee	Penjaminan atas pembiayaan untuk modal kerja dan investasi yang dipergunakan untuk kegiatan dibidang Kelautan dan Perikanan. Guarantee on financing for working capital and investment used for activities in the field of Marine and Fisheries.
Penjaminan Pembiayaan Otomotif Automotive Financing Guarantee	Penjaminan atas kredit/pembiayaan guna memiliki kendaraan bermotor yang diberikan oleh lembaga keuangan lainnya dengan tujuan modal kerja dan/atau investasi atau multiguna Guarantee on credit/financing for owning a motorized vehicle given by other financial institutions with the aim of working capital and/or investment or multipurpose
Penjaminan Kredit Skema Subsidi Resi Gudang Credit Guarantee on Subsidy Scheme of Warehouse Receipt	Kegiatan pemberian jaminan kepada terjamin (Petani, Kelompok Tani, Gabungan Kelompok Tani, dan Koperasi) atas fasilitas kredit Skema Subsidi Resi Gudang yang disalurkan oleh penerima jaminan (Bank Pelaksana/Lembaga Keuangan Non Bank Penyalur Kredit SSRG) dengan agunan resi gudang yang diterbitkan Melalui Sistem Resi Gudang (SRG) sesuai Undang-undang No. 9 tahun 2011 tentang Sistem Resi Gudang beserta perubahannya The activity of giving guarantee to the guaranteed (Farmers, Farmer Groups, Farmers Group Associations, and Cooperatives) for credit facilities of the Warehouse Receipt Subsidized Scheme distributed by the Guarantee Recipient (Executing Banks/Non-Bank Financial Institutions of SSRG Credit Distributors) with warehouse receipt collaterals issued through the Warehouse Receipt System (SRG) according to Law No. 9 of 2011 concerning the Warehouse Receipt System and its amendments
Penjaminan Kredit Resi Gudang Warehouse Receipt Credit Guarantee	Penjaminan yang diberikan kepada Terjamin atas Kredit Resi Gudang yang disalurkan oleh Penerima Jaminan dengan agunan resi gudang yang diterbitkan: Melalui Sistem Resi Gudang (SRG) sesuai Undang-undang No. 9 tahun 2011 tentang Sistem Resi Gudang beserta perubahannya; atau Oleh Pengelola Agunan melalui perjanjian kerja sama pengelolaan agunan antara Terjamin, Penerima Jaminan dan Pengelola Gudang (<i>Collateral Management Agreement/CMA</i>). Guarantee 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 according to Law No. 9 of 2011 concerning Warehouse Receipt System and its amendments. The Collateral Manager can also give this type of guarantee through a Collateral Management Agreement (CMA) between the Guaranteed, the Guarantee Recipient, and the Warehouse Management.
Penjaminan Fintech Fintech Guarantee	Penjaminan atas layanan pinjam meminjam uang berbasis teknologi informasi yang disalurkan oleh lender melalui penyelenggara (<i>peer to peer lending</i>) kepada borrower Guarantee on information technology-based money lending services that are channeled by the lenders through the organizer (<i>peer to peer lending</i>) to the borrower.
Penjaminan KPR Guarantee of House Ownership Loans	Penjaminan terhadap penyalur Kredit Pemilikan Rumah yang diberikan oleh Penerima Jaminan Lembaga Keuangan Lainnya (<i>Non Bank</i>) kepada Terjamin yang fasilitas pembiayaannya digunakan untuk membeli rumah, rumah susun/apartemen, rumah kantor, rumah toko atau untuk kebutuhan konsumtif lainnya dengan jaminan/agunan berupa rumah, rumah susun/ apartemen, rumah kantor, rumah toko Guarantee of the House Ownership Loan Distributor given by the Guarantee Recipient of Other Financial Institutions (<i>Non-Bank</i>) to the Guaranteed, whose financing facilities are used to buy houses, flats/apartments, office houses, shop houses or other consumptive needs with collateral in the form of houses, flats/apartments, office houses, or shophouses.
Penjaminan Capital Management Guarantee (CMG) Guarantee on Capital Management Guarantee (CMG)	Penjaminan atas portofolio kredit dalam 1 (satu) <i>coverage</i> penjaminan sebagai salah satu bentuk Mitigasi Risiko Kredit (MRK) Bank. Guarantee on the loan portfolio in 1 (one) guarantee coverage as one of the Bank's Credit Risk Mitigation (MRK).

VISI, MISI DAN BUDAYA PERUSAHAAN

Vision, Mission and Corporate Culture

Dalam rangka menjamin terlaksananya kegiatan usaha yang profesional berdasarkan Surat Pengesahan dari Kementerian BUMN No: S-286/MBU/05/2019 tentang Persetujuan dan Pengesahan Rencana Jangka Panjang Perusahaan (RJPP), maka Visi dan Misi Jamkrindo sebagai berikut:

In order to guarantee the implementation of professional business activities based on the Approval Letter from the Ministry of SOEs No. S-286 /MBU /05/2019 concerning the Approval and Ratification of the Company's Long-Term Plan (RJPP), then the Vision, and Mission of Jamkrindo are as follows:

PERSETUJUAN MANAJEMEN KUNCI ATAS VISI DAN MISI PERUSAHAAN

Visi, Misi & Nilai Perusahaan telah mendapatkan dukungan dan persetujuan bersama dari Dewan Pengawas dan Direksi Perusahaan, berdasarkan Surat Pengesahan dari Kementerian BUMN No: S-286/MBU/05/2019 tentang Rencana Jangka Panjang Perusahaan (RJPP) Jamkrindo Tahun Buku 2019-2023.

MISSION MISI

Meningkatkan aksesibilitas finansial UMKMK melalui penyediaan penjaminan yang inovatif, kompetitif dengan pelayanan profesional, efektif dan efisien secara berkelanjutan

Improving MSMEs' and Cooperatives' Financial Accessibilities through the provision of Guarantee, which is Innovative, Competitive with a Professional, Effective, and Efficient Services sustainably.

VISI VISION

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

Becoming the First Choice of Business Players in Guarantee Services to Support Growth and Equalization of National Economy.

THE KEY MANAGEMENT APPROVAL OF THE COMPANY'S VISION AND MISSION

The Company's Vision, Mission & Values have received support and joint approval from the Board of Supervisor Council and Board of Directors of the Company, based on the Approval Letter from the Ministry of SOEs No: S-286 / MBU / 05/2019 concerning the Corporate Long-Term Plan (RJPP) of Jamkrindo for the 2019-2023 Fiscal Year.

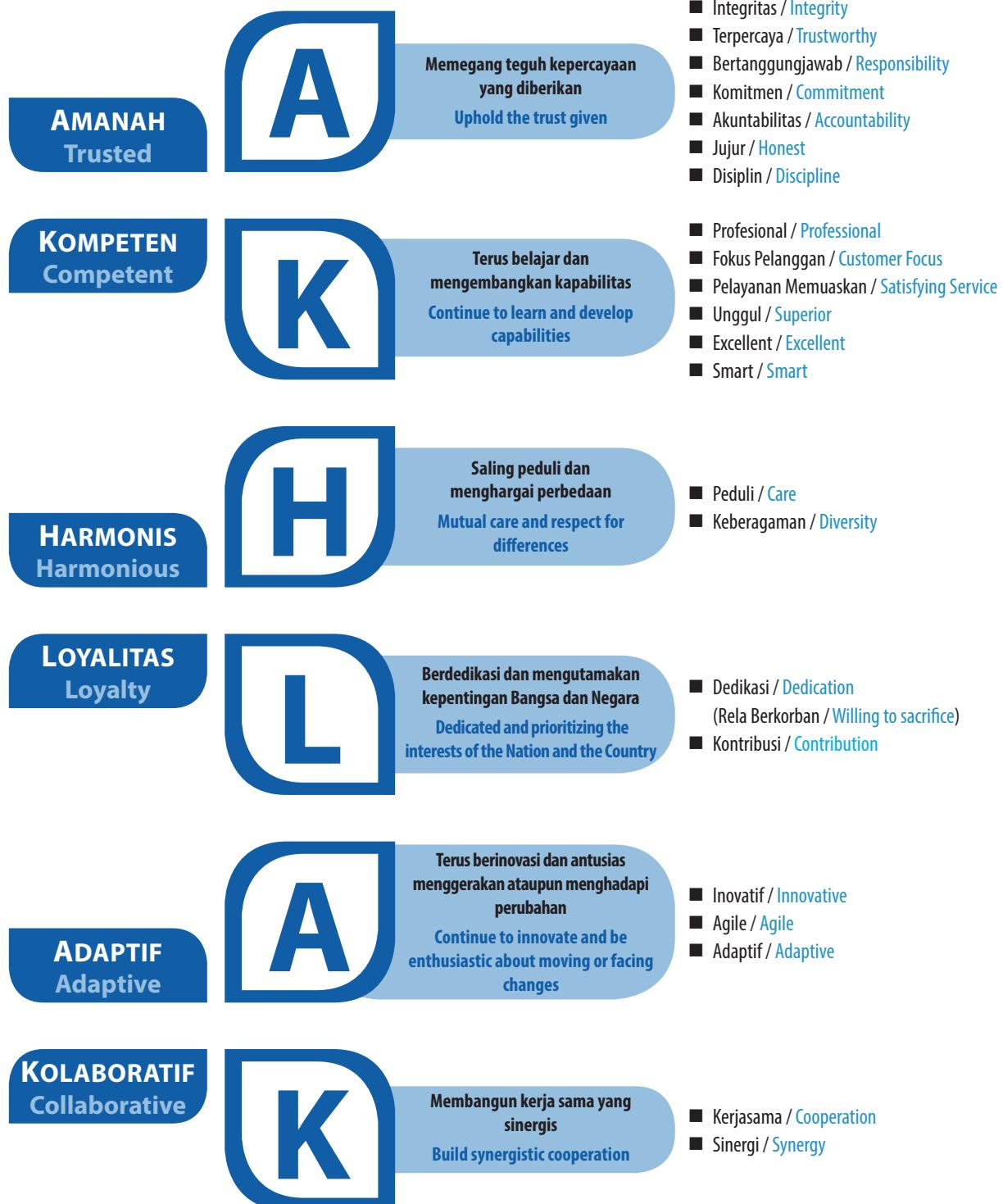


Jamkrindo
Jaminan Kredit Indonesia

BUDAYA PERUSAHAAN CORPORATE CULTURE

Budaya perusahaan Jamkrindo terdiri dari 6 (enam) butir nilai-nilai budaya yang dianut Perusahaan, yaitu budaya "AKHLAK".

The corporate culture of Jamkrindo consists of 6 (six) items of cultural values adopted by the Company, namely the culture of "AKHLAK".

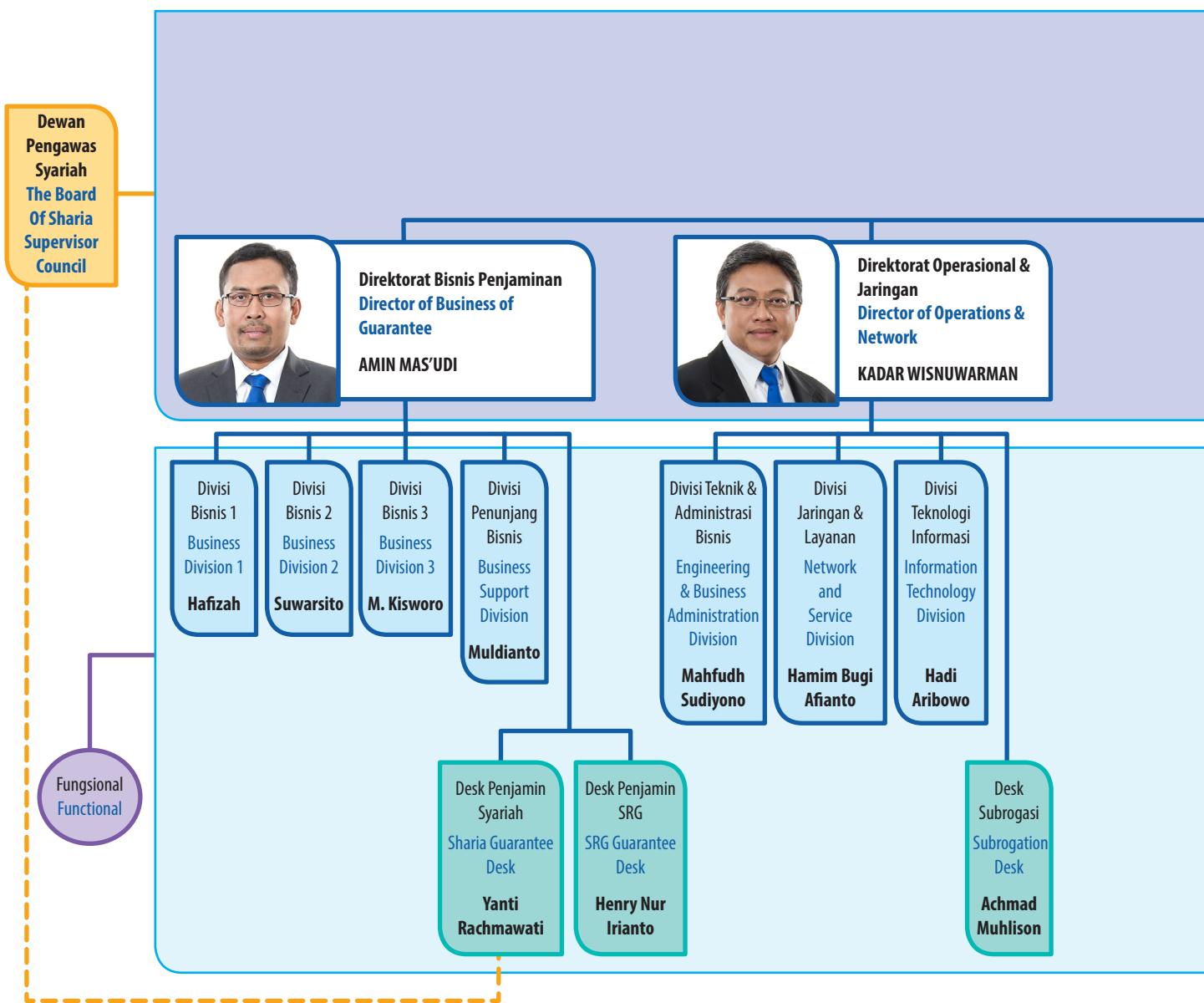


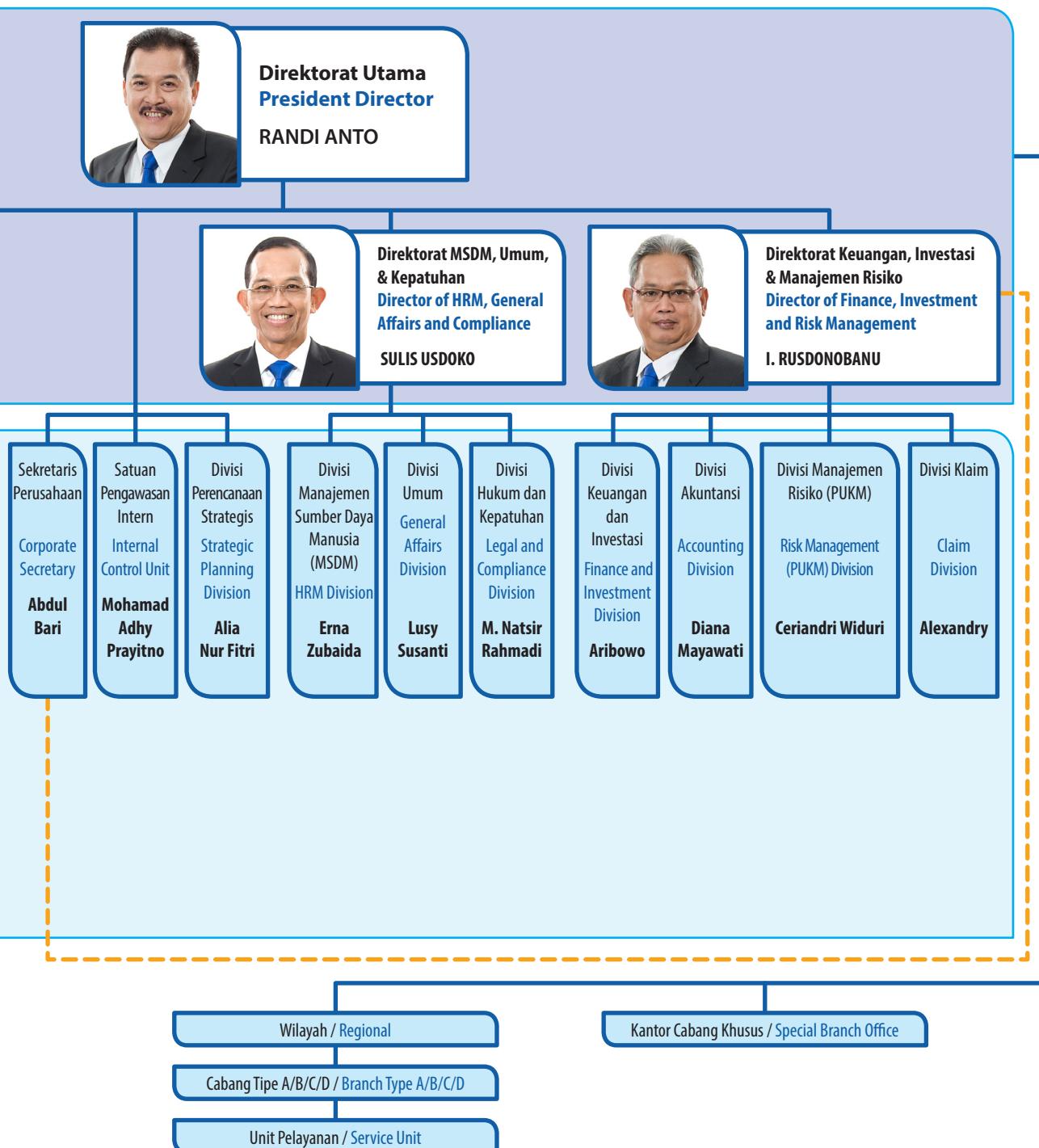
STRUKTUR ORGANISASI

Organizational Structure

Struktur organisasi Perusahaan telah disahkan melalui Ketetapan Direksi No. 01/KD/1/V/2018 tanggal 30 Mei 2018 tentang Struktur Organisasi Perusahaan Umum (Perum) Jaminan Kredit Indonesia. Berikut struktur organisasi Perusahaan per 31 Desember 2019:

The Company's organizational structure has been ratified through the Directors Decree No. 01 / KD / 1 / V/2018 dated 30 May 2018 concerning Organizational Structure of Public Corporations (Perum) for Indonesian Credit Guarantees. The following is the Company's organizational structure as of December 31, 2019:







PROFIL DEWAN KOMISARIS

Board of Supervisor Council Profile





Sri Mulyanto

**Komisaris Utama dan Komisaris Independen
Chairman and Independent Board of Independent Commissioner**

Periode Jabatan: 27 Oktober 2017 – 26 Oktober 2022, Periode Pertama
Term of Office: October 27, 2017 - October 26, 2022, First Period

62 tahun
years old

KLATEN
8 Oktober
October 8, 1958

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Jakarta Selatan, DKI Jakarta, Indonesia
South Jakarta, DKI Jakarta, Indonesia

Keahlian / Expertise
Ekonomi / Economy

RIWAYAT PENUNJUKAN

- Jabatan Ketua Dewan Pengawas diemban sejak 27 Oktober 2017 melalui Keputusan Menteri Negara BUMN No. SK-233/MBU/10/2017 tanggal 27 Oktober 2017 tentang Pemberhentian dan Pengangkatan Ketua Dewan Pengawas Perum Jamkrindo. Jabatan Ketua Dewan Pengawas ini merupakan periode pertama.
- Sesuai Keputusan Menteri Badan Usaha Milik Negara Nomor. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia.

PENDIDIKAN

- (S2) *Master of Economic Policy and Planning, Northeastern University, Boston, Amerika Serikat (1993)*
- (S1) Sarjana Ekonomi Universitas Sebelas Maret, Surakarta (1983)

PENGALAMAN KERJA

Direktur Umum dan SDM PT Pegadaian (Persero) (2012-2017), Komisaris PT Antam (2011-2012), Komisaris PT Jasa Raharja (2008-2012), Asisten Deputi Bidang Usaha Jasa III, Kementerian BUMN (2010), Asisten Deputi Urusan Usaha Asuransi, Kementerian BUMN (2006), Asisten Deputi Urusan Usaha Jasa Konstruksi, Kementerian BUMN (2002).

SERTIFIKASI PROFESI DAN PROGRAM PENGEMBANGAN KOMPETENSI TAHUN 2019

- Full Day Seminar Auditor's Talk* untuk penguatan peran Satuan Pengawas Internal (SPI) BUMN, 9 Mei 2019, Komisi Pemberantasan Korupsi (KPK)
- Innovation and Cooperation in Financing SME'S*, 26 - 27 September 2019, Forum ke - XXIV Ibero-American Forum on Guarantee and Financing System for SME
- Penyusunan *Key Performance Indicators (KPI)* RKAP Tahun 2020, 5 November 2019, Kementerian BUMN
- Komisaris Profesional, 20 - 21 November 2019, Inti Pesan Pariwara

RANGKAP JABATAN PADA PERUSAHAAN LAIN/LEMBAGA

Sri Mulyanto tidak memiliki rangkap jabatan pada perusahaan/lembaga lain.

HUBUNGAN AFILIASI

Sri Mulyanto tidak memiliki hubungan afiliasi baik kepada anggota Komisaris lainnya, Direksi, serta dengan pemegang saham utama.

KEPEMILIKAN SAHAM JAMKRINDO

Sri Mulyanto tidak memiliki saham Perusahaan

APPOINTMENT HISTORY

- The position of the Chairman of the Board of Supervisor Council has been carried out since October 27, 2017, through the Decree of the State Minister of SOEs No. SK-233 / MBU / 10/2017 dated October 27, 2017, concerning the Dismissal and Appointment of Chairman of the Board of Supervisor Council of Perum Jamkrindo. This was his first period serving as Chairman of the Board of Supervisor Council.
- In accordance with the Decree of the Minister of State-Owned Enterprises Number. SK-51 / MBU / 02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia.

EDUCATION

- Master of Economic Policy and Planning, Northeastern University, Boston, United States of America (1993)
- Bachelor of Economics of Universitas Sebelas Maret, Surakarta (1983)

WORK EXPERIENCES

Director of General Affairs and HR of PT Pegadaian (Persero) (2012-2017), Commissioner of PT Antam (2011-2012), Commissioner of PT Jasa Raharja (2008-2012), Assistant Deputy for Services Business III, the Ministry of SOEs (2010), Assistant Deputy for Insurance Business Affairs, the Ministry of SOEs (2006), Assistant Deputy of Construction Services Business Affairs, the Ministry of SOEs (2002).

PROFESSIONAL CERTIFICATION AND COMPETENCY DEVELOPMENT PROGRAM IN 2019

- Full-Day Seminar of Auditor's Talk to strengthen the role of the Internal Control Unit (SPI) of SOEs, Jakarta, May 9, 2019, the Ministry of SOEs.
- SME's Innovation and Cooperation in Financing, September 26-27, 2019, the XXIV Ibero-American Forum on Guarantee and Financing System for SME
- Formulation of the Key Performance Indicators (KPI) of the 2020 RKAP, November 5, 2019, the Ministry of SOEs
- Professional Commissioners, November 20-21, 2019, Inti Pesan Pariwara

CONCURRENT POSITION IN OTHER COMPANIES / INSTITUTIONS

Sri Mulyanto does not have a concurrent position at other companies / institutions.

AFFILIATION

Sri Mulyanto does not have affiliation with other members of the Board of Commissioner, the Board of Directors, and with major shareholders.

JAMKRINDO SHARE OWNERSHIP

Sri Mulyanto does not own the Company's shares



Noor Ida Khomsiyati

Komisaris
Commissioner

Periode Jabatan: 12 April 2016 – 11 April 2021, Periode Pertama
Term of Office: April 12, 2016 – April 11, 2021, First Period

49 tahun
years old
PATI
8 Mei
May 8, 1971

Warga negara Indonesia
Indonesian citizens

Domicili / Domicile
Jakarta Timur, DKI Jakarta, Indonesia
East Jakarta, DKI Jakarta, Indonesia

Keahlian / Expertise
Manajemen SDM / HR Management.

RIWAYAT PENUNJUKAN

- Jabatan Anggota Dewan Pengawas diambil sejak 12 April 2016 melalui Keputusan Menteri Negara BUMN No. SK-76/MBU/4/2016 tanggal 12 April 2016 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas Perum Jamkrindo. Jabatan Anggota Dewan Pengawas ini merupakan periode pertama.
- Sesuai Keputusan Menteri Badan Usaha Milik Negara Nomor. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia.

PENDIDIKAN

(S2) Magister jurusan Manajemen SDM Universitas Bhayangkara (2006);
(S1) Sarjana Hukum Universitas Diponegoro Semarang (1995).

PENGALAMAN KERJA

Kepala Bagian Bantuan Hukum Biro Hukum Sekretariat Kementerian BUMN (2014-sekarang); Kepala Bagian Pelayanan dan Bantuan Hukum I Kementerian BUMN (2012-2014); Anggota Dewan Komisaris PT Pos Indonesia (Persero) (2013-2015); Kepala Subbagian Pelayanan dan Bantuan Hukum II C Kementerian BUMN (2010-2012); Kepala Subbagian Pelayanan Hukum Kementerian BUMN (2006-2010).

SERTIFIKASI PROFESI DAN PROGRAM PENGEMBANGAN KOMPETENSI TAHUN 2019

- Refleksi Konstitusi di Era 4.0 dalam Penguatan Penegakan Hukum Pertanggungjawaban Pidana Korporasi pada Tindak Pidana Korupsi, 24 April 2019, Universitas Brawijaya
- Innovation and Cooperation in Financing SME'S, 26 - 27 September 2019, Forum ke - XXIV Ibero-American Forum on Guarantee and Financing System for SME
- Penyusunan Key Performance Indicators (KPI) RKAP Tahun 2020, 5 November 2019, Kementerian BUMN
- Komisaris Profesional, 20 - 21 November 2019, Inti Pesan Pariwara

RANGKAP JABATAN PADA PERUSAHAAN LAIN/LEMBAGA

Kepala Bagian Bantuan Hukum Biro Hukum Sekretariat Kementerian BUMN (2014-sekarang)

HUBUNGAN AFILIASI

Noor Ida Khomsiyati tidak memiliki hubungan afiliasi baik kepada anggota Komisaris lainnya, Direksi, serta dengan pemegang saham utama

KEPEMILIKAN SAHAM JAMKRINDO

Noor Ida Khomsiyati tidak memiliki saham Perusahaan.

APPOINTMENT HISTORY

- The position of Member of the Board of Supervisor Council has been carried out since April 12, 2016, through the Decree of the State Minister of SOEs No. SK-76 / MBU / 4/2016 dated April 12, 2016, concerning the Dismissal and Appointment of Members of the Board of Supervisor Council of Perum Jamkrindo. This was her first period serving as a Member of the Board of Supervisor Council.
- In accordance with the Decree of the Minister of State-Owned Enterprises Number. SK-51 / MBU / 02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia.

EDUCATION

Masters of HR Management of Universitas Bhayangkara (2006); Bachelor of Law of Diponegoro University, Semarang (1995).

WORK EXPERIENCES

Head Division of Legal Assistance of Legal Bureau, Secretariat of the Ministry of SOEs (2014-present); Head Division of Service and Legal Assistance 1 of the Ministry of SOEs (2012-2014); Member of the Board of Commissioners of PT Pos Indonesia (Persero) (2013-2015); Subdivision Head of Services and Legal Assistance II C of the Ministry of SOEs (2010-2012); Subdivision Head of Legal Services of the Ministry of SOEs (2006-2010).

PROFESSIONAL CERTIFICATION AND COMPETENCY DEVELOPMENT PROGRAM IN 2019

- Reflections on the Constitution in Era 4.0 in Strengthening Law Enforcement of Corporate Criminal Liability in Corruption, April 24, 2019, Universitas Brawijaya
- SME's Innovation and Cooperation in Financing, September 26-27, 2019, the XXIV Ibero-American Forum on Guarantee and Financing System for SME
- Formulation of the Key Performance Indicators (KPI) of the 2020 RKAP, November 5, 2019, the Ministry of SOEs
- Professional Commissioners, November 20-21, 2019, Inti Pesan Pariwara

CONCURRENT POSITION IN OTHER COMPANIES / INSTITUTIONS

Division Head of Legal Assistance of the Secretariat of the Ministry of SOEs (2014-present)

AFFILIATION

Noor Ida Khomsiyati does not have affiliation with other members of the Board of Commissioners, the Board of Directors, and with major shareholders.

JAMKRINDO SHARE OWNERSHIP

Noor Ida Khomsiyati does not own the Company's shares.



Diah Natalisa

**Komisaris
Commissioner**

Periode Jabatan: 3 Mei 2017 – 2 Mei 2022, Periode Pertama
 Term of Office: May 3, 2017 – May 2, 2022, First Period



Warga negara Indonesia
 Indonesian citizens

Domisili / Domicile
 Jakarta Selatan, DKI Jakarta, Indonesia
 South Jakarta, DKI Jakarta, Indonesia

Keahlian / Expertise
 Manajemen dan ilmu Ekonomi / Management and Economics

RIWAYAT PENUNJUKAN

- Jabatan Anggota Dewan Pengawas diemban sejak 3 Mei 2017 melalui Keputusan Menteri Negara BUMN No.SK-88/MBU/05/2017 tanggal 3 Mei 2017 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas Perum Jamkrindo. Jabatan Anggota Dewan Pengawas ini merupakan periode pertama.
- Sesuai Keputusan Menteri Badan Usaha Milik Negara Nomor. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia.

PENDIDIKAN

- Profesor dan (S3) Doktor Ilmu Ekonomi Universitas Airlangga (1999);
- Magister Manajemen, University of Kentucky (1992)
- (S1) jurusan Manajemen Universitas Sriwijaya (1987).

PENGALAMAN KERJA

Deputi Bidang Pelayanan Publik Kementerian PANRB (2016-Sekarang), Koordinator KOPERTIS Wilayah II Kemdikbud RI (2008-2016), Ketua Program Studi Magister Manajemen Universitas Sriwijaya (2005-2008).

SERTIFIKASI PROFESI DAN PROGRAM PENGEMBANGAN KOMPETENSI TAHUN 2019

Komisaris Profesional, 20 - 21 November 2019, Inti Pesan Pariwara

RANGKAP JABATAN PADA PERUSAHAAN LAIN/LEMBAGA

Deputi Bidang Pelayanan Publik Kementerian PANRB (2016-Sekarang)

HUBUNGAN AFILIASI

Diah Natalisa tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya, Direksi, serta dengan pemegang saham utama.

KEPEMILIKAN SAHAM JAMKRINDO

Diah Natalisa tidak memiliki saham Perusahaan

APPOINTMENT HISTORY

- The position of Member of the Board of Supervisor Council was carried out since May 3, 2017, through the Decree of the State Minister of SOEs No.SK-88 / MBU / 05/2017 dated May 3, 2017, concerning the Dismissal and Appointment of Members of the Board of Supervisor Council of Perum Jamkrindo. This was her first period serving as a Member of the Board of Supervisor Council.
- In accordance with the Decree of the Minister of State-Owned Enterprises Number. SK-51 / MBU / 02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia.

EDUCATION

- Professor and Doctor of Economics, Universitas Airlangga (1999);
- Master of Management, University of Kentucky (1992)
- Bachelor of Management of Universitas Sriwijaya (1987).

WORK EXPERIENCES

Deputy Minister of Public Services of the Ministry of Empowerment of State Apparatus and Bureaucratic Reform/PANRB (2016-Present), KOPERTIS Region II Coordinator of the Ministry of Education and Culture (2008-2016), Head of Master of Management Study Program of Universitas Sriwijaya (2005-2008).

PROFESSIONAL CERTIFICATION AND COMPETENCY DEVELOPMENT PROGRAM IN 2019

Professional Commissioners, November 20-21, 2019, Inti Pesan Pariwara

CONCURRENT POSITION IN OTHER COMPANIES/INSTITUTIONS

Deputy Minister of Public Services of the Ministry of PANRB (2016-Present)

AFFILIATION

Diah Natalisa does not have affiliation with other members of the Board of Commissioner, the Board of Directors, and with major shareholders.

JAMKRINDO SHARE OWNERSHIP

Diah Natalisa does not own the Company's shares



Ari Wahyuni

Komisaris
Commissioner

Periode Jabatan: 3 Januari 2019 - 2 Januari 2024, Periode Pertama
Term of Office: January 3, 2019 – January 2, 2024, First Period

54 tahun
years old
SURABAYA
9 November 1966
November 9, 1966

Warga negara Indonesia
Indonesian citizens

Domicili / Domicile
Bogor, Jawa Barat, Indonesia
Bogor, West Java, Indonesia

Keahlian / Expertise
Keuangan dan Manajemen / Finance and Management

RIWAYAT PENUNJUKAN

- Jabatan Anggota Dewan Pengawas diemban sejak 3 Januari 2019 melalui Keputusan Menteri Negara BUMN No.SK- 02/MBU/01/2019 tanggal 3 Januari 2019 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas Perum Jamkrindo. Jabatan Anggota Dewan Pengawas ini merupakan periode pertama.
- Sesuai Keputusan Menteri Badan Usaha Milik Negara Nomor. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia.

PENDIDIKAN

(S2) Master of Public Management Carnegie- Mellon University (1994),
(S1) Ilmu Hukum (keperdataan) Universitas Diponogoro (1990)

PENGALAMAN KERJA

Direktur Pembinaan Pengelolaan Keuangan Badan Layanan Umum Kementerian Keuangan Republik Indonesia (September 2018 – sekarang), Direktur Sistem Manajemen Investasi Kementerian Keuangan Republik Indonesia (2013 – September 2018), Dewan Pengawas PERURI (2013-2018), Sekretaris Direktorat Jenderal Anggaran Kementerian Keuangan Republik Indonesia (2009-2013), Dewan Komisaris PT PANN (2010-2013), Kepala Pusdiklat Keuangan Umum BPPK (2008-2009), Kepala Bagian Pengawasan Kebijakan Investasi, Biro Pengelolaan Investasi dan Riset BAPEPAM (2004-2006), Kepala Bagian Perundang-undangan, Biro Perundangan-undangan dan Bantuan Hukum BAPPEPAM (1990-2000).

SERTIFIKASI PROFESI DAN PROGRAM PENGEMBANGAN KOMPETENSI TAHUN 2019

- Credit Risk Management Profesional (Level III), 9-13 Desember 2019, Lembaga Sertifikasi Profesi Manajemen Risiko
- From Evolution to Revolution, 13 - 15 November 2019, Sustainable and Responsible Investing (SRI)
- Komisaris Profesional, 20 - 21 November 2019, Inti Pesan Pariwara

RANGKAP JABATAN PADA PERUSAHAAN LAIN/LEMBAGA

Direktur Pembinaan Pengelolaan Keuangan Badan Layanan Umum Kementerian Keuangan Republik Indonesia (September 2018 – sekarang)

HUBUNGAN AFILIASI

Ari Wahyuni tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya, Direksi, serta dengan pemegang saham utama.

KEPEMILIKAN SAHAM JAMKRINDO

Ari Wahyuni tidak memiliki saham Perusahaan.

APPOINTMENT HISTORY

- The position of Member of the Board of Supervisor Council has been carried out since January 3, 2019, through the Decree of the State Minister of SOEs No.SK-02 / MBU / 01/2019 dated January 3, 2019, concerning the Dismissal and Appointment of Members of the Board of Supervisor Council of Perum Jamkrindo. This was her first period serving as a Member of the Board of Supervisor Council.
- In accordance with the Decree of the Minister of State-Owned Enterprises Number. SK-51 / MBU / 02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia.

EDUCATION

Master of Public Management of Carnegie-Mellon University (1994), Bachelor of Civil Law of Diponegoro University (1990)

WORK EXPERIENCES

Director of Financial Management Development of the Public Service Agency of the Ministry of Finance of the Republic of Indonesia (September 2018 - present), Director of Investment Management System of the Ministry of Finance of the Republic of Indonesia (2013 - September 2018), PERURI Supervisory Board (2013-2018), Secretary of the Directorate General of Budget of the Ministry of Finance of the Republic of Indonesia (2009-2013), Board of Commissioners Member of PT PANN (2010-2013), Head of BPPK General Finance Education and Training Center (2008-2009), Division Head of Investment Policy Supervision, Investment Management and Research Bureau of BAPEPAM (2004-2006), Division Head of Legislation, Legislation, and Legal Assistance Bureau of BAPPEPAM (1990-2000).

PROFESSIONAL CERTIFICATION AND COMPETENCY DEVELOPMENT PROGRAM IN 2019

- Professional Credit Risk Management (Level III), Jakarta, December 9-13, 2019, Professional Risk Management Certification Institute
- From Evolution to Revolution, November 13 - 15, 2019, Sustainable and Responsible Investing (SRI)
- Professional Commissioners, November 20-21, 2019, Inti Pesan Pariwara

CONCURRENT POSITION IN OTHER COMPANIES / INSTITUTIONS

Director of Financial Management Development of the Public Service Agency of the Ministry of Finance of the Republic of Indonesia (September 2018 - present)

AFFILIATION

Ari Wahyuni does not have affiliation with other members of the Board of Commissioner, the Board of Directors, and with major shareholders.

JAMKRINDO SHARE OWNERSHIP

Ari Wahyuni does not own the Company's shares.



Muhammad Muchlas Rowi

Komisaris Independen
Independent Commissioner

Periode Jabatan: 17 Oktober 2019 - 16 Oktober 2024, Periode Pertama
 Term of Office: October 17, 2019 - October 16, 2024, First Period

48 tahun
 years old
GARUT
 31 Agustus, 1972
 August 31, 1972

Warga negara Indonesia
 Indonesian citizens

Domisili / Domicile
 Jakarta Selatan, DKI Jakarta, Indonesia
 South Jakarta, DKI Jakarta, Indonesia

Keahlian / Expertise
 Filsafat / Philosophy

RIWAYAT PENUNJUKAN

- Jabatan Anggota Dewan Pengawas diemban sejak 17 Oktober 2019 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No.SK-241/MBU/10/2019 tanggal 17 Oktober 2019 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas Perum Jamkrindo. Jabatan Anggota Dewan Pengawas Independen ini merupakan periode pertama.
- Sesuai Keputusan Menteri Badan Usaha Milik Negara Nomor. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia.

PENDIDIKAN

(S1) Sarjana Ilmu Filsafat Universitas Gadjah Mada (1998)

PENGALAMAN KERJA

Bendahara Badan Pembina Harian (BPH) Institut Bisnis Muhammadiyah (2019-sekarang); Pemilik Rosbuck Milk & Coffee (2018-sekarang); General Manager Marketing PT Intan Sejati Klaten (2016-2018); Pimpinan Umum Monday Media Group (2015-sekarang), Komisaris PT Fantasi Megah Bersama (2014-sekarang).

SERTIFIKASI PROFESI DAN PROGRAM PENGEMBANGAN KOMPETENSI TAHUN 2019

- Penyusunan *Key Performance Indicators* (KPI) RKAP Tahun 2020, 5 November 2019, Kementerian BUMN
- Komisaris Profesional, 20 - 21 November 2019, Inti Pesan Pariwara

RANGKAP JABATAN PADA PERUSAHAAN LAIN/LEMBAGA

Direktur Pembinaan Pengelolaan Keuangan Badan Layanan Umum Kementerian Keuangan Republik Indonesia (September 2018 – sekarang)

HUBUNGAN AFILIASI

Muhammad Muchlas Rowi tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya, Direksi, serta dengan pemegang saham utama.

KEPEMILIKAN SAHAM JAMKRINDO

Muhammad Muchlas Rowi tidak memiliki saham Perusahaan.

APPOINTMENT HISTORY

- The position of Member of the Board of Supervisor Council was carried out since January 3, 2019, through the Decree of the State Minister of SOEs No.SK-02/MBU/01/2019 dated January 3, 2017, concerning the Dismissal and Appointment of Members of the Board of Supervisor Council of Perum Jamkrindo. This was her first period serving as a Member of the Board of Supervisor Council.
- In accordance with the Decree of the Minister of State-Owned Enterprises Number. SK-51 / MBU / 02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia.

EDUCATION

Bachelor of Philosophy of Gadjah Mada University (1998)

WORK EXPERIENCES

Treasurer of Daily Development Board of Muhammadiyah Business Institute (2019-present), Rosbuck Milk & Coffee's owner (2018-present), General Manager of Marketing of PT Intan Sejati Klaten (2016-2018), Managing Director of Monday Media Group (2015-present), Commissioner of PT Fantasi Megah Bersama (2014-present)

PROFESSIONAL CERTIFICATION AND COMPETENCY DEVELOPMENT PROGRAM IN 2019

- Formulation of the Key Performance Indicators (KPI) of the 2020 RKAP, November 5, 2019, the Ministry of SOEs
- Professional Commissioners, November 20-21, 2019, Inti Pesan Pariwara

CONCURRENT POSITION IN OTHER COMPANIES/INSTITUTIONS

Director of Financial Management of Public Service Agency Ministry of Finance Republic of Indonesia (September 2018-present)

AFFILIATION

Muhammad Muchlas Rowi does not have affiliation with other members of the Board of Commissioners, the Board of Directors, and with major shareholders.

JAMKRINDO SHARE OWNERSHIP

Muhammad Muchlas Rowi does not own the Company's shares





Randi Anto

Direktur Utama President Director

Periode Jabatan: 21 November 2017 – 20 November 2022, Periode Pertama
 Term of Office: November 21, 2017 – November 22, 2022, First Period



Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Jakarta Selatan, DKI Jakarta, Indonesia
South Jakarta, DKI Jakarta, Indonesia

Keahlian / Expertise
Ekonomi dan Perbankan / Economics and Banking

RIWAYAT PENUNJUKAN

- Jabatan Direktur Utama diemban sejak 21 November 2017 melalui Keputusan Menteri Negara BUMN No. SK-249/MBU/11/2017 tanggal 21 November 2017 tentang Pemberhentian dan Pengangkatan Anggota Direksi Perum Jamkrindo. Jabatan Direktur Utama ini merupakan periode pertama.
- Sesuai Keputusan Menteri Badan Usaha Milik Negara Nomor. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia.

PENDIDIKAN

(S2) Perbankan, St Louis University, Amerika Serikat (1994), (S1) Ekonomi Jurusan Ekonomi Perusahaan, Universitas Diponegoro, Semarang (1984)

PENGALAMAN KERJA

Direktur Konsumen Bank BRI (2017), Direktur Human Capital & Asset Management Bank BRI (2016), Direktur Credit Risk & Asset Management Bank BRI (2015), Direktur Kepatuhan Bank BRI (2011-2015), Kepala Divisi Manajemen Sumber Daya Manusia Kantor Pusat Bank BRI (2009-2011), Pemimpin Wilayah Kantor Wilayah Palembang Bank BRI (2007-2009), Kepala Divisi Administrasi Kredit Kantor Pusat Bank BRI (2006-2007), Kepala Divisi Kepatuhan dan Manajemen Risiko Kantor Pusat Bank BRI (2004-2006), Pj. Wakadiv Divisi Analisis Risiko Kredit Kantor Pusat Bank BRI (2001-2004), Ka.Desk Stk. Pj.Wakadiv Desk Administrasi Kredit Kantor Pusat Bank BRI (2000-2001)

SERTIFIKASI PROFESI DAN PROGRAM PENGEMBANGAN KOMPETENSI TAHUN 2019

- Full Day Seminar Auditor's Talk untuk penguatan peran Satuan Pengawas Internal (SPI) BUMN, Jakarta, 9 Mei 2019, Kementerian BUMN.
- Indonesia Risk Management Outlook, Bali, 12 November 2019, Lembaga Pengembangan Perbankan Indonesia.

RANGKAP JABATAN PADA PERUSAHAAN LAIN/LEMBAGA

Randi Anto tidak memiliki rangkap jabatan pada perusahaan lain/lembaga.

HUBUNGAN AFILIASI

Randi Anto tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris, serta dengan pemegang saham utama.

KEPEMILIKAN SAHAM JAMKRINDO

Randi Anto tidak memiliki saham Perusahaan.

APPOINTMENT HISTORY

- The position of President Director has been carried out since November 21, 2017, through the Decree of the State Minister of SOEs No. SK-249 / MBU / 11/2017 dated November 21, 2017, concerning the Dismissal and Appointment of Members of Board of Directors of Perum Jamkrindo. This was his first period serving as President Director.
- In accordance with the Decree of the Minister of State-Owned Enterprises Number. SK-51 / MBU / 02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia.

EDUCATION

Master of Banking, St. Louis University, USA (1994), Bachelor of Economics of Corporate Economics Department, Diponegoro University, Semarang (1984)

WORK EXPERIENCES

Consumer Director of Bank BRI (2017), Human Capital & Asset Management Director of Bank BRI (2016), Credit Risk & Asset Management Director of Bank BRI (2015), Compliance Director of Bank BRI (2011-2015), Head of Human Resources Management Division at Bank BRI Head Office (2009-2011), Head of Palembang Regional Office of Bank BRI (2007-2009), Head of Credit Administration Division at Bank BRI Head Office (2006-2007), Head of Compliance and Risk Management at Bank BRI Head Office (2004-2006), Acting Deputy Head of Credit Risk Analysis Division at Bank BRI Head Office (2001-2004), Head of Desk at the same level of Acting Deputy Head of Credit Administration Division at Bank BRI Head Office (2000-2001)

PROFESSIONAL CERTIFICATION AND COMPETENCY DEVELOPMENT PROGRAM IN 2019

- Full-Day Seminar of Auditor's Talk to strengthen the role of the Internal Control Unit (SPI) of SOEs, Jakarta, May 9, 2019, the Ministry of SOEs.
- Indonesia Risk Management Outlook, Bali, November 12, 2019, Indonesian Banking Development Institute.

CONCURRENT POSITION IN OTHER COMPANIES/INSTITUTIONS

Randi Anto does not have concurrent positions in other companies / institutions.

AFFILIATION

Randi Anto does not have affiliation with other members of the Board of Directors, Board of Commissioners, and with major shareholders.

JAMKRINDO SHARE OWNERSHIP

Randi Anto does not own the Company's shares.



Amin Mas'udi

Direktur Bisnis Penjaminan
Director of Business of Guarantee

Periode Jabatan: 7 September 2017 – 6 September 2022, Periode Pertama
Term of Office: September 7, 2017 – September 6, 2022, First Period



Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Bogor, Jawa Barat, Indonesia
Bogor, West Java, Indonesia

Keahlian / Expertise
Manajemen Agribisnis. / Agribusiness Management

RIWAYAT PENUNJUKAN

- Jabatan Direktur diemban sejak 7 September 2017 sebagai Direktur Bisnis Penjaminan melalui Keputusan Menteri Negara BUMN No. SK-187/MBU/09/2017 tanggal 7 September 2017. Jabatan Direktur ini merupakan periode pertama.
- Sesuai Keputusan Menteri Badan Usaha Milik Negara Nomor. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia.

PENDIDIKAN

(S2) Magister Manajemen Agribisnis, Institut Pertanian Bogor (2011); (S1) Manajemen, Universitas Islam Bandung (1996).

PENGALAMAN KERJA

Kepala Divisi Bisnis Suretyship dan Penjaminan Non Bank, Perum Jamkrindo (2013-2017), Kepala Divisi Penjaminan Komersial, Perum Jamkrindo (2013), Kepala Divisi Teknologi Informasi, Perum Jamkrindo (2012-2013), Kepala Divisi Manajemen Risiko dan Teknologi Informasi, Perum Jamkrindo (2012), Kepala Kantor Cabang Samarinda, Perum Jamkrindo (2010-2012), Kepala Bagian Penjaminan Perum Jamkrindo (2008-2010), Kepala Bagian Pengembangan Usaha, Perum Jamkrindo (2003-2008), Kepala Bagian Pengendalian Penjaminan, Perum Jamkrindo (2002-2003).

SERTIFIKASI PROFESI DAN PROGRAM PENGEMBANGAN KOMPETENSI TAHUN 2019

- Workshop Perumusan Peta Kompetensi Rancangan Standar Kompetensi Kerja Nasional Indonesia (RSKKNI) Bidang Penjaminan, Jakarta, 21 Maret 2019, OJK.
- The 5th International Certified Wealth Manager (CWM) & Continuing Professional Development (CDP) Executive Program 2019, Rusia, 14-21 September 2019, Certified Wealth Managers' Association

RANGKAP JABATAN PADA PERUSAHAAN LAIN/LEMBAGA

Amin Mas'udi tidak memiliki rangkap jabatan pada perusahaan lain/lembaga.

HUBUNGAN AFILIASI

Amin Mas'udi tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris, serta dengan pemegang saham utama.

KEPAMILIKAN SAHAM JAMKRINDO

Amin Mas'udi tidak memiliki saham Perusahaan.

APPOINTMENT HISTORY

- The Director position has been carried out since September 7, 2017, as a Director of Business of Guarantee through the Decree of the State Minister of SOEs No. SK-187 / MBU / 09/2017 dated September 7, 2017. This was his first period serving as a Director.
- In accordance with the Decree of the Minister of State-Owned Enterprises Number. SK-51 / MBU / 02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia.

EDUCATION

Master of Agribusiness Management, Bogor Agricultural University (2011); Bachelor of Management, Bandung Islamic University (1996).

WORK EXPERIENCES

Head of Non-Bank Suretyship and Guarantee Business Division, Perum Jamkrindo (2013-2017), Head of Commercial Guarantee Division, Perum Jamkrindo (2013), Head of Information Technology Division, Perum Jamkrindo (2012-2013), Head of Risk Management and Information Technology Division, Perum Jamkrindo (2012) , Head of Samarinda Branch Office, Perum Jamkrindo (2010-2012), Section Head of Guarantee Division of Perum Jamkrindo (2008-2010), Section Head of Business Development , Perum Jamkrindo (2003-2008), Section Head of Guarantee Control, Perum Jamkrindo (2002-2003).

PROFESSIONAL CERTIFICATION AND COMPETENCY DEVELOPMENT PROGRAM IN 2019

- Workshop on Formulation of Competency Maps for the Design of Indonesian National Work Competency Standards (RSKKNI) of the Guarantee field, Jakarta, March 21, 2019, OJK.
- The 5th International Certified Wealth Manager (CWM) & Continuing Professional Development (CDP) Executive Program 2019, Russia, September 14-21, 2019, Certified Wealth Managers' Association..

CONCURRENT POSITION IN OTHER COMPANIES / INSTITUTIONS

Amin Mas'udi does not have concurrent positions in other companies / institutions.

AFFILIATION

Amin Mas'udi does not have affiliation with other members of the Board of Directors, Board of Commissioners, and with major shareholders.

JAMKRINDO SHARE OWNERSHIP

Amin Mas'udi does not own the Company's shares.



Kadar Wisnuwarman

Direktur Operasional dan Jaringan
Director of Operations and Network

Periode Jabatan: 21 November 2017 – 20 November 2022, Periode Pertama
 Term of Office: November 21, 2017 – November 20, 2022, First Period



Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Cibubur, Jawa Barat, Indonesia
Cibubur, West Java, Indonesia

Keahlian / Expertise
Manajemen / Management

RIWAYAT PENUNJUKAN

- Jabatan Direktur diambil sejak 21 November 2017 melalui Keputusan Menteri Negara BUMN No. SK-249/MBU/11/2017 tanggal 21 November 2017 tentang Pengangkatan Anggota Direksi Perum Jamkrindo. Jabatan Direktur ini merupakan periode pertama.
- Sesuai Keputusan Menteri Badan Usaha Milik Negara Nomor. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia.

PENDIDIKAN

(S2) Magister Manajemen, Universitas Hasanuddin (2002); (S1) Manajemen, Universitas Airlangga (1996)

PENGALAMAN KERJA

Pranata Utama Perum Jamkrindo untuk ditugaskan sebagai Direktur Utama PT Penjaminan Jamkrindo Syariah (2014-2017), Kepala Kantor Cabang Jakarta Khusus, Perum Jamkrindo (2013-2014), Kepala Divisi Penjaminan Komersial, Perum Jamkrindo (2013), Kepala Divisi Klaim dan Subrogasi, Perum Jamkrindo (2013), Sekretaris Perusahaan Perum Jamkrindo (2012-2013), Kepala Kantor Cabang Denpasar, Perum Jamkrindo (2011-2012), Kepala Kantor Cabang Pontianak, Perum Jamkrindo (2010-2011), Kepala Bagian Penjaminan Kantor Pusat, Perum Jamkrindo (2006-2010), Kepala Bagian Operasional Kantor Cabang Jakarta, Perum Jamkrindo (2004-2006), Kepala Bagian Operasional Kantor Cabang Bandung, Perum Jamkrindo (2004), Kepala Bagian Operasional Kantor Cabang Pontianak, Perum Jamkrindo (2003-2004).

SERTIFIKASI PROFESI DAN PROGRAM PENGEMBANGAN KOMPETENSI TAHUN 2019

- Workshop Perumusan Peta Kompetensi Rancangan Standar Kompetensi Kerja Nasional Indonesia (RSKKNI) Bidang Penjaminan, Jakarta, 21 Maret 2019, OJK.
- The 5th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD) Executive Program 2019, Rusia, 14-21 September 2019, Certified Wealth Managers' Association.

RANGKAP JABATAN PADA PERUSAHAAN LAIN/LEMBAGA

Kadar Wisnuwarman tidak memiliki rangkap jabatan pada perusahaan/lembaga lain.

HUBUNGAN AFILIASI

Kadar Wisnuwarman tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris, serta dengan pemegang saham utama.

KEPEMILIKAN SAHAM JAMKRINDO

Kadar Wisnuwarman tidak memiliki saham Perusahaan.

APPOINTMENT HISTORY

- The Director's position has been carried out since November 21, 2017, through Decree of the State Minister of State-Owned Enterprises No. SK-249 / MBU / 11/2017 dated November 21, 2017, concerning the Appointment of Members of the Board of Directors of Perum Jamkrindo. This was his first period serving as the Director.
- In accordance with the Decree of the Minister of State-Owned Enterprises Number. SK-51 / MBU / 02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia.

EDUCATION

Master of Management, Hasanuddin University (2002); Bachelor of Management, Universitas Airlangga (1996)

WORK EXPERIENCES

Main Institution's Officer of Perum Jamkrindo to be assigned as President Director of PT Penjaminan Jamkrindo Syariah (2014-2017), Head of Jakarta Special Branch Office, Perum Jamkrindo (2013-2014), Head of the Commercial Guarantee Division, Perum Jamkrindo (2013), Head of Claims and Subrogation Division, Perum Jamkrindo (2013), Corporate Secretary of Perum Jamkrindo (2012-2013), Head of Denpasar Branch Office, Perum Jamkrindo (2011-2012), Head of Pontianak Branch Office, Perum Jamkrindo (2010-2011), Section Head of Guarantee of the Head Office, Perum Jamkrindo (2006-2010), Section Head of Operations of Jakarta Branch Office, Perum Jamkrindo (2004-2006), Section Head of Operations of Bandung Branch Office, Perum Jamkrindo (2004), Section Head of Operations of Pontianak Branch Office, Perum Jamkrindo (2003-2004).

PROFESSIONAL CERTIFICATION AND COMPETENCY DEVELOPMENT PROGRAM IN 2019

- Workshop on Formulation of Competency Maps for the Design of Indonesian National Work Competency Standards (RSKKNI) of the Guarantee field, Jakarta, March 21, 2019, OJK.
- The 5th International Certified Wealth Manager (CWM) & Continuing Professional Development (CPD) Executive Program 2019, Russia, September 14-21, 2019, Certified Wealth Managers' Association

CONCURRENT POSITION IN OTHER COMPANIES/INSTITUTIONS

Kadar Wisnuwarman does not have concurrent position in other companies / institutions.

AFFILIATION

Kadar Wisnuwarman does not have affiliation with other members of the Board of Directors, the Board of Commissioners, and with major shareholders.

JAMKRINDO SHARE OWNERSHIP

Kadar Wisnuwarman does not own the Company's shares.



Sulis Usdoko

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

Periode Jabatan: 7 September 2017 – 6 September 2022, Periode Pertama
Term of Office: September 7, 2017 – September 6, 2022, First Period



Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Bekasi, Jawa Barat, Indonesia
Bekasi, West Java, Indonesia

Keahlian / Expertise
Ekonomi dan Manajemen / Economics and Management

RIWAYAT PENUNJUKAN

- Jabatan Direktur diambil sejak 7 September 2017 melalui Keputusan Menteri Negara BUMN No. SK-187/MBU/09/2017 tanggal 7 September 2017 tentang Pengangkatan Anggota Direksi Perum Jamkrindo. Jabatan Direktur ini merupakan periode pertama. Sebelum pengangkatannya di tahun 2017, Sulis Usdoko belum pernah menjabat pada jajaran Direksi Perum Jamkrindo.
- Sesuai Keputusan Menteri Badan Usaha Milik Negara Nomor. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia.

PENDIDIKAN

(S2) Ekonomi Manajemen, Universitas Brawijaya (2003); (S1) Teknik Sipil, Universitas Brawijaya (1985).

PENGALAMAN KERJA

Direktur Bidang Collection Management, Asset Management, Legal dan Dokumen Perkreditan, Bank BTN (2015-2017), Kepala Divisi Bidang Dana Pihak Ketiga Retail dan Jasa-jasa, Bank BTN (2011-2015), Kepala Divisi Teknologi Informasi, Bank BTN (2008-2011), Kepala Kantor Cabang Kelas 1, Kelas 1, dan Kepala Kantor Cabang Utama, Bank BTN (1997-2010), Staf hingga Kepala Bagian, Bank BTN (1986-1995).

SERTIFIKASI PROFESI DAN PROGRAM PENGEMBANGAN KOMPETENSI TAHUN 2019

- Peter Drucker Forum "The Power of Ecosystem", Austria, 20-22 November 2019 Peter Drucker Forum.
- Seminar Winning in The Digital Age, Building Digital and Agile Organization Capabilities, Jakarta, 24-25 Oktober 2019, GML Performance Consulting
- Seminar Digital Transformation in Insurance Industry to Win Market, Jakarta, 15 Agustus 2019, National-Re.
- HR Director 2019, Jakarta, 19 Februari 2019, PT. Intipesan Pariwara.

RANGKAP JABATAN PADA PERUSAHAAN LAIN/LEMBAGA

Sulis Usdoko tidak memiliki rangkap jabatan pada perusahaan/lembaga lain.

HUBUNGAN AFILIASI

Sulis Usdoko tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris, serta dengan pemegang saham utama.

KEPEMILIKAN SAHAM JAMKRINDO

Sulis Usdoko tidak memiliki saham Perusahaan.

APPOINTMENT HISTORY

- The Director's position has been carried out since September 7, 2017, through the Decree of the State Minister of State-Owned Enterprises No. SK-187 / MBU / 09/2017 dated September 7, 2017, concerning the Appointment of Members of the Board of Directors of Perum Jamkrindo. This was his first period serving as the Director. Prior to his appointment in 2017, Sulis Usdoko has never served as the Board of Directors of Perum Jamkrindo.
- In accordance with the Decree of the Minister of State-Owned Enterprises Number. SK-51 / MBU / 02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia.

EDUCATION

Master of Management Economics, Universitas Brawijaya (2003); Bachelor of Civil Engineering, Universitas Brawijaya (1985).

WORK EXPERIENCES

Director of Collection Management, Asset Management, Legal and Credit Documents, Bank BTN (2015-2017), Head of Third Party Funds Retail and Services Division, BTN Bank (2011-2015), Head of Information Technology Division, Bank BTN (2008 -2011), Head of Branch Office Class 1, and Head of Main Branch Offices, BTN Bank (1997-2010), Staff to Head of Section, Bank BTN (1986-1995).

PROFESSIONAL CERTIFICATION AND COMPETENCY DEVELOPMENT PROGRAM IN 2019

- Peter Drucker Forum "The Power of Ecosystem", Austria, November 20-22, 2019, Peter Drucker Forum.
- Seminar on Winning in The Digital Age, Digital Building and Agile Organization Capabilities, Jakarta, October 24-25, 2019, GML Performance Consulting
- Seminar on Digital Transformation in Insurance Industry to Win Market, Jakarta, August 15, 2019, National-Re.
- HR Director 2019, Jakarta, February 19, 2019, PT. Inti Pesan Pariwara

CONCURRENT POSITION IN OTHER COMPANIES / INSTITUTIONS

Sulis Usdoko does not have concurrent positions in other companies / institutions.

AFFILIATION

Sulis Usdoko does not have affiliation with other members of the Board of Directors, Board of Commissioners, and with major shareholders.

JAMKRINDO SHARE OWNERSHIP

Sulis Usdoko does not own the Company's shares.



I. Rusdonobanu

Direktur Keuangan, Investasi dan Manajemen Risiko
Director of Finance, Investment and Risk Management

Periode Jabatan: 15 Januari 2018 – 14 Januari 2023, Periode Kedua
 Term of Office: January 15, 2018 – January 14, 2023, Second Period



Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Jakarta Timur, DKI Jakarta, Indonesia
East Jakarta, DKI Jakarta, Indonesia

Keahlian / Expertise
Ekonomi dan Manajemen / Economics and Management

RIWAYAT PENUNJUKAN

- Jabatan Direktur diambil sejak 15 Januari 2013 melalui Keputusan Menteri Negara BUMN No. SK-12/MBU/2013 tanggal 15 Januari 2013 tentang Pemberhentian, Perubahan Nomenklatur dan Pengangkatan Anggota Direksi Perum Jamkrindo, j.o Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No. SK-44/MBU/2014 tentang Perubahan Nomenklatur Anggota-anggota Direksi Perusahaan Umum (Perum) Jaminan Kredit Indonesia. Jabatan Direktur ini merupakan periode pertama. Kemudian diangkat kembali berdasarkan Keputusan Menteri Negara BUMN No. SK-22/MBU/01/2018, untuk periode kedua.
- Sesuai Keputusan Menteri Badan Usaha Milik Negara Nomor. SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-Anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia.

PENDIDIKAN

(S2) Master Of Science Jurusan Ekonomi Northeastern University Boston, Amerika Serikat (1995); (S1) Sarjana Ekonomi jurusan Manajemen Perusahaan Universitas Pancasila (1988); (S1) Sarjana Muda Akuntansi STAN Jakarta (1981).

PENGALAMAN KERJA

Plt Direktur Utama Perum Jamkrindo (7 September 2017 – 21 November 2017), Asisten Deputi Usaha Jasa II Kementerian BUMN (2010-sekarang); Anggota Komisaris PT Krakatau Steel (Persero) Tbk (2011); Anggota Komisaris PT Perkebunan Nusantara X (Persero) (2008-2011); Anggota Komisaris PT Pelabuhan Indonesia I (Persero) (2007-2011); Anggota Komisaris PT Sang Hyang Seri (Persero) (2003-2009); Asisten Deputi Usaha Perkebunan II Kementerian BUMN (2006-2010); Kepala Bidang Usaha Perkebunan IIA Kementerian BUMN (2006); Pj. Kepala Bidang Usaha Sarana Produksi Pertanian Kementerian BUMN (2002-2006).

SERTIFIKASI PROFESI DAN PROGRAM PENGEMBANGAN KOMPETENSI TAHUN 2019

- Workshop Penyusunan KPI RKAP 2020, Jakarta, 5 November 2019, Kementrian BUMN.
- The 1st ASEAN CPA Conference 2019, Bali, 16-17 Oktober 2019, CPA ASEAN.
- Innovation and Cooperation in Financing SMEs, 26 - 27 September 2019, Forum ke - XXIV Ibero-American Forum on Guarantee and Financing System for SME

RANGKAP JABATAN PADA PERUSAHAAN LAIN/LEMBAGA

I. Rusdonobanu tidak memiliki rangkap jabatan pada perusahaan/lembaga lain.

HUBUNGAN AFILIASI

I. Rusdonobanu tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris, serta dengan pemegang saham utama.

KEPEMILIKAN SAHAM JAMKRINDO

I. Rusdonobanu tidak memiliki saham Perusahaan.

APPOINTMENT HISTORY

- The Director's position has been carried out since January 15, 2013, through the Decree of the State Minister of SOEs No. SK-12 / MBU / 2013 dated January 15, 2013, concerning the Dismissal, Changes in Nomenclature, and the Appointment of Members of the Board of Directors of Perum Jamkrindo, j.o the Decree of the State Minister of SOEs as the Capital Owner of Perum Jamkrindo No. SK-44 / MBU / 2014 concerning Changes in Nomenclature of Members of the Board of Directors of the Indonesian Credit Guarantee Public Corporation (Perum). This was his first period serving as the Director. Then reappointed based on the Decree of the State Minister of SOEs as the Capital Owner of Perum Jamkrindo No. SK-22 / MBU / 01/2018 for the second period.
- In accordance with the Decree of the Minister of State-Owned Enterprises Number. SK-51 / MBU / 02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) PT Jaminan Kredit Indonesia.

EDUCATION

Master of Science, Department of Economics, Northeastern University Boston, USA (1995); Bachelor of Economics majoring in Corporate Management, University of Pancasila (1988); Diploma of Accounting of STAN Jakarta (1981).

WORK EXPERIENCES

Acting President Director of Perum Jamkrindo (September 7, 2017 - November 21, 2017), Assistant Deputy for Services Business II, the Ministry of SOEs (2010-present); Member of the Board of Commissioners of PT Krakatau Steel (Persero) Tbk (2011); Member of the Board of Commissioners of PT Perkebunan Nusantara X (Persero) (2008-2011); Member of the Board of Commissioners of PT Pelabuhan Indonesia I (Persero) (2007-2011); Member of the Board of Commissioners of PT Sang Hyang Seri (Persero) (2003-2009); Assistant Deputy of Plantation Business II, the Ministry of SOEs (2006-2010); Head of Plantation Business Division IIA, the Ministry of SOEs (2006); Acting Head of Agriculture Production Facility Business Division of the Ministry of SOEs (2002-2006).

PROFESSIONAL CERTIFICATION AND COMPETENCY DEVELOPMENT PROGRAM IN 2019

- Workshop on Preparation of the 2020 RKAP KPI, Jakarta, November 5, 2019, the Ministry of SOEs.
- The 1st ASEAN CPA Conference 2019, Bali, October 16-17, 2019, ASEAN CPA.
- Innovation and Cooperation in Financing the SMEs, September 26-27, 2019, the XXIV Ibero-American Forum on Guarantee and Financing System for SME

CONCURRENT POSITION IN OTHER COMPANIES / INSTITUTIONS

I. Rusdonobanu does not have a concurrent position in other companies / institutions.

AFFILIATION

I. Rusdonobanu does not have affiliation with other members of the Board of Directors, the Board of Commissioners, and with major shareholders.

JAMKRINDO SHARE OWNERSHIP

I. Rusdonobanu does not own the Company's shares.



PROFIL PEJABAT EKSEKUTIF

Profile of Executive Officers



44 tahun
years old

Abdul Bari

Sekretaris Perusahaan / Corporate Secretary

Menjabat sejak: 3 Februari 2017
Serving the position since: February 3, 2017

Bergabung di Jamkrindo: 21 Agustus 2015
Joined Jamkrindo: August 21, 2015

Riwayat Pendidikan / Education:
S3 Manajemen SDM Universitas Negeri Jakarta, 2014
Doctor of HR Management, State University of Jakarta, 2014

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Jakarta, DKI Jakarta, Indonesia
Jakarta, DKI Jakarta, Indonesia

Mohamad Adhy Prayitno

Kepala Satuan Pengawasan Intern / Head of Internal Control Unit

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Sleman, Yogyakarta, Indonesia
Sleman, Yogyakarta, Indonesia

Menjabat sejak: 12 November 2018
Serving the position since: November 12, 2018

Bergabung di Jamkrindo: 15 Oktober 2018
Joined Jamkrindo: October 15, 2018

Riwayat Pendidikan / Education:
S2 Magister Manajemen Universitas Gadjah Mada, 2003
Master of Management of Gadjah Mada University, 2003



58 tahun
years old



48 tahun
years old

Alia Nur Fitri

Kepala Divisi Perencanaan Strategis / Head of Strategic Planning Division

Menjabat sejak: 19 September 2017
Serving the position since: February 3, 2017

Bergabung di Jamkrindo: 3 September 2014
Joined Jamkrindo: September 3, 2014

Riwayat Pendidikan / Education:
S2 Manajemen Universitas Gadjah Mada, 1997/
Master of Management of Gadjah Mada University, 1997

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Jakarta, DKI Jakarta, Indonesia
Jakarta, DKI Jakarta, Indonesia

Hafizah

Kepala Divisi Bisnis 1 / Head of Business 1 Division

Menjabat sejak: 31 Agustus 2018
Serving the position since: August 31, 2018

Bergabung di Jamkrindo: 3 September 2014
Joined Jamkrindo: September 3, 2014

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Jakarta, DKI Jakarta, Indonesia
Jakarta, DKI Jakarta, Indonesia

Master of Management of Universitas Persada Indonesia/Persada Indonesia University, 2002



53 tahun
years old

Warga negara Indonesia
Indonesian citizens

Domisili / [Domicile](#)
Bekasi, Jawa Barat, Indonesia
Bekasi, West Java, Indonesia

Menjabat sejak: 30 Agustus 2016
Serving the position since: August 30, 2016

Bergabung di Jamkrindo: 2 Januari, 1998
Joined Jamkrindo: January 2, 1998

Riwayat Pendidikan / Education:
Pendidikan: S.E, M.M, Manajemen, Universitas Hasanuddin, 2007
[Master of Management of Hasanuddin University, 2007](#)

47 tahun
years old

Suwarsito

Kepala Divisi Bisnis 2 / Head of Business 2 Division



45 tahun
years old

Muchamad Kisworo

Kepala Divisi Bisnis 3 / Head of Business 3 Division

Warga negara Indonesia
Indonesian citizens

[Domisili / Domicile](#)
Bogor, Jawa Barat, Indonesia
Bogor, West Java, Indonesia

Menjabat sejak: 19 September 2017
Serving the position since: September 19, 2017

Bergabung di Jamkrindo: 2 February 2000
Joined Jamkrindo: February 2, 2000

Riwayat Pendidikan / Education:
S.E, M.M, Manajemen, Universitas Sumatera Utara, 2010
[Master of Management of Universitas Sumatera Utara, 2010](#)

Muldianto

Kepala Divisi Penunjang Bisnis / Head of Business Support Division



Warga negara Indonesia
Indonesian citizens

Domisili / [Domicile](#)
Jakarta, Indonesia
Jakarta, Indonesia

Menjabat sejak: 1 September 2020
Serving the position since: September 1, 2020

Bergabung di Jamkrindo: 1 September 2020
Joined Jamkrindo: September 1, 2020

Riwayat Pendidikan / Education:
S2 Manajemen Agrabisnis, Universitas Gadjah Mada
[Master of Agribusiness Management, Gadjah Mada University](#)
S1 Hukum, Universitas Padjadjaran
[Bachelor of Law, Padjadjaran University](#)

56 tahun
years old



45 tahun
years old

Yanti Rachmawati

Kepala Desk Bisnis Penjaminan Syariah / Head of Sharia Guarantee Business Desk

Warga negara Indonesia
Indonesian citizens

[Domisili / Domicile](#)
Bandung, Jawa Barat, Indonesia
Bandung, West Java, Indonesia

Menjabat sejak: 31 Agustus 2018
Serving the position since: August 31, 2018

Bergabung di Jamkrindo: 21 Januari 1998
Joined Jamkrindo: January 21, 1998

Riwayat Pendidikan / Education:
M.M, Manajemen, Universitas Padjadjaran, 2012/
[Master of Management of Padjadjaran University, 2012](#)



53 tahun
years old

Henry Nur Irianto

**Kepala Desk Penjaminan Sistem Resi Gudang /
Head of Warehouse Receipt System Guarantee Desk**

Menjabat sejak: 2 Mei 2019
Serving the position since: May 2, 2019

Bergabung di Jamkrindo: 1 Januari 1991
Joined Jamkrindo: January 1, 1991

Riwayat Pendidikan / **Education:**
M.M, Manajemen, STM Labora, 1999
Master of Management, STM Labora, 1999

Warga negara Indonesia
Indonesian citizens

Domisili / **Domicile**
Bogor, Jawa Barat, Indonesia
Bogor, West Java, Indonesia



46 tahun
years old

Mahfudh Sudiyono

**Kepala Divisi Teknik & Administrasi Bisnis/
Head of Engineering & Business Administration Division**

Menjabat sejak: 10 Desember 2015
Serving the position since: December 10, 2015

Bergabung di Jamkrindo: 2 Januari 1997
Joined Jamkrindo: January 2, 1997

Riwayat Pendidikan / **Education:**
S.E, Manajemen, Universitas Brawijaya, 1998
Bachelor of Management of Brawijaya University, 1998



50 tahun
years old

Hamim Bugi Afianto

Kepala Divisi Jaringan dan Layanan / Head of Network and Service Division

Menjabat sejak: 2 Mei 2019
Serving the position since: May 2, 2019

Bergabung di Jamkrindo: 1 April 1996
Joined Jamkrindo: April 1, 1996

Riwayat Pendidikan / **Education:**
S1 Manajemen Universitas Brawijaya
Bachelor of Management of Brawijaya University

Warga negara Indonesia
Indonesian citizens

Domisili / **Domicile**
Surabaya, Jawa Timur, Indonesia
Surabaya, East Java, Indonesia



42 tahun
years old

Hadi Ariwibowo

Kepala Divisi Teknologi Informasi / Head of Technology Information Division

Menjabat sejak: 10 Desember 2015
Serving the position since: December 10, 2015

Bergabung di Jamkrindo: 26 September 2008
Joined Jamkrindo: September 26, 2008

Riwayat Pendidikan / **Education:**
S.T, Teknik Sipil, Universitas Indonesia, 2002/
Bachelor of Civil Engineering of University of Indonesia, 2002

Warga negara Indonesia
Indonesian citizens

Domisili / **Domicile**
Jakarta, DKI Jakarta, Indonesia
Jakarta, DKI Jakarta, Indonesia

Achmad Muhlison

Kepala Desk Subrogasi / Head of Subrogation Desk

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Bandung, Jawa Barat, Indonesia
Bandung, West Java, Indonesia

Menjabat sejak: 31 Agustus 2018
Serving the position since: August 31, 2018

Bergabung di Jamkrindo: 21 Agustus 2015
Joined Jamkrindo: August 21, 2015

Riwayat Pendidikan / Education:
M.M, Manajemen Keuangan, Universitas Andalas, 2002
Education: Master of Financial Management of Andalas University, 2002

47 tahun
years old



Erna Zubaida

Kepala Divisi MSDM / Head of HR Management Division

Menjabat sejak: 19 September 2017
Serving the position since: September 19, 2017

Bergabung di Jamkrindo: 2 Juli 1996
Joined Jamkrindo: July 2, 1996

Riwayat Pendidikan / Education:
S.E, Manajemen Ekonomi, Universitas Diponegoro, 1995
Bachelor of Economic Management of Diponegoro University, 1995

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Bogor, Jawa Barat, Indonesia
Bogor, West Java, Indonesia

48 tahun
years old



Lusy Susanti

Kepala Divisi Umum/ Head of General Division

Menjabat sejak: 2 Mei 2019
Serving the position since: May 2, 2019

Bergabung di Jamkrindo: 11 Januari 2000
Joined Jamkrindo: January 11, 2000

Riwayat Pendidikan / Education:
S.E, Akuntansi, Universitas Andalas, 1999
Bachelor of Accounting, Andalas University, 1999

42 tahun
years old



M. Natsir Rahmadi

Kepala Divisi Hukum dan Kepatuhan/ Head of Legal and Compliance Division

Menjabat sejak: 1 Agustus 2016
Serving the position since: August 1, 2016

Bergabung di Jamkrindo: 1 Juli 2003
Joined Jamkrindo: July 1, 2003

Riwayat Pendidikan / Education:
S.H, Hukum, Universitas Brawijaya, 1999/
Bachelor of Law of Brawijaya University, 1999

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Jakarta, DKI Jakarta, Indonesia
Jakarta, DKI Jakarta, Indonesia

47 tahun
years old





53 tahun
years old

Aribowo

Kepala Divisi Keuangan dan Investasi / Head of Finance and Investment Division

Menjabat sejak: 1 Agustus 2016
Serving the position since: August 1, 2016

Bergabung di Jamkrindo: 2 Januari 1991
Joined Jamkrindo: January 2, 1991

Riwayat Pendidikan / Education:
Drs. AK. M.M, Manajemen, Universitas Andalas, 2002/
Master of Management of Andalas University, 2002

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Sidoarjo, Jawa Timur, Indonesia
Sidoarjo, East Java, Indonesia

Diana Mayawati

Kepala Divisi Akuntansi (d/h Divisi Akuntansi & PKBL)
Head of Accounting Division (previously Accounting & PKBL Division)

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Bekasi, Jawa Barat, Indonesia
Bekasi, West Java, Indonesia

Menjabat sejak: 10 Desember 2015
Serving the position since: December 10, 2015

Bergabung di Jamkrindo: 4 Mei 2015
Joined Jamkrindo: May 4, 2015

Riwayat Pendidikan / Education:
S.E, Akuntansi, Universitas Trisakti, 1998
Bachelor of Economics, Accounting of Trisakti University, 1998

44 tahun
years old



47 tahun
years old

Ceriandri Widuri

Kepala Divisi Manajemen Risiko dan Pemeringkatan Usaha Mikro, Usaha Kecil, Usaha Menengah, Konsultasi Manajemen (PUKM) (d/h Divisi Manajemen Risiko)
Head of Risk Management and Micro, Small, Medium Business Rating, and Management Consulting (PUKM) Division (previously Risk Management Division)

Menjabat sejak: 3 Februari 2017
Serving the position since: February 3, 2017

Bergabung di Jamkrindo: 2 Januari 1997
Joined Jamkrindo: January 2, 1997

Riwayat Pendidikan / Education:
S.E, MBA, Manajemen Strategic, Universitas Gadjah Mada, 2009
MBA of Strategic Management of Gadjah Mada University, 2009

Warga negara Indonesia
Indonesian citizens

Domisili / Domicile
Bekasi, Jawa Barat, Indonesia
Bekasi, West Java, Indonesia

Alexandry

Kepala Divisi Klaim / Head of Claim Division

Menjabat sejak: 31 Agustus 2018
Serving the position since: August 31, 2018

Bergabung di Jamkrindo: 1 Juli 2003
Joined Jamkrindo: August July 1, 2003

Riwayat Pendidikan / Education:
S.E, S1 Akuntansi, Universitas Muhammadiyah, 2001/
Education: Bachelor of Accounting of Muhammadiyah University, 2001

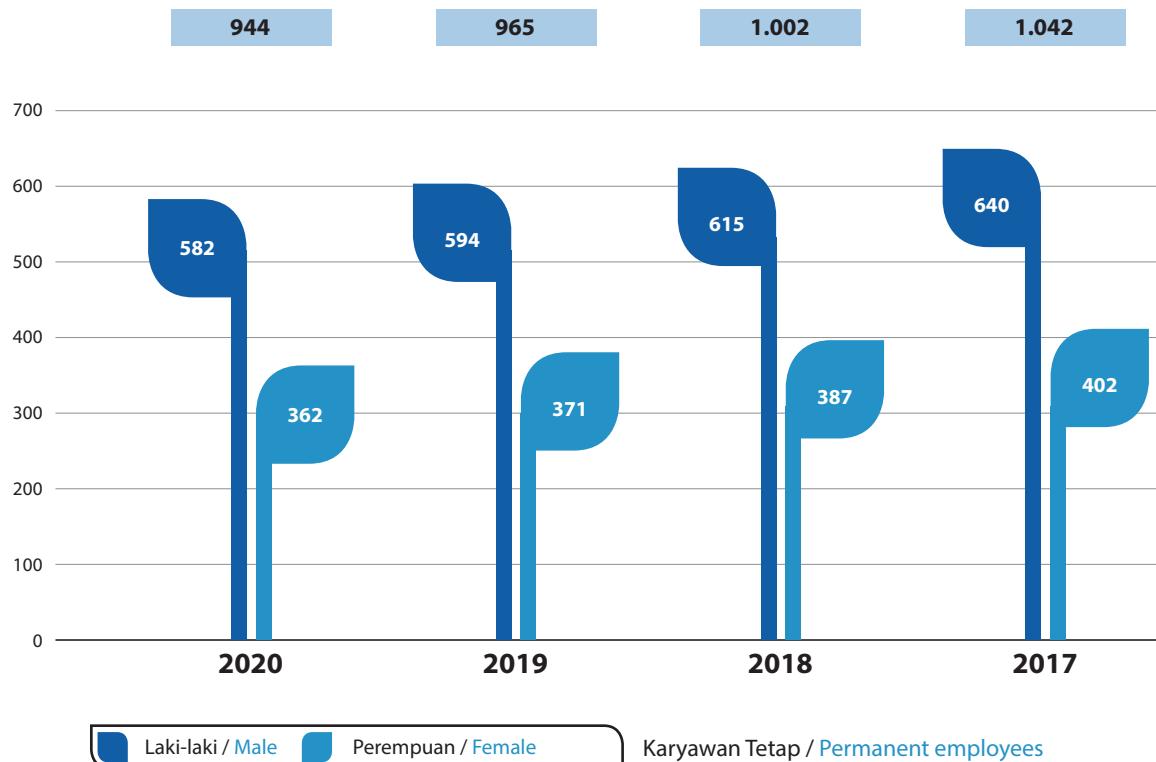
42 tahun
years old



DEMOGRAFI KARYAWAN

Employee Demographics

PERKEMBANGAN JUMLAH KARYAWAN TAHUN 2017-2020 (ORANG)
 DEVELOPMENT OF NUMBER OF EMPLOYEES IN 2017-2020 (PEOPLE)



"944 karyawan yang tercatat per Juni 2020*, berkarya di Perusahaan dengan mendedikasikan diri kepada dunia UMKM dan Koperasi melalui 9 Kantor Wilayah, 56 Kantor Cabang dan 16 Kantor Unit Pelayanan (KUP) Perum Jamkrindo yang tersebar di seluruh Indonesia"

Keterangan :

* : Jumlah Karyawan Tetap.

"As much as 944 employees are registered as of June 2020*. They work in the Company by dedicating themselves to the world of MSMEs and Cooperatives through 9 Regional Offices, 56 Branch Offices and 16 Service Unit Offices (KUP) of Perum Jamkrindo which are spread throughout Indonesia".

Information :

*: The number of Permanent Employees.

KOMPOSISI PEMEGANG SAHAM/PEMILIK MODAL

Composition of Shareholders/Capital Owners

RINCIAN PEMEGANG SAHAM/PEMILIK MODAL

Perusahaan memiliki bentuk Perusahaan Perseroan (Persero). Kepemilikan Saham dari para Pemegang Saham dapat disampaikan sebagai berikut,

DETAIL OF SHAREHOLDERS/ CAPITAL OWNERS

The company has the form of a Company Company (Persero). Share Ownership from the Shareholders can be submitted as follows

KEPEMILIKAN SAHAM PADA PT JAMKRINDO PER 31 DESEMBER 2020 SHARE OWNERSHIP IN PT JAMKRINDO AS OF DECEMBER 31, 2020

Pemilik Modal Capital Owner	Nominal Nominal Value (Rp/IDR)	Percentase Kepemilikan Percentage of Ownership (%)
Negara Republik Indonesia (Penyertaan Modal Negara) <i>The Republic of Indonesia (State Equity Participation)</i>	1.365.160	0,01%
PT Bahana Pembinaan Usaha Indonesia (Persero)	7.638.732.000.000	99,99%
Total	7.638.733.365.160	100,00%

KOMPOSISI KEPEMILIKAN PERUM JAMKRINDO PERUM JAMKRINDO'S OWNERSHIP COMPOSITION



INFORMASI TENTANG PEMEGANG SAHAM UTAMA

Pemegang saham utama Perusahaan adalah Negara Republik Indonesia melalui Pemerintah Republik Indonesia/Kementerian Badan Usaha Milik Negara sebesar 0,01%, dan PT Bahana Pembinaan Usaha Indonesia (Persero) sebesar 99,99%.

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

Hingga Buku ini dicetak, Perusahaan tidak memiliki kebijakan Program Kepemilikan Saham Karyawan, dan Program Kepemilikan Saham Manajemen. Perusahaan juga tidak melakukan Penawaran Umum Perdana Saham yang memungkinkan kepemilikan saham Perusahaan oleh publik. Seluruh kepemilikan modal sesuai dengan penjelasan di atas. Untuk itu, tidak ada pejabat Perusahaan ataupun karyawan yang memiliki saham Perusahaan.

INFORMATION ABOUT MAJOR SHAREHOLDERS

The major shareholders of the Company are the Republic of Indonesia through the Government of the Republic of Indonesia / the Ministry of State Owned Enterprises by 0.01%, and PT Bahana Pembinaan Usaha Indonesia (Persero) by 99.99%.

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

Until this Book was printed, the Company did not have an Employee Stock Ownership Program policy, and a Management Share Ownership Program. The Company also does not conduct an Initial Public Offering that allows public ownership of the Company's shares. All capital ownership in accordance with the explanation above. For this reason, there are no Company officials or employees who own Company shares.

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

List of Subsidiaries And Association / Joint Venture (JV) / Special Purpose Vehicle (SPV)

Entitas Anak Subsidiaries	Bidang Usaha Line of Business	Domisili Domicile	Tahun Pendirian Year of Establishment	Tahun Beroperasi Year of Operation	Kepemilikan Saham Shares Ownership (%)		Jumlah Aset Total Assets (Rp-juta) (Rp-million)		Status Operasi Operational Status
					2019	2018	2019	2018	
PT Penjaminan Jamkrindo Syariah	Jasa Penjaminan Syariah Sharia Guarantee Services	Jakarta	2014	2014	99,997%	99,996 %	1.059.614	746.638	Beroperasi Operating

Selain daftar entitas anak di atas, Perum Jamkrindo tidak memiliki entitas asosiasi dan/atau penyertaan saham kepada entitas manapun.

Besides the list of subsidiaries above, Perum Jamkrindo does not have associate entities and/or equity participation in any entity.

PT PENJAMINAN JAMKRINDO SYARIAH ("JAMSYAR")

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

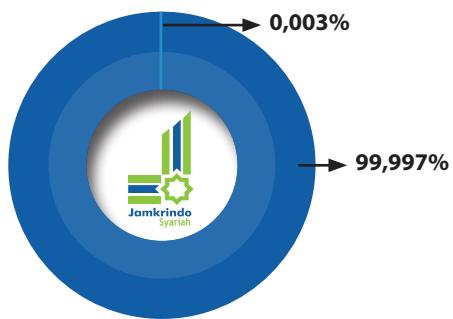
Informasi tentang kepemilikan, kinerja, dan manajemen Jamsyar adalah sebagai berikut,

PT PENJAMINAN JAMKRINDO SYARIAH ("JAMSYAR")

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

Information about Jamsyar's ownership, performance, and management are as follows:

KEPEMILIKAN SAHAM JAMSYAR JAMSYAR SHARE OWNERSHIP



● Perum Jamkrindo

● Koperasi Warga Jamkrindo Sejahtera

IKHTISAR KINERJA KEUANGAN JAMSYAR JAMSYAR FINANCIAL PERFORMANCE HIGHLIGHTS

Rp-juta	2019 (Rp)	2018 (Rp)	in million Rp
Pendapatan	229.921.832.177	160.862.271.701	Income
Beban Usaha	55.384.455.332	45.338.486.183	Operating Expenses
Laba Bersih	36.576.462.717	22.543.355.454	Net Profit
Laba Komprehensif	42.231.845.603	16.634.047.541	Comprehensive Profit
Aset	1.059.614.274.453	746.638.381.732	Assets
Liabilitas	501.889.009.381	406.145.052.263	Liabilities
Ekuitas	557.725.175.072	340.493.329.469	Equity

MANAJEMEN JAMSYAR JAMSYAR MANAGEMENT

Dewan Komisaris/Board of Commissioners :

Komisaris Utama/President Commissioner	Drs. Aribowo, AK
Komisaris Independen/Independent Commissioner	Drs. Wildan, AK
Komisaris/ Commissioner	Ir. H. M. Syakir Sula, AAJ,FIIS, CRGP

Direksi/Board of Directors :

Direktur Utama/President Director	Gatot Suprabowo
Direktur Operasional/Director of Operations	Achmad Sonhadji
Direktur Keuangan, SDM & Umum/Director of Finance, HR & General Affairs	Endang Sri Winarni

Dewan Pengawas Syariah/Sharia Supervisory Board :

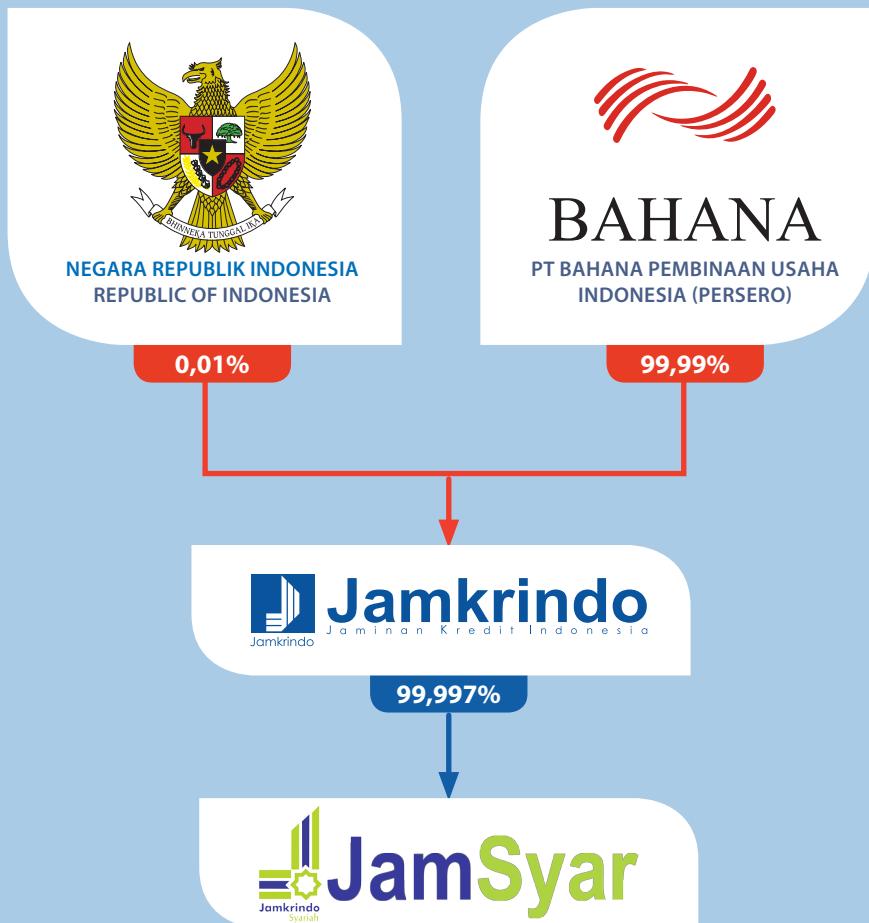
Ketua Dewan Pengawas Syariah /Chairman of Sharia Supervisory Board	Prof. Dr. Hasannudin, AF. MA
Anggota Dewan Pengawas Syariah/Member of Sharia Supervisory Board	H. Abdul Aziem, SH. M.Pd

KRONOLOGIS PENERBITAN SAHAM Chronology of Share Issuance

Perusahaan tidak melakukan Penawaran Umum Pertama dan tidak memperdagangkan sahamnya di bursa saham manapun. Dengan demikian tidak terdapat informasi terkait tahun penerbitan saham, jumlah saham, nilai nominal saham, harga penawaran saham untuk masing-masing tindakan korporasi (*corporate action*), jumlah saham tercatat setelah masing-masing tindakan korporasi (*corporate action*), dan nama bursa di mana saham Perusahaan dicatatkan.

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

STRUKTUR GRUP Group Structure



KRONOLOGIS PENERBITAN EFEK LAINNYA Chronology of Other Securities Issuance

Hingga tanggal 31 Desember 2019 maupun tanggal disampaikannya data/informasi ini, Perusahaan tidak menerbitkan efek apapun. Dengan demikian tidak terdapat informasi terkait nama efek lainnya, tahun penerbitan efek lainnya, tingkat bunga/imbalan efek lainnya, dan tanggal jatuh tempo efek lainnya; nilai penawaran efek lainnya; nama bursa di mana efek lainnya dicatatkan; dan peringkat efek.

As of December 31, 2019, and the date of the data/information was submitted, the Company did not issue any securities. Therefore, there was no information related to other securities names, the year of the issuance of other securities, the interest rates / the return of other securities, and other securities due dates; the offering price of other securities; the name of the exchange where other securities were listed; and securities rating.



LEMBAGA DAN PROFESI PENUNJANG

Supporting Institutions and Professionals

Lembaga/Profesi Penunjang Supporting Institutions / Professionals	Alamat Address	Jenis dan Bentuk Jasa Types and Forms of Services	Biaya Costs	Periode Penugasan Assignment Period
PT Sharing Vision Indonesia	Jl. Anggrek No.47, Cihapit, Bandung Wetan, Kota Bandung, Jawa Barat 40114	Jasa Konsultan Retainer TI IT Retainer Consultant Services	Rp660.000.000,00	s.d 10 Januari 2019 until January 10, 2019

DAFTAR KANTOR AKUNTAN PUBLIK DAN AKUNTAN 5 (LIMA) TAHUN TERAKHIR 2015-2019

LIST OF PUBLIC ACCOUNTING FIRMS AND ACCOUNTANTS FOR THE LAST 5 (FIVE) YEARS - 2015-2019

Tahun Buku Fiscal Year	Kantor Akuntan PUBLIK Public Accountants	Jasa Services	Jasa Lainnya Other Services	Opini Opinion	Biaya Costs (Rp/IDR)
2019	KAP Hertanto Grace Karunawan (HGK)	Bambang Karunawan	Jasa Kantor Akuntan Publik (KAP) Untuk Pemeriksaan Laporan Keuangan Konsolidasian Perusahaan Umum (Perum) Jaminan Kredit Indonesia Tahun Buku 2019 <i>Public Accounting Firm Services for the Examination of the Consolidated Financial Statements of Perum Jamkrindo for 2019 Fiscal Year</i>	Menyajikan secara wajar, dalam semua hal yang material <i>Fair in all material aspects (Unqualified Opinion)</i>	458.850.000,00
2018	KAP Hertanto Grace Karunawan (HGK)	Bambang Karunawan	Jasa Kantor Akuntan Publik (KAP) - Untuk Pemeriksaan Laporan Keuangan Konsolidasian Perusahaan Umum (Perum) Jaminan Kredit Indonesia Tahun Buku 2018 <i>Public Accounting Firm Services for the Examination of the Consolidated Financial Statements of Perum Jamkrindo for 2018 Fiscal Year</i>	Menyajikan secara wajar, dalam semua hal yang material <i>Fair in all material aspects (Unqualified Opinion)</i>	424.550.000,00
2017	KAP Hertanto Grace Karunawan (HGK)	Drs. Hertanto	Jasa Kantor Akuntan Publik (KAP) Untuk Pemeriksaan Laporan Keuangan Konsolidasian Perusahaan Umum (Perum) Jaminan Kredit Indonesia Tahun Buku 2017 <i>Public Accounting Firm Services for the Examination of the Consolidated Financial Statements of Perum Jamkrindo for Fiscal Year 2017</i>	Menyajikan secara wajar, dalam semua hal yang material <i>Fair in all material aspects (Unqualified Opinion)</i>	386.000.000,00
2016	KAP Hertanto Grace Karunawan (HGK)	Drs. Hertanto	Jasa Kantor Akuntan Publik (KAP) Untuk Pemeriksaan Laporan Keuangan Konsolidasian Perusahaan Umum (Perum) Jaminan Kredit Indonesia Tahun Buku 2016 <i>Public Accounting Firm Services for the Examination of the Consolidated Financial Statements of Perum Jamkrindo for Fiscal Year 2016</i>	Menyajikan secara wajar, dalam semua hal yang material <i>Fair in all material aspects (Unqualified Opinion)</i>	387.612.500,00
2015	KAP Hertanto Grace Karunawan (HGK)	Drs. Hertanto	Jasa Kantor Akuntan Publik (KAP) Untuk Pemeriksaan Konsolidasian Perusahaan Umum (Perum) Jaminan Kredit Indonesia Tahun Buku 2015 <i>Public Accounting Firm Services for the Examination of the Consolidated Financial Statements of Perum Jamkrindo for Fiscal Year 2015</i>	Menyajikan secara wajar, dalam semua hal yang material <i>Fair in all material aspects (Unqualified Opinion)</i>	389.565.000,00

PENGHARGAAN DAN SERTIFIKASI

Awards and Certifications

28

Maret | March

Juara III
 Kategori Tata Kelola Terbaik
 Emerging Corporate

**The Third Place in the
 Emerging Corporate
 Governance Category**

Acara / Event :
 8th Anugerah BUMN 2019

oleh/by: BUMN Track


24

April | April

**Silver Winning the Most Promising
 Company in Marketing 3.0** Kategori
 Perusahaan

**Silver Winning the Most Promising
 Company in Marketing 3.0 in the
 Company Category**

Acara / Event :
 BUMN Markeeters Awards 2019
 oleh/by: Majalah Markeeters
 Markeeters Magazine


13

Juli | July

**Rekor Muri atas Rekor Pemberian Paket
 Alat Sekolah kepada Pelajar Terbanyak
 (49.000 Paket)**

**Muri Record for the Record of Giving
 School Equipment Packages to Students
 at Most (49,000 Packages)**

Acara / Event :
 Pemecahan Rekor Muri pada HUT ke-49
 Jamkrindo / Breaking Muri Records at
 Jamkrindo's 49th Anniversary
 oleh/by: MURI



**Silver Winner Kategori Best Leader
 Supporting PR & Comunication
 Sub Kategori BUMN untuk Bapak
 Randi Anto**

**Silver Winner for Best Leader
 Supporting PR & Communication
 Category, SOEs Sub Category, for Mr.
 Randi Anto**

Acara / Event :
 Anugerah Humas Indonesia
 2019

oleh/by: PR Indonesia

30

Agustus | August

**Kategori Terpopuler di Media
 Online Sub Kategori BUMN non
 Tbk.**

**The Most Popular Category in
 Online Media Sub Category of Non-
 Public BUMN**

Acara / Event :
 Anugerah Humas Indonesia 2019
 oleh/by: PR Indonesia

8

Oktober | October

**Program BHUN Terbaik
 II sebagai PIC di Provinsi
 Gorontalo**

**The Second Place for BHUN
 Program as a PIC in Gorontalo
 Province**

Acara / Event :
 BHUN Award 2019

oleh/by: Kementerian BUMN
 The Ministry of SOE



15 Oktober | October



APQO President Award for Demonstrated Excellence 2019 untuk Bapak Randi Anto (APQO)

APQO President Award for Demonstrated Excellence 2019 for Mr. Randi Anto (APQO)

Acara / Event : Global Performance Excellence Award 2019
oleh/by: Asia Pacific Quality Organization (APQO)

15 Oktober | October

Best in Class Global Performance Excellence Award 2019 (APQO)

Best in Class Global Performance Excellence Award 2019 (APQO)

Acara / Event : Global Performance Excellence Award 2019

oleh/by: Asia Pacific Quality Organization (APQO)



Commitment to Excellence / 3 Star Recognition untuk Tim SIMR dan SIPP

Commitment to Excellence / 3 Star Recognition for the SIMR and SIPP Teams

Acara / Event :
APQO International ACE Award 2019
oleh/by: Asia Pacific Quality Organization (APQO)

15 Oktober | October

25 Oktober | October



The Most Outstanding Guarantee Company in 2019
The Most Outstanding Guarantee Company in 2019

Acara / Event : Infobank Award
oleh/by: Infobank

5
November | November

Brand Communication Terbaik Corporate Branding BUMN bidang Jasa keuangan, jasa Survei dan Konsultan Bidang Rekstrukturisasi dan Pengembangan Usaha
The Best Brand Communication for Corporate Branding of SOEs in the field of Financial Services, Survey and Consultant Services in the Field of Reconstruction and Business Development

Acara / Event :
7th BUMN Branding & Marketing Award 2019

oleh/by: BUMN Track


5
November | November

International Sales dan Marketing Terbaik Corporate Marketing BUMN bidang Jasa keuangan, jasa Survei dan Konsultan Bidang Rekstrukturisasi dan Pengembangan Usaha
Best International Sales and Marketing for SOEs Corporate Marketing in the field of Financial Services, Survey and Consultant Services in the Field of Reconstruction and Business Development

Acara / Event :
7th BUMN Branding & Marketing Award 2019

oleh/by: BUMN Track


6
Desember | December


1st Best Risk Management Kategori SOEs Company (Warta Ekonomi)
1st Best Risk Management Category of SOEs Company (Warta Ekonomi)

Acara / Event :
Piagam Economic Review

oleh/by: Warta Ekonomi



Indonesia Top Leader Award untuk Bapak Randi Anto kategori Lembaga Penjamin (Warta Ekonomi)
Indonesia Top Leader Award for Mr. Randi Anto in the Guarantee Institutions Category (Warta Ekonomi)

Acara / Event :
Piagam Economic Review

oleh/by: Warta Ekonomi

6
Desember | December

SERTIFIKASI YANG BERLAKU DI TAHUN 2020

Tanggal Dikeluarkannya Sertifikasi Date of Certification Issued	Jenis Sertifikat Certificate Type	Dikeluarkan Oleh Issued by	Masa Berlaku Hingga Validity Period Until
2 Mei 2018 May 2, 2018	Sertifikasi Manajemen Mutu ISO 9001:2015 ISO 9001: 2015 Quality Management Certification	Sucofindo	1 Mei 2021 May 1, 2021

CERTIFICATION THAT APPLIES IN 2020

DAFTAR ALAMAT ENTITAS ANAK DAN KANTOR CABANG / KANTOR PERWAKILAN

List of Addresses of Subsidiaries and Branch Offices/Representative Offices





ENTITAS ANAK
SUBSIDIARIES
PT PENJAMINAN JAMKRINDO SYARIAH

GEDUNG JAMKRINDO
Jamkrindo Building
Jl. Angkasa Blok B-9 Kav.6, Lantai 7
Kota Baru, Bandar Kemayoran
Jakarta Pusat 10610
Indonesia

 +62 21 6540386
 +62 21 6540389
 info@jamkrindosyariah.co.id
 www.jamkrindosyariah.co.id

KANTOR PUSAT
PERUM JAMKRINDO
PERUM JAMKRINDO HEAD OFFICE

GEDUNG JAMKRINDO
Jamkrindo Building

Jl. Angkasa Blok B-9 Kav.6
Kota Baru, Bandar Kemayoran
Jakarta Pusat 10610
Indonesia

KONTAK
CONTACT

 +62 21 6540335
 +62 21 6540344, 6540348
 contact@jamkrindo.co.id
 www.jamkrindo.co.id

KANTOR WILAYAH (KANWIL) REGIONAL OFFICES

Kanwil Regional Offices	Alamat Address
I Medan	Jl. Bukit Barisan No. 03 Medan – 20111; Telp: (061) 88813219 Fax: (061) 88741192
II Palembang	Jl. Basuki Rahmat Ruko No. 4 (Depan BLPT), Kec. Kemuning, Palembang 30127, Sumatera Selatan; Telp: (0711) 5556582 Fax: (0711) 5556589
III Jakarta	Gedung Jamkrindo, Jl. Angkasa Blok B-9 Kav. 6, Kota Baru, Bandar Kemayoran, Jakarta Pusat 10610, DKI Jakarta; Telp (021) 6540335 Fax (021) 6540387
IV Bandung	Jl. Soekarno Hatta Km. 12 No. 722, Gedebage, Bandung, Jawa Barat; Telp: (022) 7815088 Fax: (022) 7800891
V Semarang	Jl. Pamularsih No. 68 A, Semarang, Jawa Tengah; Telp: (024) 7601797; Fax: (024) 7614138
VI Surabaya	GEDUNG JAMKRINDO, Jl. Raya Bandara Juanda Km. 2 - 3 Surabaya; Telp: (031) 8685567 Fax: (031) 8670568
VII Denpasar	Pertokoan Dewata Square Blok A12 Jl. Letda Tantular, Renon. Denpasar -80232; Telp: (0361) 286854 Fax: (0361) 286267
VIII Banjarmasin	Jl. Ahmad Yani Km. 3.5 No.210-B, Banjarmasin, Kalimantan Selatan; Telp: (0511) 6744706 Fax: (0511) 3273435
IX Makassar	Jl. Lamadukelleng No.25 B, Makassar 90112, Sulawesi Selatan; Telp: (0411) 875836 Fax: (0411) 8099005

KANTOR CABANG KHUSUS SPECIAL BRANCH OFFICE

Kantor Cabang Khusus / Special Branch Office	Alamat / Address
Kantor Cabang Khusus Jakarta	Gedung Lippo Kuningan Jl. H.R. Rasuna Said, Kavling. B 12, RT.6/RW.7, Karet, Kuningan. Jakarta Selatan - 12920

KANTOR CABANG BRANCH OFFICES

Kanwil Regional Offices	Kantor Cabang Branch Office	Alamat Address
I	Medan	Jl. Sei Serayu No. 40, Medan, Sumatera Utara; Telp: (061) 4152827 / 4155767 Fax: (061) 4156775
	Pekanbaru	Jl. Jend. Sudirman No.150 – Pekanbaru; Telp: (0761) 854311, 854870 Fax: (0761) 848801
	Banda Aceh	Jl. Syiah Kuala No.10 A-B Kel. Bandar Baru Kec. Kuta Alam Banda Aceh 23126; Telp: (0651) 8016790 Fax: (0651) 8011094
	Padang	Jl. Khatib Sulaiman No. 47 C, Padang, Sumatera Barat; Telp: (0751) 7050598 Fax: (0751) 447165
	Tanjung Pinang	Komp. Ruko Pamedan, Jl. Raja Ali Haji No. 6, Tanjung Pinang, Kepulauan Riau; Telp: (0771) 316919 Fax: (0771) 316074
	Batam	Komp Ruko Mahkota Raya Blok G No.9, Jl.Raja Ali Haji Fisabilillah, Batam Center. Batam; Telp: (0778) 7495993 Fax: (0778) 469019
II	Balige	Jl. Siliwangi No. 08 Balige, Tobasa, Sumatera Utara; Telp: (0632) 21501 Fax: (0632) 21722
	Palembang	Jl. Residen abdul rozak no.188-189 kelurahan kalidoni Palembang; Telp: (0711) 7826393 Fax: (0711) 7826398
	Jambi	Jl. Sumantri Brojonegoro No. 23 RT 11 Kelurahan Payo Lebar Kecamatan Jelutung, Kota Jambi, Telp: (0741) 668707 Fax: (0741) 668115
	Bengkulu	Jl. Ahmad Yani Rt. 004 / Rw 001 No.28 Kelurahan Jitra, Kecamatan Teluk Segara, Kota Bengkulu-38119; Telp: (0736) 344541 Fax: (0736) 344249
	Lampung	Jl. Jend Sudirman No.128 RT.001 RW 001, Rawa Laut, Enggal. Bandar Lampung; Telp: (0721) 778511 Fax: (0721) 778513
	Pangkal Pinang	Jl. A Yani No. 11 H Pangkal Pinang – 33136; Telp: (0717) 432837 Fax: (0717) 436816
III	Jakarta	Gedung Jamkrindo, Jl. Angkasa Blok B-9 Kav. 6, Kota Baru, Bandar Kemayoran, Jakarta Pusat 10610, DKI Jakarta; Telp: (021) 6540409 Fax: (021) 6540410
	Pontianak	Perkantoran Pontianak Mall Blok A 18-19, Jl. Teuku Umar. Pontianak; Telp: (0561) 749095 Fax: (0561) 746148
	Serang	Ruko Cipare Blok A.1, Jl. Ahmad Yani No. 34 , Serang-Banten 42117; Telp: (0254) 228999 Fax: (0254) 229247
	Tangerang	Ruko Golden Boulevard Blok C No.1, Jl. Pahlawan Seribu, BSD City, Tangerang Selatan 15322, Banten; Telp: (021) 53160672 Fax: (021) 53160672

Kanwil Regional Offices	Kantor Cabang Branch Office	Alamat Address
IV	Bandung	Jl. Soekarno Hatta Km. 12 No. 722, Gedebage, Bandung, Jawa Barat; Telp: (022) 7816267 Fax: (022) 7801890
	Cirebon	Jl. Dr Sudarsono No. 10 B rt.004 Rw005, Kesambi- Kota Cirebon, Jawa Barat; Telp: (0231) 8336851 Fax: (0231) 8336850
	Purwakarta	Jl.Terusan Ibrahim Singadilaga No.55 Kel. Purwamekar, Kec. Purwakarta, Kab. Purwakarta Jawa Barat; Telp: (0264) 8304002 Fax: (0264) 8304002
	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
	Tasikmalaya	Jl. Sutisna Senjaya No. 199 A Ruko No. 6 F Kel. Lengkongsari Tawang-Tasikmalaya; Telp: (0265) 2354445 Fax: (0265) 314169
V	Semarang	Jl. Pamularsih No. 68 A Semarang; Telp: (024) 7614136/ 7610129 Fax: (024) 7614138
	Yogyakarta	Jl. HOS Cokroaminoto No.161 A, Tegalrejo Kota Yogyakarta - 55244; Telp: (0274) 5012288 / 5012323 Fax: (0274) 5012545
	Solo	Jl. Dr. Rajiman No.531 A, Kelurahan Laweyan, Kec Laweyan – Surakarta; Telp: (0271) 719807 Fax: (0271) 723564
	Purwokerto	Ruko Centrum Unit A, Jl. Komisaris Bambang Suprapto No. 21-23 Kel. Purwokerto Lor, Kec.Purwokerto Timur, Kabupaten Banyumas. Jawa Tengah; Telp: (0281) 6572555 Fax: (0281) 6574755
	Kudus	Jl. Jend. Sudirman Ruko Sudirman Square No. 12-14 Kel. Nganguk, Kec Kota Kudus. Jawa Tengah – 59312; Telp: (0291) 430757 Fax: (0291) 430758
VI	Pekalongan	Komplek Ruko Diponegoro, Jl. Diponegoro No.38,Dukuh, Pekalongan Utara. Pekalongan – 51146; Telp: (0285) 4420770 Fax: (0285) 4420777
	Surabaya	Jl. Diponegoro No. 171. Surabaya, Telp: (031) 5679848 Fax: (031) 5679592
	Kediri	Jl. Kilisuci No.85 Kota Kediri; Telp: (0354) 7418826Fax: (0354) 680881
	Banyuwangi	Jl. Letjend S. Parman No. 116, Kel. Sumberrejo, Kec Banyuwangi, Kab Banyuwangi – 68419; Telp: (0333) 418140 Fax: (0333) 425804
	Malang	Jl. Letjend S. Parman No. 56 Blok A-4 Malang; Telp: (0341) 4377377 Fax: (0341) 4378177
VII	Madiun	Jl. Thamrin No. 38, Madiun – 63117; Telp: (0351) 4472250 Fax: (0351) 4472249
	Denpasar	Jl. Hangtuah No. 76 Denpasar; Telp: (0361) 286854 Fax: (0361) 286709
	Mataram	Ruko 4, Jl. Sriwijaya No. 179. Mataram; Telp: (0370) 644573/ 644747 Fax: (0370) 644572
	Sumbawa Besar	Jl. Hasanuddin No. 82 kec. Sumbawa Besar NTB; Telp: (0371) 2629239 Fax: (0371) 24525
	Kupang	Jl. Jenderal Soeharto No.110 Blok.A, RT 20, RW 008, Kel Naikolan, Kec Maulafa, Kota Kupang-NTT 85111; Telp: (0380) 8553899 Fax: (0380) 8554088
VIII	Samarinda	Jl. A Yani No. 37 Kec. Sungai Pinang, Kel. Sungai Pinang Dalam, Samarinda, Kalimantan Timur 75117; Telp: (0541) 747608 Fax: (0541) 206578
	Banjarmasin	Jl. Gatot Subroto No.17 B Kuripan Banjarmasin-70236; Telp: (0511) 3273345 Fax: (0511) 3273435
	Palangkaraya	Jl. Christobel Mihing No. 31 Palangkaraya; Telp: (0536) 3226895 Fax: (0536) 3242394
	Tarakan	Jl. Jend Sudirman RT.04 Kel. Pamusian, Kec. Tarakan Tengah, Tarakan - 77113; Telp: (0551) 30448 Fax: (0551) 30494
	Balikpapan	Jl. Jend. Sudirman No.11. Balikpapan - 76114; Telp: (0542) 8504032 Fax: (0542) 8504033
IX	Makassar	Jl. Dr. Sam Ratulangi No. 140, Makassar, Sulawesi Selatan; Telp: (0411) 873031
	Gorontalo	Jl. HB Jassin No.218, Kel. Libuo Kec. Dungingi. Kota Gorontalo; Telp: (0435) 828003 Fax: (0435) 828002
	Mamuju	Jl. Marthadinata No.11. Mamuju; (0426) 2324979
	Ambon	Jl Philip Latumahina No.16 Ruko 1 Ambon 97126; Telp: (0911) 351770
	Ternate	Jl. Inpres No. 7 Ubo – Ubo Kel. Tabona, Ternate Selatan; (0921) 3122793 Fax: (0921) 3122739
	Jayapura	Pusat Bisnis Jayapura Ruko Pasifik Permai Blok H No. 17 Kel. Bhayangkara, Kec. Jayapura Utara; Telp: (0967) 524424 Fax: (0967) 524423
	Manokwari	Jl. Trikora, Wosi Manokwari Barat Kabupaten Manokwari, Papua Barat; Telp: (0986) 214184 Fax: (0986) 214185
	Palu	Jl. Dewi Sartika No. 58 C, Palu 94121, Sulawesi Tengah; Telp: (0451) 488266 Fax: (0451) 488266
	Kendari	Jl. La Ode Hadi No 56 B, Kendari 93118, Sulawesi Tenggara; Telp (0401) 3196780 Fax: (0401) 3196764
	Manado	Jl. R.E. Marthadinata No. 43, Manado, Sulawesi Utara; Telp: (0431) 865194/ 865198 Fax: (0431) 873758
X	Bitung	Jl. Sam Ratulangi No. 1, Bitung, Sulawesi Utara; Telp: (0438) 35939 Fax: (0438) 35939
	Pare-pare	Jl. Andi Mappatola No. 30-C, Parepare, Sulawesi Selatan; Telp: (0421) 2914592 Fax: (0421) 2914592
	Palopo	Jl. Dr. Sam Ratulangi No. 90 Kec. Wara Utara, Kota Palopo. Provinsi Sulawesi Selatan - 91911; Telp: (0471) 23006 Fax: (0471) 326925
	Sorong	Jl. Basuki Rahmat Km. 9, Sorong, Papua Barat; Telp: (0951) 329081 Fax: (0951) 329070



KANTOR UNIT PELAYANAN (KUP) SERVICE UNIT OFFICES

Kanwil Regional Offices	KUP Service Unit Offices	Alamat Address
I	Rantau Prapat	Jl. MH Thamrin No. 04 Rantau Prapat, Sumatera Utara; Telp: 0624-326333 Fax: 0624-326222
	Mandailing Natal	Jl. Willem Iskandar No. 81 Panyabungan – 22913; Telp: 0636-3221148 Fax: 0636-3221774
	Dumai	Jl. Jendral Sudirman No.391. Dumai Kota; Telp: 0765-439037 Fax: (0765) 439037
II	Lubuk Linggau	Jl. Yos Sudarso RT 001 No. 366, Kel. Majapahit, Kec. Lubuk Linggau Timur 1, Sumatra Selatan; Telp: (0733) 3281182 Fax: (0733) 3281182
	Bogor	Jl. Pajajaran No. 28, Warung Jambu, Bogor, Jawa Barat; Telp: (0251) 7564211, Fax: (0251) 7559121
	Cibinong	Ruko Cibinong City Center, Jl. Tegar Beriman 1 Blok A No. 29, Cibinong, Bogor, Jawa Barat; Telp: (021) 29335250; Telp: (021) 82691292
III	Bekasi	Komplek Ruko Sentra Bisnis Bekasi Mustika Pura Blok A Nomor 7 Jl. Insinyur Haji Juanda No.137 Kelurahan Bekasi Jaya Kecamatan Bekasi Timur, Kotamadya Bekasi
	Cimahi	Jl. Amir Mahmud No. 572B-C, RT02/RW02, Padasuka, Cimahi Tengah, Cimahi, Jawa Barat, Telp: (022) 20661506 Fax: (022) 20661522
	Magelang	Ruko Metro Square - Mertoyudan, Jl. Raya Magelang-Yogyakarta, Magelang, Jawa Tengah; Telp: (0293) 3201767 Fax: (0293) 3201770
IV	Cilacap	Jl Jend. Sudirman No 17, Cilacap, Telp: (0282) 531194/ 532010 Fax: (0282) 531115
	Surabaya Kota	Jl. Dr. Ir. H. Soekarno No. 360 b. Surabaya; Telp: (031) 87858114 Fax: (031) 87858114
	Pamekasan	Jl. Jokotole No.26, Barurambat Kota, Kec. Pamekasan, Kab. Pamekasan; Telp: (0324) 3510118 Fax: (0324) 3510118
VI	Jember	Ruko Gajah Mada Square Blok A-22 Jl. Gajah Mada No. 187. Jember; Telp: (0331) 4431044 Fax: (0331) 4431044
	Bojonegoro	Jl. WR. Supratman No.15, Bojonegoro – 62111; Telp: (0353) 2898420 Fax: (0353) 2899525
	Pangkalan Bun	Jl. Iskandar Kec.Arut Selatan, Kab Kotawaringin Barat, Kalimantan Tengah 74113, Telp: (0532) 2074989 Fax: (0532) 2074992
VII	Watampone	Jl. Ahmad Yani No. 29 B, Kel. Jeppe'e, Kec. Tanete Riattang Barat, Kab. Watampone, Sulawesi Selatan; Telp: (0481) 2921375 Fax: (0481) 2921479

INFORMASI PADA SITUS WEB PERUSAHAAN

Information on the Company's Website



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

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

Uraian Description	Ketersediaan Availability	Keterangan Information
Informasi pemegang saham sampai dengan pemilik akhir individu <i>Shareholder information up to the individual final owner</i>	✓	Informasi pemegang saham sampai dengan pemilik akhir individu telah tersedia di situs web Perusahaan. <i>Shareholder information up to individual final owners is available on the Company's website.</i>
Isi Kode Etik <i>Code of Conduct</i>	✓	Informasi terkait isi Kode Etik telah tersedia di situs web Perusahaan. <i>Information regarding the contents of the Code of Conduct is available on the Company's website.</i>
Laporan keuangan tahunan terpisah (5 tahun terakhir) <i>Separate annual financial statements (for the last 5 years)</i>	✓	Informasi laporan keuangan tahunan terpisah (5 tahun terakhir) telah tersedia di situs web Perusahaan. <i>Information on separate annual financial statements (for the last 5 years) are available on the Company's website.</i>
Profil Dewan Komisaris dan Direksi <i>Profile of the Board of Commissioner and Board of Directors</i>	✓	Profil Dewan Komisaris dan Direksi telah tersedia di situs web Perusahaan. <i>The profiles of the Board of Commissioner and the Board of Directors are available on the Company's website.</i>

✓: tersedia pada situs web Perusahaan / available on the Company's website

x: belum tersedia pada situs web Perusahaan / not yet available on the Company's website

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

Education and/or Training of The Board of Commissioner, Board of Directors, Committees, Corporate Secretary, and Internal Audit Unit

Perusahaan memberikan kesempatan yang sebesar-besarnya bagi semua insan Jamkrindo, tak terkecuali Dewan Komisaris, Direksi, Anggota Komite-Komite, dan satuan kerja lainnya untuk selalu dapat mengikuti perkembangan hal-hal terkait dunia usaha, industri penjaminan, serta peraturan dan perundang-undangan terkait. Perusahaan pun memfasilitasinya melalui kegiatan program pengembangan kompetensi berupa seminar, *workshop*, atau kegiatan lain yang dapat meningkatkan pengetahuan dan kompetensi masing-masing.

The company provides a great opportunity for all Jamkrindo personnel, including the Board of Commissioner, Board of Directors, Members of Committees, and other work units to always be able to keep abreast of matters related to the business world, the guarantee industry, and related laws and regulations. The company also facilitates it through the activities of competency development programs in the form of seminars, workshops, or other activities that can improve their knowledge and competencies.

Nama dan Jabatan Names and Positions	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place / Date	Penyelenggara Organizer
Dewan Komisaris / Board of Commissioner				
Sri Mulyanto Ketua/Chairman	Diklat fungsional Functional training	Full Day Seminar Auditor's Talk untuk pengukuhan peran Satuan Pengawas Internal (SPI) BUMN Auditor's Talk Full Day Seminar to Strengthen the Role of SOEs Internal Control Unit	Jakarta, 9 Mei 2019 Jakarta, May 9, 2019	Komisi Pemberantasan Korupsi (KPK) Corruption Eradication Commission
	Diklat Teknis Technical Training	Innovation and Cooperation in Financing SMEs Innovation and Cooperation in Financing SMEs	Brazil, 26 - 27 September 2019 Brazil, September 26-27, 2019	Forum ke - XXIV Ibero-American Forum on Guarantee and Financing System for SME The XXIV Ibero-American Forum on Guarantee and Financing System for SMEs
	Diklat fungsional Functional training	Penyusunan Key Performance Indicators (KPI) RKAP Tahun 2020 Preparation of the 2020 RKAP Key Performance Indicators (KPI)	Jakarta, 5 November 2019 Jakarta, November 5, 2019	Kementrian BUMN The Ministry of SOEs
	Diklat fungsional Functional training	Komisaris Profesional Professional Commissioners	Jakarta, 20 - 21 November 2019 Jakarta, November 20-21, 2019	Inti Pesan Pariwara
Diah Natalisa Anggota Dewan Komisaris/ Member of Board of Commissioner	Diklat fungsional Functional training	Komisaris Profesional Professional Commissioners	Jakarta, 20 - 21 November 2019 Jakarta, November 20-21, 2019	Inti Pesan Pariwara
Ari Wahyuni Anggota Dewan Komisaris/ Member of Board of Commissioner	Diklat Leadership Leadership Training	Digital Leadership	Jakarta, 3 - 4 Oktober 2019 Jakarta, October 3 - 4, 2019	PT Pertamina Training & Consulting
	Diklat Leadership Leadership Training	From Evolution to Revolution	Jakarta, 13 - 15 November 2019 Jakarta, November 13-15, 2019	Sustainable and Responsible Investing (SRI)
	Diklat fungsional Functional training	Komisaris Profesional Professional Commissioners	20 - 21 November 2019 November 20-21, 2019	Inti Pesan Pariwara

Nama dan Jabatan Names and Positions	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place / Date	Penyelenggara Organizer
Noor Ida Khomsiyati Anggota Dewan Komisaris/ Member of Board of Commissioner	Diklat Teknis/ Functional training	Refleksi Konstitusi di Era 4.0 dalam Penguatan Penegakan Hukum Pertanggungjawaban Pidana Korporasi pada Tindak Pidana Korupsi <i>Reflections on the Constitution in Era 4.0 in Strengthening Law Enforcement of Corporate Criminal Liability in Corruption</i>	Jakarta, 24-04-2019 Jakarta, April 24, 2019	Universitas Brawijaya Brawijaya University
	Diklat Teknis/ Functional training	Innovation and Cooperation in Financing SMEs	Brazil, 26 - 27 September 2019 Brazil, September 26-27, 2019	Forum ke - XXIV Ibero-American Forum on Guarantee and Financing System for SME The XXIV Ibero-American Forum on Guarantee and Financing System for SMEs
	Diklat fungsional/ Functional training	Penyusunan Key Performance Indicators (KPI) RKAP Tahun 2020 <i>Preparation of the 2020 RKAP Key Performance Indicators (KPI)</i>	Jakarta, 5 November 2019 Jakarta, November 5, 2019	Kementrian BUMN The Ministry of SOEs
	Diklat fungsional/ Functional training	Komisaris Profesional <i>Professional Commissioners</i>	Jakarta, 20 - 21 November 2019 Jakarta, November 20-21, 2019	Inti Pesan Pariwara
M Muchlas Rowi Anggota Dewan Komisaris/ Member of Board of Commissioner	Diklat fungsional/ Functional training	Penyusunan Key Performance Indicators (KPI) RKAP Tahun 2020 <i>Preparation of the 2020 RKAP Key Performance Indicators (KPI)</i>	Jakarta, 5 November 2019 Jakarta, November 5, 2019	Kementrian BUMN The Ministry of SOEs
	Diklat fungsional/ Functional training	Komisaris Profesional Professional Commissioners	20 - 21 November 2019 November 20-21, 2019	Inti Pesan Pariwara
Direksi / Board of Directors				
Randi Anto Direktur Utama/ President Director	Diklat fungsional/ Functional training	Full Day Seminar Auditor's Talk untuk penguatan peran Satuan Pengawas Internal (SPI) BUMN. <i>Full-Day Seminar on Auditor's Talk to Strengthen the Role of SOEs' Internal Control Unit (SPI) .</i>	Jakarta, 9 Mei 2019 Jakarta, May 9, 2019	Kementrian BUMN The Ministry of SOEs
	Diklat fungsional/ Functional training	Indonesia Risk Management Outlook	Bali, 12 November 2019 Bali, November 12, 2019	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
Amin Mas'udi Direktur Bisnis Penjaminan/ Director of Business of Guarantee	Diklat fungsional/ Functional training	Workshop Perumusan Peta Kompetensi Rancangan Standar Kompetensi Kerja Nasional Indonesia (RSKKNI) Bidang Penjaminan <i>Workshop on Formulation of Competency Maps for the Design of Indonesian National Work Competency Standards (RSKKNI) of the Guarantee Field</i>	Jakarta, 21 Maret 2019 Jakarta, March 21, 2019	OJK/FSA
	Diklat fungsional/ Functional training	The 5th International Certified Wealth Manager (CWM) & Continuing Professional Development (CDP) Executive Program 2019	Rusia, 14-21 September 2019 Russia, September 14-21, 2019	Certified Wealth Managers' Association
Kadar Wisnuwarman Direktur Operasional dan Jaringan/Director of Operations and Network	Diklat fungsional/ Functional training	Workshop Perumusan Peta Kompetensi Rancangan Standar Kompetensi Kerja Nasional Indonesia (RSKKNI) Bidang Penjaminan <i>Workshop on Formulation of Competency Maps for the Design of Indonesian National Work Competency Standards (RSKKNI) of the Guarantee Field</i>	Jakarta, 21 Maret 2019 Jakarta, March 21, 2019	OJK/FSA
	Diklat fungsional/ Functional training	The 5th International Certified Wealth Manager (CWM) & Continuing Professional Development (CDP) Executive Program 2019	Rusia, 14-21 September 2019 Russia, September 14-21, 2019	Certified Wealth Managers' Association

Komite / Committees				
Alvin Nur Widjajanti Sekretaris Komite/ Secretary of the Committee	Diklat Teknis/ Functional training	Digital Leadership	Jakarta, 3-4 Oktober 2019 Jakarta, October 3-4, 2019	Pertamina Training & Consulting

Nama dan Jabatan Names and Positions	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place / Date	Penyelenggara Organizer
Safari Mirza Komite Manajemen Risiko/Risk Management Committee	Diklat fungsional/ Functional training	Certification in Audit Committee Practices	Jakarta, 5-7 November 2019 Jakarta, November 5-7, 2019	Indonesian Institute of Audit Committee
Sekretaris Perusahaan / Corporate Secretary				
Abdul Bari Sekretaris Perusahaan) / (Corporate Secretary)		"Business Coaching & Strategic Leadership"	Balai Pustaka, 14 - 15 Februari 2020 Balai Pustaka, February 14-15, 2020	Perum Jamkrindo
		Workshop PSAK 71 PSAK 71 Workshop	Kantor Pusat, 26 September 2019 Head Office, September 26, 2019	Perum Jamkrindo
		Pembekalan Manajemen Risiko level 3 Kadiv, Pinwil, Pinca Level 3 Risk Management Briefing for Division Heads, Regional Leaders, Branch Managers	Kantor Pusat, 14 - 15 November 2019 Head Office, November 14-15, 2019	Perum Jamkrindo
		Uji Sertifikasi Manajemen Risiko level 3 Kadiv, Pinwil, Pinca Level 3 Risk Management Certification Test for Division Heads, Regional Leaders, Branch Managers	Kantor Pusat, 16 November 2019 Head Office, November 16, 2019	Perum Jamkrindo
Anggit Murdiwibowo Kepala Bagian Kesekretariatan)/ (Head of Secretariat Section)		Professional Communication Batch I	Kantor Pusat, 5 - 6 Maret 2020 Head Office, March 5-6, 2019	Perum Jamkrindo
		Hari Mutu HR Director Summit Quality Day of HR Director Summit	Kantor Pusat, 22 Februari 2019 Head Office, February 22, 2019	Perum Jamkrindo
		Uji Sertifikasi Manajemen Risiko level 1 Kabag Level 1 Risk Management Certification Test for Section Heads	Kantor Pusat, 16 November 2019 Head Office, November 16, 2019	Perum Jamkrindo
Wildan Ramadhan Firdaus		Pembekalan Sertifikasi Manajemen Risiko level 2 Level 2 Risk Management Certification Briefing	Kantor Pusat, 1-2 Agustus 2019 Head Office, August 1-2, 2019	Perum Jamkrindo
		Uji Sertifikasi Manajemen Risiko level 2 Level 2 Risk Management Certification Test	Kantor Pusat, 24 Agustus 2019 Head Office, August 24, 2019	Perum Jamkrindo
		Professional Communication Umum & Hukum General & Legal Professional Communication	Kantor Pusat, 25 - 26 Januari 2020 Head Office, January 25-26, 2020	Perum Jamkrindo
		Hari Mutu Consultative Marketing The Quality Day of Consultative Marketing	Kantor Pusat, 11 January 2019 Head Office, January 11, 2019	Perum Jamkrindo
		Healthy Lifestyle	Kantor Pusat, 4 January 2019 Head Office, January 4, 2019	Perum Jamkrindo

Nama dan Jabatan Names and Positions	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place / Date	Penyelenggara Organizer
Anzil Firdausi Nuzula		Hari Mutu Review Temuan SPI <i>The Quality Day of the SPI Findings Review</i>	5 Juli 2019 <i>July 5, 2019</i>	Perum Jamkrindo
		Menjadi Humas BUMN Handal <i>Become Reliable SOEs Public Relations</i>	Bandung, 21 - 22 Februari 2020 <i>Bandung, February 21-22, 2020</i>	Intrinsics
		Pelatihan Penulisan & Kehumasan <i>Writing & Public Relations Training</i>	Balai Pustaka, 26 Januari 2019 <i>Balai Pustaka, January 26, 2019</i>	Perum Jamkrindo
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 <i>Head Office, January 4, 2019</i>	Perum Jamkrindo
Dzikri Maulana		Manajemen Perkantoran Modern 4.0 <i>Office Management of Modern 4.0</i>	Jakarta, 26 April 2019 <i>Jakarta, April 26, 2019</i>	F2N Human Development Centre dan PT Swandra Mitra Konsultan F2N Human Development Centre and PT Swandra Mitra Konsultan
Cahyadi Haryo Pratomo		Manajemen Perkantoran Modern 4.0 <i>Office Management of Modern 4.0</i>	Jakarta, 26 April 2019 <i>Jakarta, April 26, 2019</i>	F2N Human Development Centre dan PT Swandra Mitra Konsulan F2N Human Development Centre and PT Swandra Mitra Konsulan
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 <i>Head Office, January 4, 2019</i>	Perum Jamkrindo
Levinda Juliana		Manajemen Perkantoran Modern 4.0 <i>Office Management of Modern 4.0</i>	Jakarta, 26 April 2019 <i>Jakarta, April 26, 2019</i>	F2N Human Development Centre dan PT Swandra Mitra Konsulan F2N Human Development Centre and PT Swandra Mitra Konsulan
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 <i>Head Office, January 4, 2019</i>	Perum Jamkrindo
Rully Arieffandy		Hari Mutu Sosialisasi Aplikasi SIPP <i>The Quality Day of the SIPP Application Socialization</i>	Kantor Pusat, 22 Maret 2019 <i>Head Office, March 22, 2019</i>	Perum Jamkrindo
		Hari Mutu Pengenalan produk-produk Asuransi dan Potensi Sinergi Bisnis Penjaminan <i>The Quality Day for Introduction of Insurance products and the Guarantee Business Synergy Potential</i>	Kantor Pusat, 25 Januari 2019 <i>Head Office, January 25, 2019</i>	Perum Jamkrindo
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 <i>Head Office, January 4, 2019</i>	Perum Jamkrindo
Lulu Drusyita		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 <i>Head Office, January 4, 2019</i>	Perum Jamkrindo

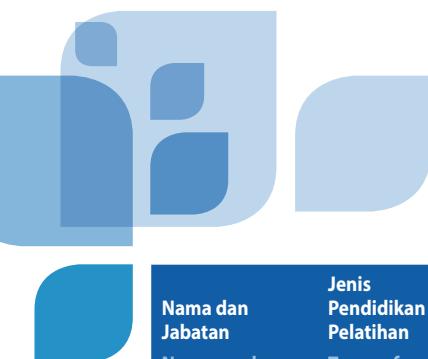
Nama dan Jabatan Names and Positions	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place / Date	Penyelenggara Organizer
Audit Internal/Satuan Pengawasan Intern / Internal Audit/Internal Control Unit				
Karinu Aji Wira Kusuma	Pembekalan Sertifikasi Manajemen Risiko Level 1 Level 1 Risk Management Certification Briefing	Kantor Pusat, 2-3 Mei 2019 Head Office, May 2-3, 2019	LSPP	
	Ujian Sertifikasi Manajemen Risiko Level 1 Level 1 Risk Management Certification Test	Kantor Pusat, 4 Mei 2019 Head Office, May 4, 2019	LSPP	
	Professional Communication Batch IV	Kantor Pusat, 25 - 26 Maret 2019 Head Office, March 25-26, 2019	Perum Jamkrindo	
	Uji Sertifikasi Manajemen Risiko level 1 Kabag Level 1 Risk Management Certification Test for Section Heads	Kantor Pusat, 7 Desember 2019 Head Office, December 7, 2019	Perum Jamkrindo	
Faisal Arief Sentosa	Hari Mutu Perdir SMK 3 No.3 Perdir 4 VIII 2018 The Quality Day of Directors' Regulation No. 3 on Occupational Health and Safety Management System, Directors' Regulation 4 VIII 2018	Kantor Pusat, 28 Juni - 28 Juli 2019 Head Office, June 28-July 28, 2019	Perum Jamkrindo	
	QIA Manajerial Managerial QIA	Jakarta, 18 - 27 Maret 2019 Jakarta, March 18-27, 2019	YPIA	
Laila Wijayanti	Hari Mutu Perdir SMK 3 No.3 Perdir 4 VIII 2018 The Quality Day of Directors' Regulation No. 3 on Occupational Health and Safety Management System, Directors' Regulation 4 VIII 2018	Kantor Pusat, 28 Juni - 28 Juli 2019 Head Office, June 28-July 28, 2019	Perum Jamkrindo	
	Hari Mutu Produk Pegadaian The Quality Day of Pawnshop Product	Kantor Pusat, 16 Juni 2019 Head Office, June 16, 2019	Perum Jamkrindo	
Dadang Ary Aviyanto	2019 II A Indonesia National Conference	Jawa Tengah, 24 - 25 Juli 2019 Central Java, July 24-25, 2019	The Institute of Internal Auditors Indonesia	
	Ujian Sertifikasi Manajemen Risiko level 2 Pinca Level 2 Risk Management Certification for Branch Managers	Kantor Pusat, 7 September 2019 Head Office, September 7, 2019	Perum Jamkrindo	
	In House Training Workshop Strategi Penyusunan RKAP In House Training, Workshop on RKAP Preparation Strategy	Kantor Pusat, 17 - 18 September 2019 Head Office, September 17-18, 2019	Perum Jamkrindo	
	Workshop PSAK 71 PSAK 71 Workshop	Kantor Pusat, 26 September 2019 Head Office, September 26, 2019	Perum Jamkrindo	

Nama dan Jabatan Names and Positions	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place / Date	Penyelenggara Organizer
Aditya Putra Darmawan		Pembekalan Sertifikasi Manajemen Risiko level 2 Kabag pusat Level 2 Risk Management Certification Briefing for Head Office's Section Heads	Kantor Pusat, 23 - 24 Mei 2019 Head Office, May 23-24, 2019	Perum Jamkrindo
		Ujian Sertifikasi Manajemen Risiko level 2 Kabag pusat Level 2 Risk Management Certification Test for Central Section Heads	Kantor Pusat, 21 Juni 2019 Head Office, June 21, 2019	Perum Jamkrindo
		Pelantikan QIA dan Seminar Nasional Internal Audit 2019 Inauguration of QIA and the 2019 Internal Audit National Seminar	Palembang, 24 - 25 April 2019 Palembang, April 24-25, 2019	YPIA
		Professional Communication Batch II	Kantor Pusat, 8 - 9 Maret 2019 Head Office, March 8-9, 2019	Perum Jamkrindo
Michael Ranap Simanjuntak		QIA Managerial Managerial QIA	Jakarta, 18 - 27 Maret 2019 Jakarta, March 18-27, 2019	YPIA
		Hari Mutu Consultative Marketing The Quality Day of Consultative Marketing	Kantor Pusat, 11 Januari 2019 Head Office, January 11, 2019	Perum Jamkrindo
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 Head Office, January 4, 2019	Perum Jamkrindo
Agus Mirazul Fajar		Pelatihan Awareness & Audit Internal Awareness & Internal Audit Training	Jakarta, 13 - 15 Maret 2019 Jakarta, March 13-15, 2019	Sucofindo
		Professional Communication Batch I	Kantor Pusat, 5 - 6 Maret 2019 Head Office, March 5-6, 2019	Perum Jamkrindo
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 Head Office, January 4, 2019	Perum Jamkrindo
		In House Training Workshop Strategi Penyusunan RKAP In House Training, Workshop on RKAP Preparation Strategy	Kantor Pusat, 17 - 18 September 2019 Head Office, September 17-18, 2019	Perum Jamkrindo
Irmatati		Uji Sertifikasi Manajemen Risiko level 1 Kabag Level 1 Risk Management Certification Test for Section Heads	Kantor Pusat, 16 November 2019 Head Office, November 16, 2019	Perum Jamkrindo
		Professional Communication Batch I	Kantor Pusat, 5 - 6 Maret 2019 Head Office, March 5-6, 2019	Perum Jamkrindo
		Uji Sertifikasi Manajemen Risiko level 1 Kabag Level 1 Risk Management Certification Test for Section Heads	Kantor Pusat 30 November 2019 Head Office, November 30, 2019	Perum Jamkrindo

Nama dan Jabatan Names and Positions	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place / Date	Penyelenggara Organizer
Andik Sugiarto		Hari Mutu Klaim Asuransi The Quality Day of Insurance Claims	Kantor Pusat, 15 Februari 2019 Head Office, February 15, 2019	Perum Jamkrindo
Aldhy Haryono Fachrial		Hari Mutu Audit & Auditor Hukum The Quality Day of the Legal audit and Auditor	Kantor Pusat, 1 Februari 2019 Head Office, February 1, 2019	Perum Jamkrindo
Muhammad Ilham		Hari Mutu Audit & Auditor Hukum The Quality Day of the Legal audit and Auditor	Kantor Pusat, 1 Februari 2019 Head Office, February 1, 2019	Perum Jamkrindo
Arif Syachroni		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 Head Office, January 4, 2019	Perum Jamkrindo
Manajemen Risiko / Risk Management				
Ceriandri Widuri		Ujian Sertifikasi Manajemen Risiko Level 2 Level 2 Risk Management Certification Test	Kantor Pusat, 23 April 2019 Head Office, April 23, 2019	LSPP
		"Business Coaching & Strategic Leadership"	Kantor Pusat, 14 - 15 Februari 2019 Head Office, February 14-15, 2019	Perum Jamkrindo
		In House Training Workshop Strategi Penyusunan RKAP In House Training, Workshop on RKAP Preparation Strategy	Kantor Pusat, 17 - 18 September 2019 Head Office, September 17-18, 2019	Perum Jamkrindo
		Workshop PSAK 71 PSAK 71 Workshop	Kantor Pusat, 26 September 2019 Head Office, September 26, 2019	Perum Jamkrindo
		Pembekalan & Uji Sertifikasi Manajemen Risiko level 3 Kadiv, Pinwil, Pinca Level 3 Risk Management Certification Test for Division Heads, Regional Leaders, Branch Managers	Kantor Pusat, 14 - 16 November 2019 Head Office, November 14-16, 2019	Perum Jamkrindo

Nama dan Jabatan Names and Positions	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place / Date	Penyelenggara Organizer
Iwan Hermanto		Pembekalan Sertifikasi Manajemen Risiko level 2 Level 2 Risk Management Certification Briefing	Kantor Pusat, 1 - 2 Agustus 2019 Head Office, August 1-2, 2019	Perum Jamkrindo
		Uji Sertifikasi Manajemen Risiko level 2 Level 2 Risk Management Certification Test	Kantor Pusat, 24 Agustus 2019 Head Office, August 24, 2019	Perum Jamkrindo
		Professional Communication Batch I	Kantor Pusat, 5 - 6 Maret 2019 Head Office, August 1-2, 2019	Perum Jamkrindo
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 Head Office, January 4, 2019	Perum Jamkrindo
		Pelatihan dan Sertifikasi Pendamping UMKM MSME Companion Training and Certification	29 - 30 Agustus 2019 August 29-30, 2019	Global Entrepreneur Profesional
Temy Uswatun Hasanah		Uji Kompetensi Pendamping UMKM MSME Companion Competency Test	31 Agustus 2019 August 31, 2019	Global Entrepreneur Profesional
		Hari Mutu Review Temuan SPI The Quality Day of the SPI Findings Review	Kantor Pusat, 5 Juli 2019 Head Office, July 5, 2019	Perum Jamkrindo
		Hari Mutu Consultative Marketing The Quality Day of Consultative Marketing	Kantor Pusat, 11 Januari 2019 Head Office, January 11, 2019	Perum Jamkrindo
Tito Tetrasuta		Mengelola dan Mengukur Resiko Kredit (Credit Scoring, Migration Analysis, Credit Portfolio) Managing and Measuring Credit Risk (Credit Scoring, Migration Analysis, Credit Portfolio)	16 - 17 Mei 2019 May 16-17, 2019	Nayottama
		Pembekalan Sertifikasi Manajemen Risiko level 2 Kabag pusat Level 2 Risk Management Certification Briefing for Head Office's Section Heads	Kantor Pusat, 23 - 24 Mei 2019 Head Office, May 23-24, 2019	Perum Jamkrindo
		Ujian Sertifikasi Manajemen Risiko level 2 Kabag pusat Level 2 Risk Management Certification Test for Central Section Heads	Kantor Pusat, 21 Juni 2019 Head Office, June 21, 2019	Perum Jamkrindo
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 Head Office, January 4, 2019	Perum Jamkrindo
		Pelatihan dan Sertifikasi Pendamping UMKM MSME Companion Training and Certification	29-30 Agustus 2019 August 29-30, 2019	Global Entrepreneur Profesional
Woro Sulistyo Wulandari		Uji Kompetensi Pendamping UMKM MSME Companion Competency Test	31 Agustus 2019 August 31, 2019	Global Entrepreneur Profesional
		Hari Mutu Produk Pegadaian The Quality Day of Pawnshop Product	Kantor Pusat, 16 Juni 2019 Head Office, June 16, 2019	Perum Jamkrindo

Nama dan Jabatan Names and Positions	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place / Date	Penyelenggara Organizer
Doni Nugroho		Pembekalan Sertifikasi Manajemen Risiko level 2 <i>Level 2 Risk Management Certification Briefing</i>	Kantor Pusat, 1 - 2 Agustus 2019 <i>Head Office, August 1-2, 2019</i>	Perum Jamkrindo
		Uji Sertifikasi Manajemen Risiko level 2 <i>Level 2 Risk Management Certification Test</i>	Kantor Pusat, 24 Agustus 2019 <i>Head Office, August 24, 2019</i>	Perum Jamkrindo
		Hari Mutu Review Temuan SPI <i>The Quality Day of the SPI Findings Review</i>	Kantor Pusat, 5 Juli 2019 <i>Head Office, July 5, 2019</i>	Perum Jamkrindo
		Mengelola dan Mengukur Resiko Kredit (Credit Scoring, Migration Analysis, Credit Portfolio) <i>Managing and Measuring Credit Risk (Credit Scoring, Migration Analysis, Credit Portfolio)</i>	16 - 17 Mei 2019 <i>May 16-17, 2019</i>	Nayottama
		Mengukur Resiko Operasional Perbankan (Risk Tolerance & Risk Appetite, Risk Lost Event Database, Control Self Assessment, Key Operational Risk Indicator) <i>Measuring Banking Operational Risk (Risk Tolerance & Risk Appetite, Risk Lost Event Database, Control Self Assessment, Key Operational Risk Indicators)</i>	Hotel Ashley, 2 - 3 Mei 2019 <i>Ashley Hotel, May 2-3, 2019</i>	Nayottama
		Hari Mutu Transformasi VUCA <i>The Quality Day of VUCA Transformation</i>	Kantor Pusat, 5 April 2019 <i>Head Office, April 5, 2019</i>	Perum Jamkrindo
		Professional Communication Batch I	Kantor Pusat, 5 - 6 Maret 2019 <i>Head Office, March 5-6, 2019</i>	Perum Jamkrindo
		Hari Mutu HR Director Summit <i>The Quality Day of HR Director Summit</i>	Kantor Pusat, 22 Februari 2019 <i>Head Office, February 22, 2019</i>	Perum Jamkrindo
		Hari Mutu Pengenalan produk-produk Asuransi dan Potensi Sinergi Bisnis Penjaminan <i>The Quality Day for Introduction of Insurance products and the Guarantee Business Synergy Potential</i>	Kantor Pusat, 25 Januari 2019 <i>Head Office, January 25, 2019</i>	Perum Jamkrindo
		Pelatihan 2 Days Workshop IFRS 9 (PSAK 71) Credit Risk Modelling <i>2 Days Workshop of IFRS 9 (PSAK 71) of Credit Risk Modeling</i>	3 - 4 Juli 2019 <i>July 3-4, 2019</i>	Ikatan Sarjana Ekonomi Indonesia <i>Indonesian Economists Association</i>
Danang Agus Wahyudi		Hari Mutu Perdir SMK 3 No.3 Perdir 4 VIII 2021 <i>The Quality Day of Directors' Regulation No. 3 on Occupational Health and Safety Management System, Directors' Regulation 4 VIII 2021</i>	Kantor Pusat, 28 Juli 2019 <i>Head Office, July 28, 2019</i>	Perum Jamkrindo
		Hari Mutu Klaim Asuransi <i>The Quality Day of Insurance Claims</i>	Kantor Pusat, 15 Februari 2019 <i>Head Office, February 15, 2019</i>	Perum Jamkrindo
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 <i>Head Office, April 23, 2019</i>	Perum Jamkrindo



Nama dan Jabatan Names and Positions	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place / Date	Penyelenggara Organizer
Tito Terasuta		Pembekalan Sertifikasi Manajemen Risiko level 2 Kabag pusat Level 2 Risk Management Certification Briefing for Head Office's Section Heads	Kantor Pusat, 23 - 24 Mei 2019 Head Office, May 23-24, 2019	Perum Jamkrindo
		Ujian Sertifikasi Manajemen Risiko level 2 Kabag pusat Level 2 Risk Management Certification Test for Central Section Heads	Kantor Pusat, 21 Juni 2019 Head Office, June 21, 2019	Perum Jamkrindo
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 Head Office, January 4, 2019	Perum Jamkrindo
		Pelatihan dan Sertifikasi Pendamping UMKM MSME Companion Training and Certification	29-30 Agustus 2019 August 29-30, 2019	Global Entrepreneur Profesional
		Uji Kompetensi Pendamping UMKM MSME Companion Competency Test	31 Agustus 2019 August 31, 2019	Global Entrepreneur Profesional
		Hari Mutu Produk Pegadaian The Quality Day of Pawnshop Product	Kantor Pusat, 16 Juni 2019 Head Office, June 16, 2019	Perum Jamkrindo
Woro Sulistyowulandari		Mengelola dan Mengukur Resiko Kredit (Credit Scoring, Migration Analysis, Credit Portfolio) Managing and Measuring Credit Risk (Credit Scoring, Migration Analysis, Credit Portfolio)	Hotel Ashley, 2 - 3 Mei 2019 Ashley Hotel, MAY 2-3, 2019	Nayottama
		Hari Mutu Sosialisasi Aplikasi SIPP The Quality Day of the SIPP Application Socialization	Kantor Pusat, 22 Maret 2019 Head Office, March 22, 2019	Perum Jamkrindo
		In House Training Workshop Strategi Penyusunan RKAP In House Training, Workshop on RKAP Preparation Strategy	Kantor Pusat, 17 - 18 September 2019 Head Office, September 17-18, 2019	Perum Jamkrindo
Benny Satria		Powering Indonesian SMEs with Technology	Jakarta, 25 April 2019 Jakarta, April 25, 2019	Mekari Conference
		Hari Mutu Audit & Auditor Hukum The Quality Day of the Legal audit and Auditor	Kantor Pusat, 1 Februari 2019 Head Office, February 1, 2019	Perum Jamkrindo
		Hari Mutu Consultative Marketing The Quality Day of Consultative Marketing	Kantor Pusat, 11 Januari 2019 Head Office, January 11, 2019	Perum Jamkrindo
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 Head Office, January 4, 2019	Perum Jamkrindo
		Pelatihan dan Sertifikasi Pendamping UMKM MSME Companion Training and Certification	29 - 30 Agustus 2019 August 29-30, 2019	Global Entrepreneur Profesional
		Uji Kompetensi Pendamping UMKM MSME Companion Competency Test	31 Agustus 2019 August 31, 2019	Global Entrepreneur Profesional

Nama dan Jabatan Names and Positions	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place / Date	Penyelenggara Organizer
Fajar Pratama Damopolii		Powering Indonesian SMEs with Technology Hari Mutu Transformasi VUCA <i>The Quality Day of VUCA Transformation</i>	Jakarta, 25 April 2019 Jakarta, April 25, 2019	Mekari Conference Perum Jamkrindo
		Hari Mutu Klaim Asuransi <i>The Quality Day of Insurance Claims</i>	Kantor Pusat, 5 April 2019 Head Office, April 5, 2019	Perum Jamkrindo
		Hari Mutu Three Lines of Defense <i>The Quality Day of Three Lines of Defense</i>	Kantor Pusat, 1 Januari 2019 Head Office, January 1, 2019	Perum Jamkrindo
		Pelatihan dan Sertifikasi Pendamping UMKM <i>MSME Companion Training and Certification</i>	29 - 30 Agustus 2019 August 29-30, 2019	Global Entrepreneur Professional
		Uji Kompetensi Pendamping UMKM <i>MSME Companion Competency Test</i>	31 Agustus 2019 August 31, 2019	Global Entrepreneur Professional
Wulanita Kuswotanti		Hari Mutu Transformasi VUCA <i>The Quality Day of VUCA Transformation</i>	Kantor Pusat, 5 April 2019 Head Office, April 5, 2019	Perum Jamkrindo
		Hari Mutu Three Lines of Defense <i>The Quality Day of Three Lines of Defense</i>	Kantor Pusat, 1 Januari 2019 Head Office, January 1, 2019	Perum Jamkrindo
		Pelatihan dan Sertifikasi Pendamping UMKM <i>MSME Companion Training and Certification</i>	29 - 30 Agustus 2019 August 29-30, 2019	Global Entrepreneur Professional
		Uji Kompetensi Pendamping UMKM <i>MSME Companion Competency Test</i>	31 Agustus 2019 August 31, 2019	Global Entrepreneur Professional
Adha Nur Syukur		Hari Mutu Klaim Asuransi <i>The Quality Day of Insurance Claims</i>	Kantor Pusat, 15 Februari 2019 Head Office, February 15, 2019	Perum Jamkrindo
		Healthy Lifestyle	Kantor Pusat, 4 Januari 2019 Head Office, January 4, 2019	Perum Jamkrindo
Iwan Hermanto		In House Training Workshop Strategi Penyusunan RKAP <i>In House Training, Workshop on RKAP Preparation Strategy</i>	Kantor Pusat, 17 - 18 September 2019 Head Office, September 17-18, 2019	Perum Jamkrindo

IKHTISAR KEUANGAN PENTING TAHUN 2015-2019

Financial Highlights 2015-2019

(dalam juta Rupiah, kecuali dinyatakan lain / in million Rupiah, unless otherwise stated)

LAPORAN POSISI KEUANGAN	2019	2018	2017	2016	2015	STATEMENT OF FINANCIAL POSITION
Total Aset	17.543.697	16.240.997	14.678.143	13.408.418	11.642.993	Total Assets
Total Liabilitas	5.589.811	4.945.317	3.554.268	3.108.849	2.166.792	Total Liabilities
Total Ekuitas	11.953.885	11.295.680	11.123.875	10.299.569	9.476.201	Total Equity
LABA RUGI KOMPREHENSIF	2019	2018	2017	2016	2015	COMPREHENSIVE INCOME (LOSS)
Pendapatan Penjaminan	2.104.732	1.248.710	1.805.686	1.588.441	1.277.488	Guarantee Revenues
Beban Klaim	(1.309.531)	(723.274)	(1.004.610)	(871.583)	(922.662)	Claim Expenses
Penjaminan Bersih	795.201	525.437	801.076	716.858	354.826	Guarantee Fee Net
Pendapatan Investasi Bersih	782.810	684.108	601.634	587.678	599.525	Investment Income - Net
Beban Usaha	(809.813)	(693.236)	(708.169)	(657.151)	(470.528)	Operating Expenses
Pendapatan (Beban) Lain-lain Bersih	(2.484)	(8.025)	328.679	294.070	307.230	Other Income (Expenses) Net
Laba Sebelum Pajak	765.714	508.284	1.023.221	941.454	790.448	Income Before Tax
Beban Pajak	(139.935)	(110.740)	(221.375)	(249.409)	(193.669)	Income Tax Expenses
Laba Tahun Berjalan	625.779	397.544	801.846	692.045	596.779	Current Year Income
Penghasilan Komprehensif Lain	59.820	(135.957)	57.831	(118.710)	34.094	Other Comprehensive Income
Laba Komprehensif Tahun Berjalan	685.599	261.587	859.677	573.335	630.873	Comprehensive Income for the Current Year
RASIO KEUANGAN						FINANCIAL RATIOS
Rasio Likuiditas						Liquidity Ratio
- Current Ratio	378,50%	450,89%	769,09%	712,07%	755,22%	Current Ratio -
Rasio Solvabilitas						Solvency Ratio
- Debt to Equity Ratio	46,76%	43,78%	31,95%	30,18%	22,87%	Debt to Equity Ratio -
Rasio Rentabilitas						Profitability Ratio
- Gross Profit Margin	26,60%	-0,14%	28,85%	29,75%	25,78%	Gross Profit Margin -
- Profit Margin on Sales	26,52%	25,10%	42,50%	43,26%	42,14%	Profit Margin on Sales -
- Return on Assets	4,53%	3,29%	7,29%	7,52%	7,30%	Return on Assets -
- Return on Equity	3,70%	3,50%	7,49%	6,72%	6,60%	Return on Equity -
Rasio Aktivitas						Activity Ratio
Perputaran Aset (kali)	17,09	13,11	17,14	17,37	17,32	Asset Turnover (times)

PROFIL PERUSAHAAN **2020** COMPANY PROFILE

Perusahaan Umum Jaminan Kredit Indonesia



A member of IFG

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