

COMPANY PROFILE 2021

PT JAMKRINDO



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TRANSFORMASI JAMKRINDO

Jamkrindo Transformation

Jamkrindo
Jaminan Kredit Indonesia
A member of IFG



Lembaga Jaminan Kredit Koperasi (LJKK)

Penjaminan Kredit Program untri TRI, Kredit Padi Palawija, Kredit Pengadaan Pupuk

Credit Guarantee for untri TRI Program, Padi Palawija Credit, Fertilizer Procurement Credit

1970 - 1981



Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK)

Penjaminan Kredit Program untuk Koperasi, seperti: TRI, GLP & GLK, Kopetra, RMU, Kredit Sapi Perah, Kredit Padi Palawija Cengkeh, Kredit Pengadaan Pupuk, KUT

Credit Guarantee for Cooperatives Program, such as: TRI, GLP & GLK, Kopetra, RMU, Sapi Perah Credit, Padi Palawija Cengkeh Credit, Fertilizer Procurement Credit, KUT

1981 - 2000



Perusahaan Umum Sarana Pengembangan Usaha (Perum Sarana)

Penjaminan Kredit dengan *Business Oriented* untuk pengembangan UMKM, pemberian Pinjaman Bagi Hasil, peluncuran Produk Penjaminan Syariah

Credit Guarantee with Business Oriented for MSME development, Profit Sharing Loan, launch of Sharia Guarantee Product

2000 - 2008

Dengan cikal bakal di tahun 1970, Jamkrindo telah melalui perjalanan panjang hingga akhirnya menjadi bagian pilar dari **Holding BUMN Asuransi dan Penjaminan**.

1970 became Jamkrindo's forerunner in passing a long journey to become part of pillar from the state-owned Insurance and Guarantee Holding company.



Jamkrindo

Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo)

Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah antar lain kredit umum, mikro, konstruksi, penjaminan bank garansi, penjaminan distribusi, penjaminan program dan Surety Bond dan penjaminan dalam rangka sinergi BUMN. *Credit Guarantee for MSMEs offered in conventional and sharia schemes among others general credit, micro, construction, guarantee of bank guarantees, distribution guarantee, program guarantee and Surety Bond and guarantee in order to synergy of SOEs.*

2008 - 2020



Jamkrindo

PT Jaminan Kredit Indonesia (Persero)

Penjaminan Kredit untuk UMKM yang ditawarkan dalam skim konvensional dan syariah antar lain kredit umum, mikro, konstruksi, penjaminan bank garansi, penjaminan distribusi, penjaminan program dan Surety Bond dan penjaminan dalam rangka sinergi BUMN. *Credit Guarantee for MSMEs offered in conventional and sharia schemes among others general credit, micro, construction, guarantee of bank guarantees, distribution guarantee, program guarantee and Surety Bond and guarantee in order to synergy of SOEs.*

2020



Jamkrindo
a member of IFG

PT Jamkrindo

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

2020 - Sekarang
2020 - Present

LAYANAN PENJAMINAN DALAM RANGKA PENGUATAN KOPERASI DAN UMKM NASIONAL

Guarantee Services in order to Strengthen National Cooperatives and MSMEs

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

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

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

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

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

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





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

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

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

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

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

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



INFORMASI UMUM TENTANG JAMKRINDO

General Information About Jamkrindo



Nama Perusahaan
Company Name

PT Jaminan Kredit Indonesia atau disingkat menjadi **PT Jamkrindo**
PT Jaminan Kredit Indonesia or abbreviated to PT Jamkrindo



Bentuk dan Status Badan Usaha
Form and Status of Business Entity

Perseroan Terbatas (PT)
Limited Liability Company



Tanggal Pendirian
Date of Establishment

1 Juli 1970
July 1, 1970



Dasar Hukum Pendirian
Legal Basis of Establishment

Akta Pendirian No.25 tanggal 24 Februari 2020 dan diubah terakhir dengan Akta Pernyataan Keputusan Para Pemegang Saham Perseroan (Persero) PT Jamkrindo Tentang Perubahan Anggaran Dasar No.2 tanggal 9 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 9 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 Jamkrindo (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



Bidang Usaha Line of Business

Penjaminan bagi Usaha Mikro, Usaha Kecil, Usaha Menengah, serta Koperasi (UMKMK), Penjaminan bagi BUMN, Penjaminan Sistem Resi Gudang, dan Penjaminan lainnya.

Guarantee for Micro, Small, Medium Enterprises, and Cooperatives (UMKMK), Guarantee for BUMN, Guarantee for Warehouse Receipt System, and other guarantees.



Jaringan Usaha Business Network

9 (sembilan) Kantor Wilayah, 56 (lima puluh enam) Kantor Cabang dan 16 (enam belas) Kantor Unit Pelayanan (KUP) yang tersebar di seluruh Indonesia
9 (nine) Regional Offices, 56 (fifty six) Branch Offices dan 16 (sixteen) Service Unit Offices (KUP) spread throughout Indonesia



Kepemilikan Ownership

Saham Seri A Dwiwarna
Pemerintah Republik Indonesia (0,0000001787%)
Series A Dwiwarna Shares
The Government of Republik Indonesia (0.0000001787%)

Saham Seri B
PT Bahana Pembinaan Usaha Indonesia (Persero)
(99,9999998213%)
Series B Shares
PT Bahana Pembinaan Usaha Indonesia (Persero)
(99.9999998213%)



Karyawan Tetap Permanent Employee

965 orang di tahun 2020 / *965 people in 2020*



Alamat Address

Gedung Jamkrindo

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



@pt_jamkrindo



@pt_jamkrindo



Jamkrindo



PT Jamkrindo

RIWAYAT SINGKAT JAMKRINDO

Brief History of Jamkrindo



Selayang Pandang Sejarah PT Jamkrindo

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

History of PT Jamkrindo at a Glance

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

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

Selanjutnya pada bulan Mei 2008, melalui Peraturan Pemerintah No.41 tanggal 19 Mei 2008 Perusahaan Umum (Perum) Sarana Pengembangan Usaha kembali diubah namanya menjadi Perusahaan Umum (Perum) Jaminan Kredit Indonesia (Perum Jamkrindo). Perubahan nama perusahaan tersebut terkait dengan perubahan bisnis perusahaan yang tidak lagi memberikan pinjaman secara langsung kepada UMKMK melalui pola bagi hasil, tetapi hanya terfokus pada bisnis penjaminan kredit UMKMK. Pada tahun 2008 juga, Pemerintah menerbitkan Peraturan Presiden No.2 tanggal 26 Januari 2008 tentang Lembaga Penjaminan. Untuk melaksanakan Peraturan Presiden tersebut, Pemerintah dalam hal ini Departemen Keuangan, mengeluarkan Peraturan Menteri Keuangan No.222/PMK.010/2008 tanggal 16 Desember 2008 tentang Perusahaan Penjaminan Kredit dan Perusahaan Penjaminan Ulang Kredit. Dengan regulasi dimaksud maka Perum Jamkrindo wajib memiliki ijin usaha sebagai Perusahaan Penjaminan Kredit. Menindaklanjuti peraturan tersebut, Menteri Keuangan menerbitkan Keputusan No.KEP-77/KM.10/2009 tanggal 22 April 2009 yang menetapkan izin usaha Perum Jamkrindo sebagai perusahaan Penjaminan Kredit.

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

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

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

Furthermore, in May 2008, through Government Regulation No.41 dated May 19, 2008, the name of Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU) was changed again become Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo). The change of company name is related to business changes, the Company no longer provides loans directly to MSMEs and Cooperatives through profit sharing patterns, but focuses on the MSME and Cooperative credit guarantee business. In 2008 also, the Government issued Presidential Regulation No.2 dated January 26, 2008 concerning the Guarantee Institution. To implement the Presidential Regulation, the Government in this case the Ministry of Finance, issued Regulation of the Minister of Finance No.222/PMK.010/2008 dated December 16, 2008 concerning Credit Guarantee Companies and Credit Re-Guarantee Companies. With the regulation, Perum Jamkrindo is required to have a business license as a Credit Guarantee Company. Following up on the regulation, the Minister of Finance issued Decree No.KEP-77/KM.10/2009 dated April 22, 2009 which stipulates Perum Jamkrindo's business license as a Credit Guarantee company.

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

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

Adapun, perusahaan yang tergabung ke dalam BUMN Holding Perasuransian dan Penjaminan tersebut adalah sebagai berikut:

1. Anak Perusahaan Pasar Modal dan Jasa Keuangan:
 - PT Bahana TCW Investment Management ("BTIM"), bergerak di bidang manajemen investasi
 - PT Bahana Sekuritas, bergerak dibidang penjamin emisi efek dan perantara perdagangan efek,
 - PT Bahana Artha Ventura ("BAV"), yang bergerak di bidang pembiayaan modal ventura dan bertugas membina sektor UMKM di Indonesia
 - PT Bahana Kapital Investa ("BKI"), bergerak dalam bidang investasi dan jasa penasehat keuangan (advisory)
 - PT Graha Niaga Tata Utama ("GNTU"), bergerak dibidang kepemilikan, pengelolaan, dan penyewaan Gedung.
2. Anak Perusahaan Asuransi
 - PT Asuransi Kredit Indonesia ("Askrindo") yang melaksanakan usaha di bidang jasa asuransi kredit dan asuransi umum,
 - PT Jaminan Kredit Indonesia ("Jamkrindo") yang melayani penjaminan, baik secara langsung maupun tidak langsung, kepada bank ataupun non-bank.
 - PT Asuransi Kerugian Jasa Raharja ("Jasa Raharja") bergerak dibidang asuransi sosial
 - PT Asuransi Jasa Indonesia ("Jasindo") bergerak di bidang asuransi umum

Perubahan Nama Perusahaan

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

- Perusahaan pada awalnya didirikan dengan nama Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK), didirikan sesuai dengan Peraturan Pemerintah No.51 Tahun 1981 yang merupakan peleburan dari Lembaga Jaminan Kredit Koperasi (LJKK) yang dibentuk tahun 1970. Peraturan Pemerintah tersebut kemudian disempurnakan melalui Peraturan Pemerintah No.27 Tahun 1985.
- Nama Perusahaan diubah menjadi Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU) berdasarkan Peraturan Pemerintah No.95 Tahun 2000.
- Nama Perusahaan kembali diubah, menjadi Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo) berdasarkan Peraturan Pemerintah No.41 Tahun 2008.
- Dalam rangka perubahan bentuk badan hukum Perum Jamkrindo dari Perusahaan Umum (PERUM) menjadi Perseroan Terbatas (PT), Pemerintah menerbitkan Peraturan Pemerintah No.11/2020 yang telah diundangkan pada 17

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

1. Capital Market and Financial Services Subsidiaries:
 - PT Bahana TCW Investment Management ("BTIM"), is engaged in investment management
 - PT Bahana Sekuritas, is engaged in securities underwriting and securities trading brokerage
 - PT Bahana Artha Ventura ("BAV"), which is engaged in venture capital financing and is tasked with fostering the MSME sector in Indonesia
 - PT Bahana Kapital Investa ("BKI"), is engaged in investment and financial advisory services (advisory)
 - PT Graha Niaga Tata Utama ("GNTU"), is engaged in building ownership, management, and rental.
2. Insurance Subsidiary
 - PT Asuransi Kredit Indonesia ("Askrindo") which carries out business in the field of credit insurance and general insurance services
 - PT Jaminan Kredit Indonesia ("Jamkrindo") which provides guarantees, either directly or indirectly, to banks or non-banks.
 - PT Asuransi Jasa Raharja ("Jasa Raharja") is engaged in social insurance
 - PT Asuransi Jasa Indonesia ("Jasindo") is engaged in general insurance

The Change of Company's Name

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

- The company was originally established under the name of Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK), established in accordance with Government Regulation No.51 of 1981 which was a merger of Lembaga Jaminan Kredit Koperasi (LJKK) which was formed in 1970. The Government Regulation was then refined through Government Regulation No.27 of 1985.
- The Company name was changed to Perusahaan Umum Sarana Pengembangan Usaha (Perum SPU) based on Government Regulation No.95 of 2000.
- The company name was changed again, becoming Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo) as it is known today, through the issuance of Government Regulation No.41 of 2008.
- In order to change the form of Perum Jamkrindo legal entity from Public Corporation (PERUM) to Limited Liability Company (PT), the Government issued Government Regulation No.11/2020 which has been enacted on February 17, 2020. To

Februari 2020. Untuk memenuhi ketentuan Undang-Undang No.40 Tahun 2007 tentang Perseroan Terbatas, dilakukan penandatanganan akta pendirian PT Jaminan Kredit Indonesia (Persero) yaitu Akta No.25 tanggal 24 Februari 2020 di gedung Kementerian BUMN, Jakarta pada 24 Februari 2020 dan telah disahkan berdasarkan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-00011484.AH.01.01 Tahun 2020 tentang Pengesahan Pendirian Badan Hukum Perseroan Terbatas Perusahaan Perseroan (Persero) PT Jaminan Kredit Indonesia atau disingkat PT Jamkrindo (Persero).

comply with the provisions of Law No.40 of 2007 concerning Limited Liability Companies, the Company signed the deed of establishment of PT Jaminan Kredit Indonesia (Persero) namely Deed No.25 dated February 24, 2020 at the Ministry of SOEs building, Jakarta on February 24, 2020 and has been ratified based on the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No.AHU-00011484.AH.01.01 Year 2020 Concerning Ratification of the Establishment of Legal Entity of Limited Liability Company (Persero) PT Jaminan Kredit Indonesia or abbreviated as PT Jamkrindo (Persero).

- Berdasarkan Peraturan Pemerintah No.20 Tahun 2020 tentang Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Saham Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia (Persero) dan Akta Perubahan Anggaran Dasar No.2 Tanggal 9 April 2020 yang disahkan berdasarkan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No.AHU-0028854.AH.01.02.Tahun 2020, PT Jaminan Kredit Indonesia (Persero) resmi menjadi anak perusahaan dari holding Asuransi dan Penjaminan dengan nama PT Jaminan Kredit Indonesia disingkat PT Jamkrindo.
- *Based on Government Regulation No.20 of 2020 concerning the Addition of State Capital Participation of the Republic of Indonesia into the Share Capital of the Company (Persero) PT Bahana Pembinaan Usaha Indonesia (Persero) and the Deed of Amendment to the Articles of Association No.2 dated April 9, 2020 which was ratified based on the Decree of the Minister of Law and Human Rights of the Republic of Indonesia No.AHU-0028854.AH.01.02 Year 2020, PT Jaminan Kredit Indonesia (Persero) officially became a subsidiary of the Insurance and Guarantee holding under the name of PT Jaminan Kredit Indonesia abbreviated as PT Jamkrindo.*

1970 - 1981

Lembaga Jaminan Kredit Koperasi (LJKK)

Penjaminan Kredit Program untri TRI, Kredit Padi Palawija, Kredit Pengadaan Pupuk

Credit Guarantee for untri TRI Program, Padi Palawija Credit, Fertilizer Procurement Credit

1981 - 2000

Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK)

Penjaminan Kredit Program untuk Koperasi, seperti: TRI, GLP & GLK, Kopetra, RMU, Kredit Sapi Perah, Kredit Padi Palawija Cengkeh, Kredit Pengadaan Pupuk, KUT

Credit Guarantee for Cooperatives Program, such as: TRI, GLP & GLK, Kopetra, RMU, Sapi Perah Credit, Padi Palawija Cengkeh Credit, Fertilizer Procurement Credit, KUT

2000 - 2008

Perusahaan Umum Sarana Pengembangan Usaha (Perum Sarana)

Penjaminan Kredit dengan *Business Oriented* untuk pengembangan UMKM, pemberian Pinjaman Bagi Hasil, peluncuran Produk Penjaminan Syariah

Credit Guarantee with Business Oriented for MSME development, Profit Sharing Loan, launch of Sharia Guarantee Product

2020 - Sekarang

PT Jamkrindo

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

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

2020

PT Jaminan Kredit Indonesia (Persero)

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

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

2008 - 2020

Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo)

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BIDANG USAHA SERTA PRODUK DAN JASA

Line of Business and Products and Services

Kegiatan Usaha Berdasarkan Anggaran Dasar Penerima Jaminan

Berdasarkan Akta No.2, tanggal 9 April 2020 tentang Perubahan Anggaran Dasar dalam pasal 3 disebutkan maksud dan tujuan Perusahaan 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.

Kegiatan Usaha yang Dijalankan dan Kesesuaiannya dengan Anggaran Dasar Perusahaan

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

Business Activities Based on Articles of Association: Guarantee Recipients

Based on Deed No.2, dated April 9, 2020 concerning Amendments to the Articles of Association in article 3 mentioned the Company's purpose and objective is to carry out business activities guarantees for Micro, Small, and Medium Enterprises, as well as Cooperatives, Guarantees for State-Owned Enterprises, Warehouse Receipt System Guarantees, and other Guarantees as well as optimizing the utilization of the Company's resources based on the principles of corporate governance.

Business Activities Carried Out and Its Conformity to the Articles of Association of the Company

In an effort to achieve these aims 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 Activities	Telah/Belum Dijalankan Has/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. Penjaminan Program PEN <i>Available on General Credit Guarantee products, Micro Credit Guarantee, People's Business Credit Guarantee, PEN Program 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 product</i>
3	Penjaminan kredit dan/atau pinjaman program kemitraan yang disalurkan oleh BUMN dalam rangka program kemitraan dan bina lingkungan <i>Credit guarantee and/or partnership program loans distributed by state-owned enterprises in the context of 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>	✗	Belum / Tidak dijalankan <i>Has not been performed</i>

No.	Kegiatan Activities	Telah/Belum Dijalankan Has/has not been performed	Keterangan Description
5	Penjaminan pembelian barang secara angsuran yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>Guarantee of purchase of goods in installments made to Micro Enterprises, Small Businesses, and Medium Enterprises, as well as 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 for Micro Businesses, Small Businesses, and Medium Enterprises, as well as 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 Business, and Medium Enterprises, as well as Cooperatives</i>	✓	Terdapat pada produk Surety Bond, <i>Surety Bond Co-Guarantee</i> , Penjaminan Kredit Konstruksi dan Pengadaan Barang/Jasa <i>Available on Surety Bond products, 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 <i>Co-Guarantee</i> <i>Available on Counter Guarantee Bank Credit Guarantee and Co-Guarantee Counter Guarantee Bank Credit Guarantee products</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 for Micro, Small and Medium Enterprises, and Cooperatives</i>	✗	Belum / Tidak dijalankan <i>Has not been performed</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>	✗	Belum / Tidak dijalankan <i>Has not been performed</i>
11	Penjaminan kepabeanan (<i>Custom Bond</i>) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>Customs guarantees (Custom bonds) carried out for Micro Businesses, Small Businesses, and Medium Enterprises, as well as Cooperatives</i>	✓	Terdapat pada <i>Customs Bond</i> <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 on Micro, Small and Medium Enterprises, and Cooperatives</i>	✓	Terdapat pada produk <i>Customs Bond</i> <i>Available on Customs Bond products</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 Business, Small Business, and Medium Enterprises, as well as Cooperatives</i>	✓	Terdapat pada produk penjaminan Kredit Umum, dan Penjaminan Kredit Mikro <i>Available on General Credit guarantee products, and Micro Credit Guarantees</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 BUMN lain <i>Guarantee in the context of synergy between the Company and other state-owned enterprises</i>	✓	Terdapat dalam produk <i>Surety Bond</i> , Penjaminan Bersama KUR, Penjaminan Pembiayaan <i>Invoice</i> <i>Available in Surety Bond products, KUR Collateral Guarantee, Invoice Financing Guarantee</i>

No.	Kegiatan Activities	Telah/Belum Dijalankan Has/has not been performed	Keterangan Description
16	Penjaminan sistem resi gudang <i>Credit Guarantee Based on Warehouse Receipt</i>	✓	Terdapat pada produk Penjaminan Kredit Subsidi Resi Gudang <i>Available in the product Warehouse Receipt Subsidy Guarantee Scheme and Warehouse Receipt Credit Guarantee</i>
17	Penjaminan Kredit Berbasis Resi Gudang telah dijalankan <i>Warehouse Receipt Based Credit Guarantee has been implemented</i>	✓	Terdapat pada produk Penjaminan Skema Subsidi Resi Gudang dan Penjaminan Kredit Resi Gudang <i>Available in the product Warehouse Receipt Subsidy Guarantee Scheme and Warehouse Receipt Credit Guarantee</i>
18	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 in accordance with the purposes and objectives of the Company</i>	✓	Terdapat pada produk Penjaminan Kredit Multiguna, Penjaminan Kredit Arrum <i>Available on Multipurpose Credit Guarantee products, Arrum Credit Guarantee</i>
19	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>Operated by the corporation</i>
20	Pemeringkatan, konsultasi manajemen, jasa manajemen, pendampingan/ pemberdayaan, serta layanan lainnya bagi Usaha Mikro, Usaha Kecil, dan Usaha Menengah serta Koperasi <i>Ranking, management consulting, management services, assistance/empowerment, as well as other services for Micro Businesses, Small Businesses, and Medium Enterprises, and Cooperatives and</i>	✓	Dilakukan oleh Divisi Manajemen Risiko dan PUKM <i>Operated by the Risk Management Division and PUKM</i>
21	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 Collateral Guarantee</i>

✓ = Sudah dijalankan | ✗ = Belum/tidak dijalankan
 ✓ = Has been performed | ✗ = Has not been performed

Kegiatan usaha utama Perusahaan tersebut di atas dapat dilakukan dalam bentuk Penjaminan bersama (*co-guarantee*) kecuali kegiatan usaha utama sebagaimana dimaksud pada ayat 2 huruf r dan huruf s. Selain kegiatan usaha utama sebagaimana dimaksud pada ayat 2, Perusahaan dapat melaksanakan kegiatan usaha dalam rangka optimalisasi pemanfaatan sumber daya Perusahaan.

Produk Usaha Penjaminan

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.

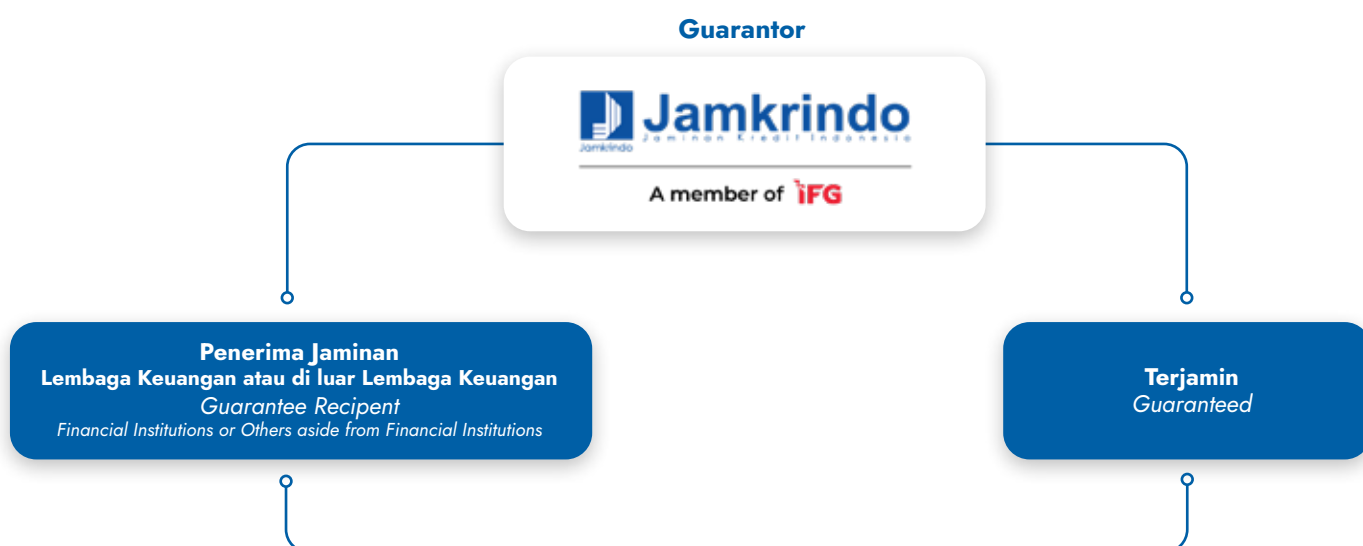
The company's main business activities mentioned above can be performed in the form of co-guarantee except the main business activities as referred to in paragraph 2 letter r and letter s. In addition to the main business activities as referred to in paragraph 2, the Company may carry out business activities in order to optimize the utilization of the Company's resources.

Guarantee Business Products

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 giving business entity called the Guarantee Receiver, the credit debtor called the Guaranteed, and the Credit Guarantee Company called the Guarantor.

Proses Penjaminan Kredit

Credit Guarantee Process



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.

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

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*).

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

Jenis-jenis Produk usaha Penjaminan antara lain sebagai berikut:

The types of guarantee business products include the following:

No.	Kegiatan Activities	Keterangan Description
1	Penjaminan Kredit Usaha Rakyat (KUR) <i>Guarantee of People's Business Credit</i>	Kredit/Pembiayaan Modal Kerja dan/atau investasi kepada UMKMK di bidang usaha yang produktif dan layak, namun belum <i>bankable</i> yang dijamin oleh Perusahaan Penjamin. Penyaluran KUR diharapkan dapat membantu pengembangan usaha produktif. <i>Venture Capital Credit/Financing and/or investment to MSMEs in a productive and feasible, but not yet bankable business field which is guaranteed by the Guarantee Company. KUR distribution is expected to help develop productive businesses.</i>
2	Penjaminan KPR Sejahtera FLPP <i>KPR Sejahtera Guarantee-Housing Financing Liquidity Facility</i>	Kegiatan penjaminan terhadap penyaluran kredit kepemilikan rumah yang merupakan program kerja sama antara Pihak Perbankan dengan Kementerian Pekerjaan umum dan Perumahan rakyat Republik Indonesia dengan suku bunga rendah, cicilan ringan dan tetap sepanjang jangka waktu kredit yang diperuntukkan bagi masyarakat berpenghasilan rendah. <i>Guarantee on housing loan disbursement which is a collaboration program between the Bank and the Ministry of Public Works and Public Housing of the Republic of Indonesia. This guarantee is given with low-interest rates and mild and fixed installments throughout the period of credit and is intended for low-income communities.</i>

No.	Kegiatan Activities	Keterangan Description
3	Penjamin Sistem Resi Gudang <i>Guarantee on the Warehouse Receipt System</i>	Kegiatan pemberian jaminan yang melindungi hak Pemegang Resi Gudang dan/atau Penerima Hak Jaminan apabila terjadi kegagalan, ketidakmampuan dan/atau kebangkrutan Pengelola Gudang dalam menjalankan kewajibannya serta memelihara stabilitas dan integritas Sistem Resi Gudang <i>Guarantee activities that protect the rights of Warehouse Receipts and/or Guarantee Rights Recipients in the event of failure, incompetence and/or bankruptcy of warehouse managers in carrying out their obligations and maintaining the stability and integrity of the Warehouse Receipt System</i>
4	Penjaminan Kredit Umum <i>Guarantee on General Credit</i>	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin untuk keperluan tambahan modal Kerja dan/atau Investasi dalam rangka peningkatan dan pengembangan usaha Terjamin (Proses penjaminan dilakukan secara kasus per kasus) <i>Guarantee on credit/financing provided by the Recipient of the Other Financial Institution Guarantee (Non-Bank) to the Guaranteed for the purposes of additional Working Capital and/or Investment in the context of guaranteed business development and improvement, in which the guarantee process is carried out on a case-by-case basis</i>
5	Penjaminan Kredit Mikro <i>Micro Credit Guarantee</i>	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin, Pengusaha mikro dan Kecil, untuk keperluan modal Kerja dan/atau investasi dalam rangka peningkatan dan pengembangan usaha Terjamin, dengan jumlah <i>plafond</i> kredit atau pembiayaan disesuaikan ketentuan kredit mikro yang berlaku di Penerima Jaminan yang proses penjaminan dilakukan secara otomatis Bersyarat (<i>Conditional Automatic Cover/CAC</i>) <i>Guarantee of the credit given by the Recipient of Guarantee to the Guaranteed Micro and Small Entrepreneurs, for Working Capital needs and/or investment in the framework of increasing and developing productive businesses, in which the credit limit is in accordance with the microcredit provisions in the Guarantee Recipient. The guarantee process of which is automatic conditional (Conditional Automatic Cover/CAC).</i>
6	Penjaminan Kredit Konstruksi & Pengadaan Barang/Jasa <i>Guarantee of Construction Credit & Procurement of Goods/Services</i>	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan kepada Terjamin untuk keperluan tambahan modal kerja usaha jasa konstruksi dan pengadaan barang/jasa sesuai dengan kontrak kerja antara Terjamin dengan <i>Bowheer</i> (pemilik proyek), yang sumber pengembaliannya berasal dari dana APBN/APBD/BUMN atau swasta nasional. <i>Guarantee on credit/financing provided by the Guarantee Recipient to the Guaranteed for additional working capital for the construction and procurement of goods/services in accordance with the employment contract between the Guaranteed and Bowheer (the project owner), the source of which is from the State/Regional Budget, or State-owned Enterprises, or national private expenditure.</i>
7	Penjaminan Kredit Multiguna <i>Multipurpose Credit Guarantee</i>	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan untuk Lembaga Keuangan lainnya (Non Bank) kepada Terjamin, perorangan (pegawai tetap suatu Perusahaan/ instansi Pemerintah) baik yang penyalurnya dilakukan secara langsung maupun melalui lembaga lainnya, yang sumber pengembaliannya dengan cara memotong gaji Terjamin dan proses pengajuan penjaminannya dilakukan secara kolektif. <i>Guarantee on credit/financing provided by the Guarantee Recipient of Other (Non-bank) Financial Institutions to the Guaranteed individuals (permanent employees of a Company/Government agency) whose distribution is done directly or through other institutions, and the source of return is deducted from guaranteed wages. The guarantee application process is done collectively.</i>
8	Penjaminan Distribusi Barang <i>Goods Distribution Guarantee</i>	Penjaminan kredit untuk kredit/pembiayaan distribusi yang diberikan oleh perusahaan pabrikan (manufaktur) kepada distributor yang mendistribusikan barang. (analisa penjaminan dilakukan dengan <i>case by case</i>). <i>Credit guarantees for credit/financing of distribution which is given provided by manufacturing companies to distributors who distribute goods. (guarantee analysis is done on case basis)</i>
9	Penjaminan Bank Garansi/Kontra Garansi Bank <i>Guarantee on Guarantee/Counter Guarantee Bank</i>	Penjaminan yang diberikan Penjamin (Perum Jamkrindo) kepada Penerima Jaminan (Bank) yang bersifat tanpa syarat (<i>unconditional</i>) dan Penjamin akan membayar ganti rugi kepada Penerima Jaminan atas tuntutan pencairan Bank Garansi (BG) yang diajukan <i>Obligee</i> ketika Terjamin wanprestasi. <i>A guarantee given by the Guarantor (Perum 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>

No.	Kegiatan Activities	Keterangan Description
10	<i>Surety Bond</i>	Suatu perjanjian 3 (tiga) 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 3-party agreement between the Guarantor and the Guaranteed on the basis of confidence jointly pledged to the Bondee that if due to any circumstances the Guaranteed has become negligent or fail to carry out work in accordance with the Obligee's demand, the Guarantor will be responsible to the Obligee to settle the Guaranteed's obligations</i>
11	<i>Payment Bond</i>	Jaminan yang diterbitkan oleh Penjamin untuk menjamin Terjamin melakukan pembayaran kepada Penerima Jaminan atas fasilitas dana talangan Penerima Jaminan baik yang berasal dari Penerima Jaminan atau sumber pembiayaan lain yang ditunjuk oleh Penerima Jaminan. <i>Guarantee issued by the Guarantor to guarantee the Guaranteed's payment to the Guarantee Recipient for the bailout facility given to the Guarantee Recipients whose funding source is from the Guarantee Receiver or other funding source designated by the Guarantee Receiver</i>
12	<i>Customs Bond</i>	Jaminan atas fasilitas kepabeanan, 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 exporters) does not complete its obligations.</i>
13	Penjaminan Keagenan Kargo <i>Cargo Agency Guarantee</i>	Penjaminan yang diberikan kepada Penerima jaminan/<i>Obligee</i> (Perusahaan Penyedia Jasa Pengangkutan) atas kewajiban Terjamin/<i>Principal</i> (Agen Kargo) dalam melakukan pembayaran ongkos angkut barang kepada Penerima Jaminan/<i>Obligee</i>. <i>A guarantee that is given to the Recipient of Guarantee/Obligee (The Transportation Service Provider) for guaranteed obligations/principal (Cargo Agent) in making payment of freight costs to the Recipient of Guarantee/Obligee.</i>
14	Penjaminan Invoice Financing <i>Guarantee of Invoice Financing</i>	Penjaminan untuk menjamin kewajiban pembayaran terjamin berdasarkan pada <i>invoice</i> yang diterbitkan oleh penerima jaminan. <i>Guarantee to guarantee the Guaranteed payment obligations based on invoices issued by Guarantee Recipients.</i>
15	Penjaminan Supply Chain Financing <i>Guarantee of Supply Chain Financing</i>	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. <i>Guarantee on Credit given by the Guarantee Recipient to the Guaranteed in the context of Workmanship/project completion, acquisition of receivables/bills, procurement of goods and/or services, purchase of goods and/or services, based on contracts or similar documents from certain CORE COMPANIES in the form of KMK Financing, KMK Post Financing, and KMK Distributor</i>
16	Penjaminan Kemaritiman/Jaring <i>Maritime/Fisheries Guarantee</i>	Penjaminan atas pembiayaan untuk modal kerja dan investasi yang dipergunakan untuk kegiatan dibidang Kelautan dan Perikanan <i>Guarantee on financing for working capital and investment used for activities in the field of Marine and Fisheries</i>
17	Penjaminan Pembiayaan Otomotif <i>Automotive Financing Guarantee</i>	Penjaminan atas kredit/pembiayaan guna memiliki kendaraan bermotor yang diberikan oleh lembaga keuangan lainya dengan tujuan modal kerja dan/atau investasi atau multiguna <i>Guarantee of credit/financing to own motorized vehicles provided by other financial institutions for the purpose of working capital and/or investment or multipurpose</i>
18	Penjaminan Kredit Skema Subsidi Resi Gudang <i>Credit Guarantee on Subsidy Scheme of Warehouse Receipt</i>	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 <i>The activity of giving guarantee with the Warehouse Receipt Subsidy Scheme credit facilities to the guaranteed (such as Farmers, Farmer Groups, Combined Farmer Groups, and Cooperatives) which is distributed by recipients of guarantee (Executing Banks / Non-Bank Financial Institutions Providing Credit) with warehouse receipts issued through the Warehouse Receipt System as a collateral. This is in accordance with Law No.9 of 2011 concerning the Warehouse Receipt System and its amendments</i>

No.	Kegiatan Activities	Keterangan Description
19	Penjaminan Kredit Resi Gudang <i>Warehouse Receipt Credit Guarantee</i>	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>) <i>Guarantee of Warehouse Receipt Credit given to the Guaranteed channeled by the Guarantee Recipient with warehouse receipt issued through the Warehouse Receipt System (SRG) as collateral in accordance with Law No.9 of 2011 concerning Warehouse Receipt System and its amendments. This type of guarantee can also be given by the Collateral Manager through a collateral management agreement (CMA) between Guaranteed, Guarantee Recipient, and Warehouse Management (CMA)</i>
20	Penjaminan Fintech <i>Fintech Guarantee</i>	Penjaminan atas layanan pinjam meminjam uang berbasis teknologi informasi yang disalurkan oleh lender melalui penyelenggara (<i>peer to peer landing</i>) kepada borrower <i>Guarantee on information technology-based money lending services that are channeled by lenders through the organizer (peer to peer landing) to the borrower</i>
21	Penjaminan KPR <i>Guarantee of Home Ownership Loans</i>	Penjaminan terhadap penyalur Kredit Pemilikan Rumah yang diberikan oleh Penerima Jaminan Lembaga Keuangan Lainnya (Non Bank) kepada Terjamin yang fasilitas pembiayaannya digunakan untuk membeli rumah, rumah susun/apartemen, rumah kantor, rumah toko atau untuk kebutuhan konsumtif lainnya dengan jaminan/agunan berupa rumah, rumah susun/apartemen, rumah kantor, rumah toko <i>Guarantee of the Home Ownership Loan given by Other (Non-Bank) Financial Institutions Guarantee Recipient to the Guaranteed whose financing facilities are used to buy houses, flats/apartments, home offices, shop houses or other consumptive needs with collateral in the form of houses, apartment, home office, or shophouse</i>
22	Penjaminan Capital Management Guarantee (CMG) <i>Guarantee on Capital Management Guarantee (CMG)</i>	Penjaminan atas portofolio kredit dalam 1 (satu) coverage penjaminan sebagai salah satu bentuk Mitigasi Risiko Kredit (MRK) Bank. <i>Guarantee on the loan portfolio in 1 (one) guarantee coverage as one of the Bank's Credit Risk Mitigation.</i>
23	Penjaminan Program PEN <i>PEN Program Guarantee</i>	Penjaminan yang diberikan dalam rangka melaksanakan Peraturan Pemerintah tentang Pelaksanaan Program Pemulihan Ekonomi Nasional dalam rangka mendukung Kebijakan Keuangan Negara untuk Penanganan Pandemi Corona Virus Disease 2019 (COVID-19) dan/atau menghadapi ancaman yang membahayakan Perekonomian Nasional dan atau Stabilitas Sistem Keuangan serta Penyelamatan Ekonomi Nasional <i>Guarantees provided in the context of implementing Government Regulations concerning the Implementation of the National Economic Recovery Program in order to support the State Financial Policy for Handling the 2019 Corona Virus Disease (COVID-19) Pandemic and/or facing threats that endanger the National Economy and or Financial System Stability as well as National Economic Rescue</i>

KOMPETENSI INTI

Core Competence

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

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

Kriteria Identifikasi Identification Criteria	Accessibility	Perluasan pasar melalui kolaborasi BUMN dan peningkatan efisiensi melalui kolaborasi Holding. <i>Market expansion through the collaboration of SOEs and increased efficiency through the collaboration of Holding.</i>	
	Unik/Langka <i>Unique/Rare</i>	Satu-satunya BUMN yang bergerak di bidang penjaminan khusus untuk UMKM. <i>The only state-owned enterprise engaged in special guarantees for MSMEs.</i>	
	Value Creation	Mengoptimalkan reputasi dan citra terpercaya sebagai anggota Holding BUMN Perasuransian dan Penjaminan untuk membentuk <i>brand preference</i> di mata pelanggan. <i>Optimizing reputation and trusted image as a member of SOE's Holding in Insurance and Guarantee to form brand preference in the eyes of customers.</i>	
Risiko Risk	1. Target bisnis tidak tercapai	1.	<i>Business target not achieved</i>
	2. Penularan COVID-19 pada SDM Perusahaan	2.	<i>Transmission of COVID-19 in the Company's Human Resources</i>
	3. Ketidaksesuaian data pada sistem ICPR	3.	<i>Data discrepancies in ICPR systems</i>
	4. Penyelesaian klaim tidak sesuai SLA	4.	<i>Settlement of claims not in accordance with SLA</i>
	5. Kehilangan aset Perusahaan	5.	<i>Loss of Company assets</i>
	6. Rasio klaim penjaminan yang tinggi	6.	<i>High guarantee claim ratio</i>
	7. Subrogasi tidak tertagih	7.	<i>Uncollectible subrogation</i>
	8. Bisnis penjaminan terhambat	8.	<i>Guarantee business is hampered</i>
	9. Terhambatnya pembayaran klaim	9.	<i>Claims payments are hampered</i>
	10. Kesalahan pelaporan perpajakan.	10.	<i>Tax reporting errors.</i>
Kendala Obstacles	1. Kondisi pandemi COVID-19 yang menyebabkan hambatan pada kinerja Perusahaan.		
	2. Adanya kesulitan meningkatkan pendapatan subrogasi karena adanya kesulitan pada mitra bank dalam proses penagihan.		
	3. Persaingan usaha yang semakin ketat.		
	1. Kondisi pandemi COVID-19 yang menyebabkan hambatan pada kinerja Perusahaan.		
	2. Adanya kesulitan meningkatkan pendapatan subrogasi karena adanya kesulitan pada mitra bank dalam proses penagihan.		
	3. Persaingan usaha yang semakin ketat.		

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

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

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

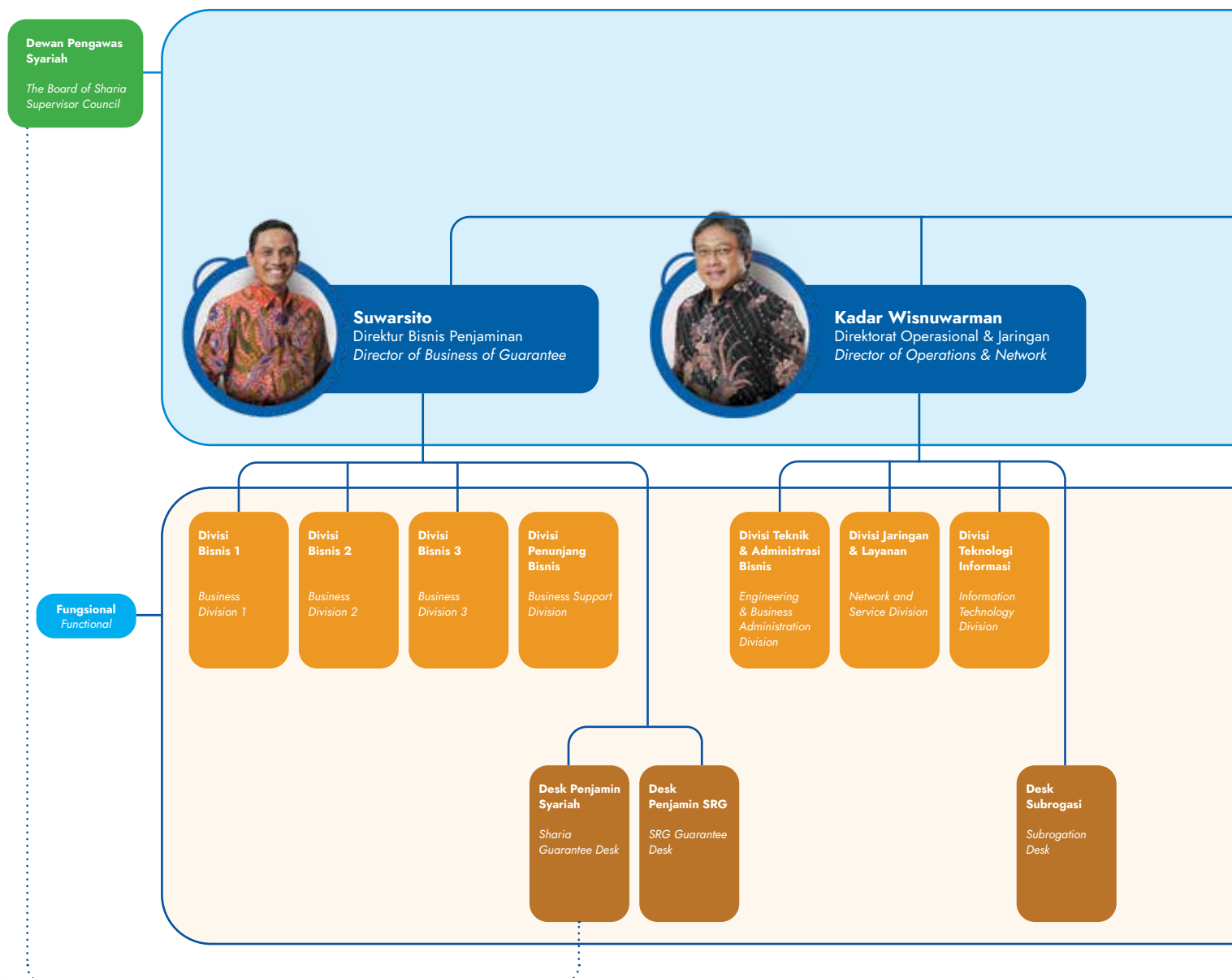
1. The guarantee capacity of MSMEs is very large
2. Jamkrindo better understands MSMEs
3. Having good expertise and reputation in the field of MSMEs credit guarantee.
 - Speed of payment of credit guarantee claims.
 - Serving products according to the needs of partners (*customized products*).
4. Having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

STRUKTUR ORGANISASI

Organizational Structure

Setiap organisasi selalu menghadapi dinamika perubahan lingkungan, baik internal maupun eksternal. Untuk menghadapi dinamika perubahan lingkungan tersebut diperlukan pengelolaan organisasi yang efektif. Struktur Organisasi PT Jamkrindo telah ditetapkan dalam Ketetapan Direksi No.01/KD/1/V/2018 tanggal 30 Mei 2018.

Every organization always faces the dynamics of environmental change, both internally and externally. To deal with the dynamics of environmental change, effective organization management is required. The Organizational Structure of PT Jamkrindo has been stipulated in the Board of Directors Decree No.01/KD/1/V/2018 dated May 30, 2018.





Putrama Wahyu Setyawan
Direktur Utama
President Director



Sulis Usdoko
Direktur MSDM,
Umum, & Kepatuhan
Director of HRM, General Affairs
and Compliance



I. Rusdonobanu
Direktorat Keuangan,
Investasi & Manajemen Risiko
Director of Finance, Investment
and Risk Management

**Sekretaris
Perusahaan**
Corporate
Secretary

**Satuan
Pengawasan
Intern**
Internal Control
Unit

**Divisi
Perencanaan
Strategis**
Strategic Planning
Division

**Divisi
Manajemen
Sumber Daya
Manusia(MSDM)**
HRM Division

Divisi Umum
General Affairs
Division

**Divisi
Hukum dan
Kepatuhan**
Legal and
Compliance
Division

**Divisi
Keuangan dan
Investasi**
Finance and
Investment
Division

**Divisi
Akuntansi**
Accounting
Division

**Divisi
Manajemen
Risiko (PUKM)**
Risk Management
(PUKM) Division

Divisi Klaim
Claim Division

Wilayah
Regional

Cabang Tipe A/B/C/D
Branch Type A/B/C/D

Unit Pelayanan
Service Unit

Kantor Cabang Khusus
Special Branch Office

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 ensure the implementation of professional business activities based on the Approval Letter from the Ministry of SOEs No.S-286/MBU/05/2019 concerning Approval and Endorsement of the Company's Long-Term Plan, thus Jamkrindo's Vision and Mission are as follows:



Visi
Vision

Menjadi Perusahaan Penjaminan Terdepan yang Mendukung Perkembangan Perekonomian Nasional.

To become a Leading Guarantee Company that Supports the National Economic Development.



Misi
Mission

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**.*

Budaya Perusahaan

Sesuai dengan arahan Menteri BUMN kepada seluruh Perusahaan BUMN, maka budaya perusahaan Jamkrindo terdiri dari 5 (lima) butir nilai-nilai budaya yang dianut Perusahaan, yaitu budaya **"AKHLAK"**.

Corporate Culture

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



Amanah *Trustworthy*

Memegang teguh kepercayaan yang diberikan
Uphold the trust given



Kompeten *Competent*

Terus belajar dan mengembangkan kapabilitas
Continually learn and develop capabilities



Harmonis *Harmonious*

Saling peduli dan menghargai perbedaan
Care to each other and respect differences



Loyal *Loyal*

Berdedikasi dan mengutamakan kepentingan Bangsa dan Negara
Prioritise our dedication for nation and country



Adaptif *Adaptive*

Terus berinovasi dan antusias menggerakkan ataupun menghadapi perubahan
Continually innovate to respond and make change



Kolaboratif *Collaborative*

Membangun kerja sama yang sinergis
Build strategic alliance

MAKNA BRANDING LOGO

The Meaning Behind Logo Branding



A member of **IFG**

Logo Perusahaan terdiri dari akronim nama Perusahaan dan ikon grafis berbentuk bujur sangkar.
The Company logo consists of an acronym of the Company name and a square graphic icon.

Logo Perusahaan dibangun dari 2 (dua) warna, yaitu Biru dan Putih.
The Company logo is designed using 2 (two) colors, namely Blue and White.

Ikon Grafis The Graphic Icon

Ikon grafis pada logo membentuk konfigurasi huruf "J" yang tegas dan bersudut, yang melambangkan ketegasan Perusahaan, orientasi yang fokus pada tujuan, serta konsistensi pada visi.

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

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

The letter "J" forms a white key, which means the basis of the Company's motto is "the key to Micro, Small, Medium Enterprises and Cooperatives (MSMEs) towards success". The letter "J" in the logo is formed from 3 (three) white lines, which symbolize the unity of the core of the Company's service, namely the guarantee for micro, small, and medium enterprises, and cooperatives.

Warna Biru Blue Color

Warna Biru melambangkan konsentrasi, ketenangan, bekerja sama, dapat menerima segala masukan, peka, cerdas dan bersatu, hal ini sejalan dengan bidang usaha Perusahaan yaitu pelayanan dan kemitraan.

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

Akromin Perusahaan The Company's Acronym

Akronim Perusahaan yaitu "JAMKRINDO" merupakan singkatan dari Jaminan Kredit Indonesia. Akronim ini terucap sangat familiar, dengan tujuan membangun "Brand Awareness" dan identitas melalui pengucapannya, yang secara psikologis akan terekam dalam otak manusia dan memungkinkan adanya pengucapan berulang-ulang.

The Company's acronym, "JAMKRINDO" stands for 'Jaminan Kredit Indonesia' (Indonesian Credit Guarantee). This acronym sounds very familiar, which is appropriate with the aim of building "Brand Awareness" and identity through its pronunciation. The expectation of using this acronym is that it psychologically will be recorded in the human brain and allow for repeated pronunciation.

Pemilihan huruf yang tegas, jelas, kokoh, namun sederhana dan dinamis didasari pada visi Perusahaan, yang melambangkan kepemimpinan dengan ketangguhan dan ketegasan. Jenis **bold** atau cetak tebal bertujuan untuk memperkuat makna simbolisasi nama Perusahaan dan konotasi yang relevan terhadap core bisnis Perusahaan.

The choice of letters that are firm, clear, sturdy, yet simple and dynamic is based on the Company's vision, which symbolizes leadership with toughness and firmness. Bold type lettering aims to strengthen the meaning of the company name and the connotations relevant to the core business of the Company.

Warna Putih White Color

Putih merupakan lambang kesucian, kebersihan, dan ketepatan dari Perusahaan untuk mewujudkan visinya.

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

Komposisi kedua warna tersebut memberikan nuansa ketenangan dan kematangan jasa pelayanan yang terbentuk karena keteguhan memegang budaya Perusahaan
The composition of the colors provides a nuance of calm and maturity in the service that is formed because of the firmness in holding on to the Company's culture.

PROFIL DEWAN KOMISARIS

Board of Commissioners Profile



1

Sri Mulyanto

Komisaris Utama/Independen

President Commissioner/Independent

2

Muhammad Muchlas Rowi

Komisaris Independen

Independent Commissioner

3

Dra. Hernita Alius, M.M, M.Si *)

Komisaris Independen

Independent Commissioner

4

Diah Natalisa **)

Komisaris

Commissioner

5

Noor Ida Khomsiyati *)**

Komisaris

Commissioner

6

Ari Wahyuni

Komisaris

Commissioner

7

Desty Arlaini **)**

Komisaris

Commissioner

*) Hernita Alius menjabat sebagai Komisaris Independen pada tanggal 18 Januari 2021.

**) Diah Natalisa tidak lagi menjabat Komisaris terhitung sejak tanggal 18 Januari 2021.

***) Noor Ida Khomsiyati berakhir masa jabatan sebagai Komisaris terhitung sejak tanggal 12 April 2021.

****) Desty Arlaini menjabat sebagai Komisaris terhitung sejak tanggal 2 Juni 2021.

*) Hernita Alius served as Independent Commissioner on January 18, 2021.

**) Diah Natalisa has not served as Commissioner since February 21, 2020.

***) Noor Ida Khomsiyati's term as Commissioner ends on April 12, 2021.

****) Desty Arlaini has served as Commissioner since June 2, 2021.



Sri Mulyanto

Komisaris Utama/Independen

President Commissioner/Independent

Periode Jabatan: 27 Oktober 2017 – 26 Oktober 2022, Periode Pertama

Term of Office: October 27, 2017 – October 26, 2022, 1st Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Jakarta Selatan, DKI Jakarta, Indonesia

South Jakarta, DKI Jakarta, Indonesia

Klaten

8 Oktober / October 8

1958

63 Tahun
Years Old

Pendidikan

(S2) Master of Economic Policy and Planning, Northeastern University, Boston, Amerika Serikat (1993)

(S1) Sarjana Ekonomi Universitas Sebelas Maret, Surakarta (1983)

Education

Master of Economic Policy and Planning, Northeastern University, Boston, United States (1993)

Bachelor of Economics of Universitas Sebelas Maret, Surakarta (1983)

Riwayat Penunjukan

Jabatan Ketua Dewan Pengawas/Independen diemban sejak 27 Oktober 2017 melalui Keputusan Menteri Negara BUMN No.SK-233/MBU/10/2017 tanggal 27 Oktober 2017 tentang Pemberhentian dan Pengangkatan Ketua Dewan Pengawas Perum Jamkrindo. Jabatan Ketua Dewan Pengawas/Komisaris Utama ini merupakan periode pertama. Sesuai Keputusan Menteri BUMN No.SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia, jabatan Sri Mulyanto diubah dari Ketua Dewan Pengawas/Independen menjadi Komisaris Utama/Independen.

Appointment History

The position of Chairman of the Supervisory Board/Independent has been carried out since October 27, 2017, through the Decree of the Minister of SOEs No.SK-233/MBU/10/2017 dated October 27, 2017, concerning Dismissal and Appointment of Chairman of the Supervisory Board of Perum Jamkrindo. This position is his first period as Chairman of the Supervisory Board/President Commissioner. In accordance with the Decree of the Minister of SOEs No.SK-51/MBU/02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) of PT Jaminan Kredit Indonesia, Sri Mulyanto's position was changed from Chairman of the Supervisory Board/Independent to President Commissioner/Independent.

Riwayat Profesi

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).

Professional History

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).

Rangkap Jabatan

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

Concurrent Position

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

Hubungan Afiliasi

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

Affiliate Relationships

Sri Mulyanto does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.serta dengan pemegang saham utama.



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, 1st Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Jakarta Selatan, DKI Jakarta, Indonesia

South Jakarta, DKI Jakarta, Indonesia

Garut
31 Agustus / August 31

1972

49 Tahun
Years Old

Pendidikan

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

(S2) Magister Manajemen di STIE IBMT Surabaya (2019)

Education

Bachelor of Philosophy of Gadjah Mada University (1998)

Master of Management of STIE IBMT Surabaya (2019)

Riwayat Penunjukan

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

Appointment History

The position of Member of the Independent Supervisory Board has been carried out since October 17, 2019, through the Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-241/MBU/10/2019 dated October 17, 2019, concerning Dismissal and Appointment of Member of the Supervisory Board of Perum Jamkrindo. This position is his first period as the Independent Supervisory Board/Independent Commissioner. In accordance with the Decree of the Minister of SOEs No.SK-51/MBU/02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) of PT Jaminan Kredit Indonesia, Muchlas Rowi's position was changed from Member of the Independent Supervisory Board/Independent to Independent Commissioner.

Riwayat Profesi

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), Komisaris PT Semen Indonesia Beton (2020 – sekarang).

Professional History

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), Commissioner of PT Semen Indonesia Beton (2020 – present).

Rangkap Jabatan

Pimpinan Umum Monday Media Group (2015 - sekarang), Komisaris PT Fantasi Megah Bersama (2014 - sekarang).

Concurrent Position

Managing Director of Monday Media Group (2015-present), Commissioner of PT Fantasi Megah Bersama (2014 - present).

Hubungan Afiliasi

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

Affiliate Relationships

Muhammad Muchlas Rowi does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.



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

Komisaris Independen

Independent Commissioner

Periode Jabatan: 18 Januari 2021 – 17 Januari 2026, Periode Pertama

Term of Office: January 18, 2021 – January 17, 2026, 1st Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Jakarta Selatan, DKI Jakarta, Indonesia

Jakarta Selatan, DKI Jakarta, Indonesia

Jakarta
13 Oktober / October 13

1959

62 Tahun
Years Old

Pendidikan

(S2) Magister Sains, Fakultas Ilmu Sosial dan Ilmu Politik, Universitas Indonesia (2006)

(S2) Magister Manajemen Universitas Bhayangkara (2004)

(S1) Sarjana Ekonomi dari Fakultas Ekonomi Universitas Krisnadwipayana (1986)

(DIII) Diploma dari Sekolah Tinggi Akutansi Negara (1981)

Education

Master of Science, Faculty of Social and Political Sciences, University of Indonesia (2006)

Master of Management, Bhayangkara University (2004)

Bachelor of Economics from Faculty of Economics, Krisnadwipayana University (1986)

Diploma III from The State Accounting College (1981)

Riwayat Penunjukan

Jabatan Komisaris Independen diemban sejak 18 Januari 2021 melalui Keputusan Para Pemegang Saham PT Jamkrindo, Keputusan Menteri Badan Usaha Milik Negara dan Direktur Utama PT Bahana Pembinaan Usaha Indonesia (Persero) selaku para Pemegang Saham PT Jamkrindo No.SK-19/MBU/01/2021 dan No.02/SK-DIR/RUPS-AP/BPUI/I/2021 tentang Pemberhentian dan Pengangkatan Anggota-Anggota Dewan Komisaris PT Jaminan Kredit Indonesia. Jabatan Komisaris Independen ini merupakan periode pertama, sebelumnya tidak pernah menjabat dalam jajaran Dewan Pengawas/Dewan Komisaris Perusahaan.

Appointment History

The position of the Independent Commissioner has been carried out since January 18, 2021, through the resolution of shareholders of PT Jamkrindo, the Decree of the Minister of SOEs and President Director of PT Bahana Pembinaan Usaha Indonesia (Persero) as the capital owner of PT Jamkrindo No.SK-19/MBU/01/2021 and No.02/SK-DIR/RUPS-AP/BPUI/I/2021 concerning Dismissal and Appointment of Members of the Board of Commissioners of PT Jaminan Kredit Indonesia. This position is his first period as the Independent Commissioner, previously he had never served in the Supervisory Board /Board of Commissioners of the Company.

Riwayat Profesi

Supervisor Inspektur pajak di Kantor Pemeriksaan dan Penyidikan Pajak Tangerang (2000 - 2006), Supervisor Inspektur pajak di Kantor Pelayanan Pajak Madya Tangerang (2006 - 2009), Supervisor Inspektur pajak Kantor Pelayanan Pajak Pratama Jakarta Cilandak (2009 - 2012), Supervisor Inspektur pajak Kantor Pelayanan Pajak Pratama Jakarta Pasar Minggu (2012 - 2016), Kepala di Kantor Pelayanan Pajak Pratama Jakarta Cilandak (2016 - 2017), dan Direktur PT Indobagus Investama (2018).

Professional History

Supervisor of Tax Inspector at Tangerang Tax Inspection and Investigation Office (2000 - 2006), Supervisor of Tax Inspector at Tangerang Medium Tax Office (2006 - 2009), Supervisor of Tax Inspector at Jakarta Tax Office, Cilandak (2009 - 2012), Supervisor of Tax Inspector at Jakarta Tax Office, Pasar Minggu (2012 - 2016), Head of Jakarta Tax Office, Cilandak (2016-2017), and Director of PT Indobagus Investama (2018).

Rangkap Jabatan

Hernita Alius tidak memiliki rangkap jabatan pada perusahaan/lembaga lain.

Concurrent Position

Hernita Alius does not have a concurrent position at other companies/institutions.

Hubungan Afiliasi

Hernita Alius tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi.

Affiliate Relationships

Hernita Alius does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.



Diah Natalisa

Komisaris

Commissioner

Periode Jabatan: 3 Mei 2017 – 2 Mei 2021, Periode Pertama (tidak lagi menjabat sejak 18 Januari 2021)
Term of Office: May 3, 2017 – May 2, 2021, 1st Period (no longer in office since January 18, 2021)

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Jakarta Selatan, DKI Jakarta, Indonesia
South Jakarta, DKI Jakarta, Indonesia

Palembang
 15 November / November 15

1963

58 Tahun
Years Old

Pendidikan

Profesor dan (S3) Doktor Ilmu Ekonomi Universitas Airlangga (1999)
 (S2) Magister Manajemen, University of Kentucky (1992)
 (S1) Sarjana Ekonomi jurusan Manajemen Universitas Sriwijaya (1987).

Education

*Professor and Doctor of Economics from Airlangga University (1999)
 Master of Management from University of Kentucky (1992)
 Bachelor of Economics majoring in Management from Sriwijaya University (1987).*

Riwayat Penunjukan

Jabatan Anggota Dewan Pengawas diemban sejak 3 Mei 2015 melalui Keputusan Menteri BUMN selaku Pemilik Modal Perum Jamkrindo No.SK-88/MBU/05/2017 tanggal 3 Mei 2017 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas Perum Jamkrindo. Jabatan Anggota Dewan Pengawas/Dewan Komisaris ini merupakan periode pertama. Sesuai Keputusan Menteri BUMN No.SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia, jabatan Diah Natalisa diubah dari Anggota Dewan Pengawas menjadi Komisaris. Sesuai Keputusan Menteri BUMN No.SK-19/MBU/01/2021 dan Keputusan Direktur Utama PT BPUI (Persero) No.02/SK-DIR/RUPS-AP/BPUI/I/2021 tanggal 18 Januari 2021 tentang Pemberhentian dan Pengangkatan Anggota Dewan Komisaris PT Jaminan Kredit Indonesia, Diah Natalisa tidak lagi menjabat sebagai Dewan Komisaris karena masa jabatannya yang habis di tahun 2021.

Appointment History

Served as a Member of the Supervisory Board since May 3, 2015 through the Decree of the Minister of SOEs as the Capital Owner of Perum Jamkrindo No.SK-88/MBU/05/2017 dated May 3, 2017 concerning Dismissal and Appointment of Members of the Supervisory Board of Perum Jamkrindo. This position is her first period as Member of the Supervisory Board/Board of Commissioner. In accordance with the Decree of the Minister of SOEs No.SK-51/MBU/02/2020 dated February 21, 2020 concerning Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) of PT Jaminan Kredit Indonesia, Diah Natalisa's position was changed from Member of the Supervisory Board to Commissioner. In accordance with the Decree of the Minister of SOEs No.SK-19/MBU/01/2021 and the President Director of PT BPUI (Persero) Decree No.02/SK-DIR/RUPS-AP/BPUI/I/2021 dated January 18, 2021 concerning Dismissal and Appointment of Members of the Board of Commissioners of PT Jaminan Kredit Indonesia, Diah Natalisa no longer serves as Board of Commissioners due to her expired term in 2021.

Riwayat Profesi

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).

Professional History

Deputy for Public Service of the Ministry of PANRB (2016 - present), Coordinator of KOPERTIS Region II of the Ministry of Education and Culture of the Republic of Indonesia (2008 - 2016), Chairman of the Master of Management Study Program of Sriwijaya University (2005 - 2008).

Rangkap Jabatan

Deputi Bidang Pelayanan Publik Kementerian PANRB (2016 - sekarang)

Concurrent Position

Deputy for Public Service of the Ministry of PANRB (2016 - present)

Hubungan Afiliasi

Diah Natalisa tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Diah Natalisa memiliki hubungan afiliasi dengan pemegang saham utama melalui rangkap jabatannya di Kementerian PANRB.

Affiliate Relationships

Diah Natalisa does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors. Diah Natalisa has affiliation with majority shareholders through her concurrent position at the Ministry of PANRB.



Noor Ida Khomsiyati

Komisaris

Commissioner

Periode Jabatan: 12 April 2016 – 11 April 2021, Periode Pertama (Tidak lagi menjabat sejak 12 April 2021)

Term of Office: April 12, 2016 – April 11, 2021, 1st Period (No longer serve since April 12, 2021)

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domisile

Jakarta Timur, DKI Jakarta, Indonesia

East Jakarta, DKI Jakarta, Indonesia

Pati
8 Mei / May 8

1971

50 Tahun
Years Old

Pendidikan

(S2) Magister jurusan Manajemen SDM Universitas Bhayangkara (2006)

(S1) Sarjana Hukum Universitas Diponegoro Semarang (1995)

Education

Master of HR Management of Bhayangkara University, (2006)

Bachelor of Law of Diponegoro University, Semarang (1995)

Riwayat Penunjukan

Jabatan Anggota Dewan Pengawas diemban sejak 12 April 2016 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No.SK-76/MBU/4/2016 tanggal 12 April 2016 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas Perum Jamkrindo. Jabatan Anggota Dewan Pengawas/Dewan Komisaris ini merupakan periode pertama. Sesuai Keputusan Menteri BUMN No.SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia, jabatan Noor Ida Khomsiyati diubah dari Anggota Dewan Pengawas menjadi Komisaris.

Appointment History

The position of Member of the Supervisory Board has been carried out since April 12, 2016, through the Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-76/MBU/4/2016 dated April 12, 2016, concerning Dismissal and Appointment of Member of the Supervisory Board of Perum Jamkrindo. This position is her first period as the Supervisory Board/Board of Commissioner. In accordance with the Decree of the Minister of SOEs No.SK-51/MBU/02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) of PT Jaminan Kredit Indonesia, Noor Ida Khomsiyati's position was changed from Member of the Supervisory Board to Commissioner.

Riwayat Profesi

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).

Professional History

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).

Rangkap Jabatan

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

Concurrent Position

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

Hubungan Afiliasi

Noor Ida Khomsiyati tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Noor Ida Khomsiyati memiliki hubungan afiliasi dengan pemegang saham utama melalui rangkap jabatannya di Kementerian BUMN.

Affiliate Relationships

Noor Ida Khomsiyati does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors. Noor Ida Khomsiyati has affiliation with majority shareholders through her concurrent position at the Ministry of SOEs.



Ari Wahyuni

Komisaris

Commissioner

Periode Jabatan: 3 Januari 2019 – 2 Januari 2024, Periode Pertama

Term of Office: January 3, 2019 – January 2, 2024, 1st Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Bogor, Jawa Barat, Indonesia

Bogor, West Jawa, Indonesia

Surabaya

9 November / November 9

1966

55 Tahun
Years Old

Pendidikan

(S2) Master of Public Management Carnegie - Mellon University (1994)

(S1) Ilmu Hukum (keperdataan) Universitas Diponegoro (1990)

Education

Master of Public Management Carnegie- Mellon University (1994)

Bachelor of Law (civil affairs) Diponogoro University (1990)

Riwayat Penunjukan

Jabatan Anggota Dewan Komisaris diemban sejak 3 Januari 2019 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No.SK-02/MBU/01/2019 tanggal 3 Januari 2019 tentang Pemberhentian dan Pengangkatan Anggota Dewan Pengawas Perum Jamkrindo. Jabatan Anggota Dewan Pengawas ini merupakan periode pertama. Sesuai Keputusan Menteri BUMN No.SK-51/MBU/02/2020 tanggal 21 Februari 2020 tentang Pengangkatan Anggota-anggota Direksi dan Dewan Komisaris Perusahaan (Persero) PT Jaminan Kredit Indonesia, jabatan Ari Wahyuni diubah dari Anggota Dewan Pengawas menjadi Komisaris.

Appointment History

The position of Member of the Board of Commissioners has been carried out since January 3, 2019, through the Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-02/MBU/01/2019 dated January 3, 2019, concerning Dismissal and Appointment of Member of the Supervisory Board of Perum Jamkrindo. This position is her first period as the Supervisory Board. In accordance with the Decree of the Minister of SOEs No.SK-51/MBU/02/2020 dated February 21, 2020 concerning the Appointment of Members of the Board of Directors and Board of Commissioners of the Company (Persero) of PT Jaminan Kredit Indonesia, Ari Wahyuni's position was changed from Member of the Supervisory Board to Commissioner.

Riwayat Profesi

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 Perundang-undangan dan Bantuan Hukum BAPEPAM (1990 - 2000).

Professional History

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).

Rangkap Jabatan

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

Concurrent Position

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

Hubungan Afiliasi

Ari Wahyuni tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Ari Wahyuni memiliki hubungan afiliasi dengan pemegang saham utama melalui rangkap jabatannya di Kementerian Keuangan.

Affiliate Relationships

Ari Wahyuni does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors. Ari Wahyuni has affiliation with majority shareholders through her concurrent position at the Ministry of Finance.



Desty Arlaini

Komisaris

Commissioner

Periode Jabatan: 2 Juni 2021 – 1 Juni 2026, Periode Pertama

Term of Office: June 2, 2021 – June 1, 2026, 1st Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Bogor, Jawa Barat, Indonesia

Bogor, West Java, Indonesia

Palembang

4 Desember / December 4

1976

45 Tahun
Years Old

Pendidikan

(S2) Magister jurusan Ilmu Manajemen Universitas Indonesia (2006)

(S1) Sarjana jurusan Akuntansi Sekolah Tinggi Ilmu Ekonomi YAI (2000)

(D3) Ahli Madya jurusan Akuntansi Sekolah Tinggi Akuntansi Negara (1997)

Education

Master of Management Science, University of Indonesia (2006)

Bachelor of Economics majoring in Accounting, YAI College (2000)

Associate of Accounting, State College of Accounting (1997)

Riwayat Penunjukan

Jabatan Anggota Dewan Pengawas Komisaris diemban sejak 2 Juni 2021 melalui Keputusan Menteri Negara BUMN dan Direktur Utama Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia (Persero) selaku Para Pemegang Saham PT Jaminan Kredit Indonesia Pemilik Modal No.05/SK-DIR/RUPS-AP/BPUINI/2021 tanggal 2 Juni 2021 tentang Pemberhentian dan Pengangkatan Anggota Dewan Komisaris PT Jaminan Kredit Indonesia ini merupakan periode pertama.

Appointment History

The position as Commissioner has been carried out since June 2, 2021, through the Decree of the Minister of SOEs No.SK-182/MBU/06/2021 and President Director Decree of PT BPUI (Persero) No.05/SK-DIR/RUPS-AP/BPUINI/2021 dated June 2, 2021 concerning Dismissal and Appointment of PT Jaminan Kredit Indonesia Board of Commissioners Member and President Director of PT Bahana Pembinaan Usaha Indonesia (Persero). This position is his first period as Commissioner.

Riwayat Profesi

Plt. Asisten Deputi Bidang Jasa Logistik Kementerian BUMN (2021 - sekarang), Penata Kelola Perusahaan Negara Madya Kementerian BUMN (2021 - sekarang), Asisten Deputi Bidang Perkebunan dan Kehutanan Kementerian BUMN (2020 - 2021), Asisten Deputi Bidang Perkebunan dan Kehutanan Kementerian BUMN (2020), Koordinator Kementerian BUMN (2020 - 2021), Pengendali Kelompok Kementerian BUMN (2020), Komisaris PT Perkebunan Nusantara VI (2020 - 2021), Komisaris PT Perkebunan Nusantara II (2018 - 2020), Asisten Deputi Usaha Industri Agro dan Farmasi I Kementerian BUMN (2018 - 2019), Kepala Bidang Usaha Industri Agro dan Farmasi I Kementerian BUMN (2017 - 2020), Sekretaris Dewan Komisaris PT Asuransi Jasa Indonesia (Persero) (2013 - 2018), Sekretaris Dewan Komisaris PT Sang Hyang Seri (Persero) (2011 - 2014), Anggota Komite PT Sang Hyang Seri (Persero) (2009 - 2011).

Professional History

Act. Assistant Deputy for Logistics Services of the Ministry of SOEs (2021 - present), Middle Officials Of The Ministry of SOEs (2021 - present), Assistant Deputy for Plantation and Forestry of the Ministry of SOEs (2020 - 2021), Assistant Deputy for Plantation and Forestry of the Ministry of SOEs (2022), Coordinator of the Ministry of SOEs (2020 - 2021), Controlling Group of The Ministry of SOEs (2020), Commissioner of PT Perkebunan Nusantara VI (2020 - 2021), Commissioner of PT Perkebunan Nusantara II (2018 - 2020), Assistant Deputy of Agro and Pharmaceutical Industry I Ministry of SOEs (2018 - 2019), Head of Agro and Pharmaceutical Industry I Ministry of SOEs (2017-2020), Secretary of the Board of Commissioners of PT Asuransi Jasa Indonesia (Persero) (2013 - 2018), Secretary of the Board of Commissioners of PT Sang Hyang Seri (Persero) (2011 - 2014), Committee Member of PT Sang Hyang Seri (Persero) (2009 - 2011).

Rangkap Jabatan

Plt. Asisten Deputi Bidang Jasa Logistik Kementerian BUMN (2021 - sekarang), Penata Kelola Perusahaan Negara Madya Kementerian BUMN (2021 - sekarang)

Concurrent Position

Act. Assistant Deputy for Logistics Services of the Ministry of SOEs (2021 - present), Middle Officials Of The Ministry of SOEs (2021 - present)

Hubungan Afiliasi

Desty Arlaini tidak memiliki hubungan afiliasi baik kepada anggota Dewan Komisaris lainnya maupun Dewan Pengawas Syariah, dan Direksi. Desty Arlaini memiliki hubungan afiliasi dengan pemegang saham utama seri A melalui rangkap jabatannya di Kementerian BUMN.

Affiliate Relationships

Desty Arlaini does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors Desty Arlaini has affiliation with majority shareholders through her concurrent position at the Ministry of SOEs.

PROFIL DEWAN PENGAWAS SYARIAH

Profile of Sharia Supervisory Board



Prof. Dr. Hasanudin, AF, MA

Ketua Dewan Pengawas Syariah

Chairman of the Sharia Supervisory Board

Periode Jabatan: 1 Juli 2016 – sekarang, Periode Ketiga

Term of Office: July 1, 2016 – present, 3rd Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Tangerang Selatan, Banten, Indonesia
South Tangerang, Banten, Indonesia

Majalengka
18 Juli / July 18

1945

76 Tahun
Years Old

Pendidikan

- (S3) Doktor bidang Syariah dari UIN Syarif Hidayatullah Jakarta (1994)
- (S2) Magister bidang Syariah dari UIN Syarif Hidayatullah Jakarta (1989)
- (S1) Sarjana jurusan Syariah UIN Syarif Hidayatullah Jakarta (1974)

Education

- Doctor of Sharia from UIN Syarif Hidayatullah Jakarta (1994)*
- Master of Sharia from UIN Syarif Hidayatullah Jakarta (1989)*
- Bachelor of Sharia from UIN Syarif Hidayatullah Jakarta (1974)*

Riwayat Penunjukan

Jabatan Ketua Dewan Pengawas Syariah diemban sejak tahun 19 Oktober 2006 untuk periode hingga 50 Juni 2013, diangkat lagi untuk periode 1 Juli 2013 - 30 Juni 2016, dan diangkat kembali pada tahun 2016 melalui Surat Keputusan Direksi No.123/Kep-Dir/X/2016 tanggal 14 Oktober 2016.

Appointment History

The position of Chairman of the Sharia Supervisory Board has been carried out since October 19, 2006 for the period of June 5, 2013, re-appointed again for the period of July 1, 2013 to June 30, 2016, and re-appointed again in 2016 through the Board of Directors Decree No.123/Kep-Dir/X/2016 dated October 14, 2016.

Riwayat Profesi

Anggota BPKN (Badan Perlindungan Konsumen Nasional) (2004 – 2007), Dekan Fakultas Syariah UIN Jakarta (2002 – 2006), Dosen Pendidikan Kader Ulama (PKU) MUI DKI Jakarta.

Professional History

Member of BPKN (National Consumer Protection Agency) (2004 - 2007), Dean of the Faculty of Sharia UIN Jakarta (2002 - 2006), Lecturer in Ulema Cadre Education (PKU) of Indonesia Council of Ulema (MUI) DKI Jakarta.

Rangkap Jabatan

Ketua Dewan Pengawas Syariah Bank Victoria Syariah (1998 - sekarang), Ketua Dewan Pengawas Syariah Asuransi Asei Syariah, Anggota Majelis Pertimbangan Kesehatan dan Syariah Kementerian Kesehatan RI, Anggota Dewan Syariah Nasional Majelis Ulama Indonesia (2000 - sekarang), Ketua Komisi Fatwa Majelis Ulama Indonesia Pusat (2010 - sekarang).

Concurrent Position

Chairman of the Victoria Syariah Bank Supervisory Board (1998 - present), Chair of the Asuransi Asei Syariah's Supervisory Board, Member of the Health and Sharia Advisory Council of the Indonesian Ministry of Health, Member of the National Sharia Council of the Indonesian Council of Ulema (2000 - present), Chairperson of the Central Commission of Indonesian Council of Ulema's Fatwa (2010 - present).

Hubungan Afiliasi

Hasanudin tidak memiliki hubungan afiliasi baik kepada anggota Dewan Pengawas Syariah lainnya maupun Dewan Komisaris, Direksi, serta dengan pemegang saham utama.

Affiliate Relationships

Hasanudin does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.



Ir. H. Muhammad Syakir Sula, AAIJ, FIIS

Anggota Dewan Pengawas Syariah

Member of the Sharia Supervisory Board

Periode Jabatan: 1 Juli 2016 - sekarang, Periode Ketiga

Term of Office: July 1, 2016 - present, 3rd Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Jakarta Selatan, DKI Jakarta, Indonesia

South Jakarta, DKI Jakarta, Indonesia

Poso
12 Februari / February 12

1964

57 Tahun
Years Old

Pendidikan

Sarjana Pertanian di Universitas Padjajaran (UNPAD) Bandung (1989)

Education

Bachelor of Agriculture from Universitas Padjadjaran, Bandung (1989)

Riwayat Penunjukan

Jabatan Anggota Dewan Pengawas Syariah diemban sejak tahun 19 Oktober 2006 untuk periode hingga 5 Juni 2013, diangkat lagi untuk periode 1 Juli 2013 - 30 Juni 2016, dan diangkat kembali pada tahun 2016 melalui Surat Keputusan Direksi No.123/Kep-Dir/X/2016 tanggal 14 Oktober 2016.

Appointment History

The position of Member of the Sharia Supervisory Board has been carried out since October 19, 2006 for the period of June 5, 2013, re-appointed again for the period of July 1, 2013 to June 30, 2016, and re-appointed again in 2016 through the Board of Directors Decree No.123/Kep-Dir/X/2016 dated October 14, 2016.

Riwayat Profesi

Anggota Komite Perbankan Syariah Bank Indonesia (2008 - 2012), Deputi Humas Badan Wakaf Indonesia (2008 - 2014), Staff Ahli Direksi ICDIF-LPPI (2008 - 2015), Dewan Pengawas Syariah Bank Tabungan Negara-Unit Syariah (2010 - 2017), Anggota Komite Pengembangan Jasa Keuangan Syariah Otoritas Jasa Keuangan (2015 - 2017), Dewan Pengawas Syariah PT Central Asia Raya (2005 - 2016).

Professional History

Member of the Bank Indonesia Sharia Banking Committee (2008 - 2012), Indonesian Waqf Agency Deputy Public Relations (2008 - 2014), Expert Staff of ICDIF-LPPI Directors (2008 - 2015), Sharia Supervisory Board of the Bank Tabungan Negara - Sharia Unit (2010 - 2017), Member of the Financial Services Authority Sharia Financial Services Development Committee (2015 - 2017), PT Central Asia Raya Sharia Supervisory Board (2005 - 2016).

Rangkap Jabatan

Komisaris PT Penjaminan Jamkrindo Syariah (2014 - sekarang), Ketua Dewan Pengawas Syariah (DPS) Panin Daichi Life (2015 - sekarang), Ketua Dewan Pengawas Syariah (DPS) PT Reasuransi Nasional Indonesia (2013 - sekarang).

Concurrent Position

Commissioner of PT Penjaminan Jamkrindo Syariah (2014 - Now), Chairman of the Panin Daichi Life Sharia Supervisory Board (2015 - Now), Chairman of PT Reasuransi Nasional Indonesia Sharia Supervisory Board (2013 - Now).

Hubungan Afiliasi

Muhammad Syakir Sula tidak memiliki hubungan afiliasi baik kepada anggota Dewan Pengawas Syariah lainnya maupun Dewan Komisaris, Direksi, serta dengan pemegang saham utama.

Affiliate Relationships

Muhammad Syakir Sula does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.

PROFIL DIREKSI

Board of Directors Profile



1

Putrama Wahyu Setyawan
Direktur Utama
President Director

2

Suwarnito
Direktur Bisnis Penjaminan
Director of Business of Guarantee

3

Kadar Wisnuwarman
Direktur Operasional dan Jaringan
Director of Operations and Network

4

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

5

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



Putrama Wahyu Setyawan

Direktur Utama

President Director

Periode Jabatan: 26 Oktober 2020 – 25 Oktober 2025, Periode Pertama

Term of Office: October 26, 2020 – October 25, 2025, 1st Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Jakarta, DKI Jakarta, Indonesia

Jakarta, DKI Jakarta, Indonesia

Yogyakarta

28 November / November 28

1969

52 Tahun
Years Old

Pendidikan

(S1) Sarjana Kehutanan dari Universitas Gadjah Mada (1994)

(S2) Akuntansi Manajemen dari Universitas Gadjah Mada (1996)

Education

Bachelor of Forestry from Gadjah Mada University (1994)

Master of Management Accounting from Gadjah Mada University (1996)

Riwayat Penunjukan

Jabatan Direktur Utama diemban sejak 26 Oktober 2020 melalui Keputusan Menteri Negara BUMN selaku Pemegang Saham Jamkrindo No.SK-347/MBU/10/2020 dan 048/SK-DIR/CORP/BPUI/X/2020 tanggal 26 Oktober 2021 tentang Pemberhentian dan Pengangkatan Direktur Utama PT Jaminan Kredit Indonesia.

Appointment History

The position of President Director has been carried out since October 26, 2020 through the Decree of the Minister of SOEs as the shareownership of Jamkrindo No.SK-347/MBU/10/2020 and No.048/SK-DIR/CORP/BPUI/X/2020 dated October 26, 2021, concerning Dismissal and Appointment of President Director of PT Jaminan Kredit Indonesia.

Riwayat Profesi

Wakil Direktur BNI pada Rapat Umum Pemegang Saham (RUPS) tanggal 10 Maret 2016. Sebelumnya Menjabat sebagai Kepala Divisi Corporate Remedial & Recovery, PT BNI Tbk (2011 - 2014), Kepala Badan Usaha Milik Negara & Pemerintah Divisi Institusi (2014 - 2015), Kepala Divisi Commercial Remedial & Recovery, PT BNI Tbk (2015 - 2016), dan Senior Executive Vice President (SEVP) Middle Business, PT BNI Tbk (2016).

Professional History

Vice Director of BNI at the General Meeting of Shareholders (GMS) on March 10, 2016. Previously Served as Head of Corporate Remedial & Recovery Division, PT BNI Tbk (2011 - 2014), Head of State-Owned Enterprises & Government, Institutional Division (2014 - 2015), Head of Commercial Remedial & Recovery Division, PT BNI Tbk (2015 - 2016), and Senior Executive Vice President (SEVP) Middle Business, PT BNI Tbk (2016).

Rangkap Jabatan

Putrama Wahyu Setyawan tidak memiliki rangkap jabatan pada perusahaan/lembaga lain.

Concurrent Position

Putrama Wahyu Setyawan does not have a concurrent position at other companies/institutions.

Hubungan Afiliasi

Putrama Wahyu Setyawan tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama.

Affiliate Relationships

Putrama Wahyu Setyawan does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.



Suwarsito

Direktur Bisnis Penjaminan

Director of Business of Guarantee

Periode Jabatan: 22 Maret 2021 – 21 Maret 2026, Periode Pertama

Term of Office: March 22, 2021 – March 21, 2026, 1st Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Jakarta, DKI Jakarta, Indonesia

Jakarta, DKI Jakarta, Indonesia

Sragen

28 Februari / February 28

1972

49 Tahun
Years Old

Pendidikan

(S1) Sarjana di Universitas Diponegoro Semarang Jurusan Ekonomi (1996)

(S2) Magister Manajemen di Universitas Hasanuddin Makassar (2007)

Education

Bachelor of Economics from Diponegoro University, Semarang (1996)

Master of Management from Hasanuddin University, Makassar (2007)

Riwayat Penunjukan

Jabatan Direktur diemban sejak 22 Maret 2021 melalui Keputusan Menteri BUMN No.SK-94/MBU/03/2021 dan No.03/SK-DIR/RUPS-AP/BPUI/III/2021 tentang Pemberhentian dan Pengangkatan Anggota Direksi PT Jaminan Kredit Indonesia, dan dibacakan dalam Rapat Umum Pemegang Saham pada Senin, 22 Maret 2021.

Appointment History

The position of Director has been carried out since March 22, 2021 through the Decree of the Minister of SOEs No.SK-94/MBU/03/2021 and No.03/SK-DIR/RUPS-AP/BPUI/III/2021 concerning Dismissal and Appointment of Member of Board of Director of PT Jaminan Kredit Indonesia and was reading at the General Meeting of Shareholders on Monday, March 22, 2021.

Riwayat Profesi

Kepala Divisi Bisnis PT Jamkrindo (2018-2021), Kepala Divisi Bisnis Penjaminan Bank (2016-2018), Kepala Kantor Wilayah III Jakarta PT Jamkrindo (April 2016-Agustus 2016), Kepala Kantor PT Jamkrindo Cabang Jakarta (2013-2016), Kepala Divisi Umum PT Jamkrindo (2012-2013), Kepala Kantor PT Jamkrindo Cabang Bandung (Januari 2012-Desember 2012), Kepala Kantor PT Jamkrindo Cabang Pekanbaru (2011-2012), Kepala Kantor PT Jamkrindo Cabang Banjarmasin (2010-2011)

Professional History

Head of Business Division of PT Jamkrindo (2018-2021), Head of Bank Guarantee Business Division (2016-2018), Head of Jakarta Regional Office III PT Jamkrindo (April 2016-August 2016), Head of PT Jamkrindo Jakarta Branch Office (2013-2016), Head of General Division of PT Jamkrindo (2012-2013), Head of Office of PT Jamkrindo Bandung Branch (January 2012-December 2012), Head of Office of PT Jamkrindo Pekanbaru Branch (2011-2012), Head of Office of PT Jamkrindo Banjarmasin Branch (2010-2011)

Rangkap Jabatan

Suwarsito tidak memiliki rangkap jabatan pada perusahaan/ lembaga lain.

Concurrent Position

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

Hubungan Afiliasi

Suwarsito tidak memiliki hubungan afiliasi baik kepada anggota Direksi Lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama.

Affiliate Relationships

Suwarsito does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.



Kadar Wisnuwarman

Direktur Operasional 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, 1st Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Cibubur, Jawa Barat, Indonesia

Cibubur, West Jawa, Indonesia

Malang
31 Oktober / October 31

1971

50 Tahun
Years Old

Pendidikan

(S2) Magister Manajemen, Universitas Hasanuddin (2002)

(S1) Manajemen, Universitas Airlangga (1996)

Education

Master of Management, Hasanuddin University (2002)

Bachelor of Management, Universitas Airlangga (1996)

Riwayat Penunjukan

Jabatan Direktur diemban sejak 21 November 2017 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No.SK-249/MBU/11/2017 tanggal 21 November 2017 tentang Pengangkatan Anggota Direksi Perum Jamkrindo. Jabatan Direktur ini merupakan periode pertama.

Appointment History

The position of Director has been carried out since November 21, 2017 through the Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-249/MBU/11/2017 dated November 21, 2017 concerning Appointment of Member of Board of Director of Perum Jamkrindo. This position is his first period as Director.

Riwayat Profesi

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).

Professional History

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).

Rangkap Jabatan

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

Concurrent Position

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

Hubungan Afiliasi

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

Affiliate Relationships

Kadar Wisnuwarman does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.



Sulis Usdoko

Direktur MSDM, Umum 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, 1st Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Bekasi, Jawa Barat, Indonesia
Bekasi, West Java, Indonesia

Semarang
5 September / September 5

1960

61 Tahun
Years Old

Pendidikan

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

Education

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

Riwayat Penunjukan

Jabatan Direktur diemban sejak 7 September 2017 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No.SK-187/MBU/09/2017 tanggal 7 September 2017 tentang Pengangkatan Anggota Direksi Perum Jamkrindo. Jabatan Direktur ini merupakan periode pertama. Sebelum pengangkatannya di tahun 2017, Sulis Usdoko belum pernah menjabat pada jajaran Direksi Perum Jamkrindo.

Appointment History

The position of Director has been carried out since September 7, 2017 through the Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-187/MBU/09/2017 dated September 7, 2017 concerning Appointment of Member of Board of Director of Perum Jamkrindo. This position is his first period as Director. Prior to his appointment in 2017, Sulis Usdoko had never served in the Board of Directors of Perum Jamkrindo.

Riwayat Profesi

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, dan Kepala Kantor Cabang Utama, Bank BTN (1997 - 2010), Staf hingga Kepala Bagian, Bank BTN (1986 - 1995).

Professional History

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).

Rangkap Jabatan

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

Concurrent Position

Sulis Usdoko does not have a concurrent position at other companies/institutions.

Hubungan Afiliasi

Sulis Usdoko tidak memiliki hubungan afiliasi baik kepada anggota Direksi lainnya, Dewan Komisaris maupun Dewan Pengawas Syariah, serta dengan pemegang saham utama.

Affiliate Relationships

Sulis Usdoko does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.



I. 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, 2nd Period

Warga Negara Indonesia

Indonesian Citizen

Domisili/Domicile

Jakarta Timur, DKI Jakarta, Indonesia

East Jakarta, DKI Jakarta, Indonesia

Balikpapan

25 Februari / February 25

1959

62 Tahun
Years Old

Pendidikan

(S2) Master Of Science Jurusan Ekonomi North Eastern University Boston, Amerika Serikat (1995)

(S1) Sarjana Ekonomi jurusan Manajemen Perusahaan Universitas Pancasila (1988)

(D3) Sarjana Muda Akuntansi STAN Jakarta (1981)

Education

Master of Science, Majoring in Economics, Northeastern University Boston, USA (1995)

Bachelor of Economics majoring in Corporate Management, University of Pancasila (1988)

Diploma of Accounting of STAN Jakarta (1981)

Riwayat Penunjukan

Jabatan Direktur diemban sejak 15 Januari 2013 melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No.SK-12/MBU/2013 tanggal 15 Januari 2013 tentang Pemberhentian, Perubahan Nomenklatur dan Pengangkatan Anggota Direksi Perum Jamkrindo, j.o Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No.SK-44/MBU/2014 tentang Perubahan Nomenklatur Anggota-Anggota Direksi Perusahaan Umum (Perum) Jaminan Kredit Indonesia. Jabatan Direktur ini merupakan periode pertama. Kemudian diangkat kembali berdasarkan Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No.SK-22/MBU/01/2018, untuk periode kedua.

Appointment History

The position of Director has been carried out since January 15, 2013 through the Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-12/MBU/2013 dated January 15, 2013 concerning Dismissal, Change of Nomenclature and Appointment of Members of the Board of Directors perum Jamkrindo, j.o Decree of the Minister of SOEs as the capital owner of Perum Jamkrindo No.SK-44/MBU/2014 concerning Changes in Nomenclature of Members of the Board of Directors of Indonesian Public Corporation (Perum) Credit Guarantee. This position is his first period as Director. Then reappointed based on the Decree of the Minister of SOEs as the Capital Owner of Perum Jamkrindo No.SK-22/MBU/01/2018, for the second period.

Riwayat Profesi

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).

Professional History

Act. 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).

Rangkap Jabatan

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

Concurrent Position

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

Hubungan Afiliasi

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

Affiliate Relationships

I. Rusdonobanu does not have affiliation with other members of the Board of Commissioners or the Sharia Supervisory Board, the Board of Directors, and with majority shareholders.

PROFIL PEJABAT EKSEKUTIF

Profile of Executive Officers



Abdul Bari

Sekretaris Perusahaan
Corporate Secretary

Menjabat Sejak 3 Februari 2017
Served since February 3, 2017

46
Tahun
Years Old

Subang
29 Agustus / August 29
1975

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Sekretaris Perusahaan (3 Februari 2017 – Sekarang)
Plt. Sekretaris Perusahaan (1 Agustus 2016 – 2 Februari 2017)
Pranata Utama Direktorat Operasional dan Jaringan (22 April 2016 – 31 Juli 2016)
Corporate Secretary (February 3, 2017 – Present)
Act. Corporate Secretary (August 1, 2016 – February 2, 2017)
Main Structure of Directorate of Operations and Network (April 22, 2016 – July 31, 2016)

Domisili/Domicile

Jakarta, DKI Jakarta, Indonesia
Jakarta, DKI Jakarta, Indonesia

Pendidikan Terakhir/Education

S3 Manajemen SDM, Universitas Negeri Jakarta tahun 2014
Doctorate of Hr Management, State University of Jakarta in 2014

43
Tahun
Years Old

Sawit Seberang
22 September / September 22
1978

Domisili/Domicile

Medan, Sumatera Utara, Indonesia
Medan, North Sumatera, Indonesia

Pendidikan Terakhir/Education

M.M, Manajemen, Universitas Gadjah Mada, 2004
Master of Management, Gadjah Mada University, 2004

Andry Septianto

Kepala Satuan Pengawas Intern
Head of Internal Audit Unit

Menjabat Sejak 1 Desember 2020
Served since December 1, 2020



Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Pj. Kepala Satuan Pengawasan Intern (1 Desember 2020 – Sekarang)
Wakil Kepala Satuan Pengawasan Intern (5 Oktober 2020 – 30 November 2020)
Pemimpin Cabang Bandung (31 Agustus 2018 – 4 Oktober 2020)
Kepala Kantor Cabang Kupang (3 Februari 2017 – 30 Agustus 2018)
Act. Head of Internal Audit Unit (December 1, 2020 – Present)
Deputy Head of Internal Audit Unit (October 5, 2020 – November 30, 2020)
Head of Bandung Branch Office (August 31, 2018 – 4 October 2020)
Head of Kupang Branch Office (February 3, 2017 – August 30, 2018)

Alia Nur Fitri

Kepala Divisi Perencanaan Strategis
Head of Strategic Planning Division

Menjabat Sejak 19 September 2017
Served since September 19, 2017

50
Tahun
Years Old

Malang
29 November / November 29
1971



Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Perencanaan Strategis (31 Agustus 2018 – Sekarang)
Kepala Divisi Perencanaan dan Pengembangan (19 September 2017 – 30 Agustus 2018)
Kepala Divisi Manajemen Risiko (3 Februari 2017 – 18 September 2017)
Plh. Kepala Divisi Manajemen Risiko (30 Agustus 2016 – 2 Februari 2017)
Head of Strategic Planning Division (August 31, 2018 – Present)
Head of Planning and Development Division (September 19, 2017 – August 30, 2018)
Head of Risk Management Division (February 3, 2017 – September 18, 2017)
Act. Head of Risk Management Division (August 30, 2016 – February 2, 2017)

Domisili/Domicile

Jakarta, DKI Jakarta, Indonesia
Jakarta, DKI Jakarta, Indonesia

Pendidikan Terakhir/Education

S2 Manajemen Universitas Gadjah Mada, 1997
Master of Management, Gadjah Mada University, 1997

47
Tahun
Years Old

Banjar
5 Oktober / October 5
1974

Wakhyu Hidayattulloh

Kepala Divisi Bisnis 1
Head of Business Division 1

Menjabat Sejak 22 Maret 2021
Served since March 22, 2021



Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Bisnis 1 (22 Maret 2021 – sekarang)
Pemimpin Wilayah V Semarang (31 Agustus 2018 – 21 Maret 2021)
Kepala Kantor Wilayah II Palembang (1 Agustus 2016 – 30 Agustus 2018)
Head of Business Division 1 (March 22, 2021 – Present)
Head of Regional V Semarang (August 31, 2018 – March 21, 2021)
Head of Regional Office II, Palembang (August 1, 2016 – August 30, 2018)

Domisili/Domicile

Ciamis, Jawa Barat, Indonesia
Ciamis, West Java, Indonesia

Pendidikan Terakhir/Education

S.E, Manajemen Bisnis STIE Dewantara, 2011
Bachelor of Business Management of STIE Dewantara, 2011



M. Kisworo

Kepala Divisi Bisnis 2 & Plh Desk Penjaminan Sistem Resi Gudang

Head of Business Division 2 & Plh Warehouse Receipt System Guarantee Desk

Menjabat Sejak 22 Maret 2021
Served since March 22, 2021

47
Tahun
Years Old

Pekalongan
24 Februari / Februari 24
1974

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Bisnis 2 (22 Maret 2021 - sekarang)
Kepala Divisi Bisnis 3 (31 Agustus 2018 - 21 Maret 2021)
Kepala Divisi Bisnis Suretyship dan Penjaminan Non Bank (19 September 2017 - 30 Agustus 2018)
Pranata Madya Direktorat SDM dan Umum (13 Oktober 2014 - 7 Maret 2017)
Head of Business Division 2 (March 22, 2021 - Present)
Head of Business Division 3 (August 31, 2018 - March 21, 2021)
Head of Suretyship and Non-Bank Guarantee Business Division (September 19, 2017 - August 30, 2018)
Pranata Madya Direktorat SDM dan Umum (October 13, 2014 - March 7, 2017)

Domisili/Domicile

Bogor, Jawa Barat, Indonesia
Bogor, West Java, Indonesia

Pendidikan Terakhir/Education

S.E, M.M, Manajemen, Universitas Sumatera Utara, 2010
S.E, M.M, Management, University of North Sumatra, 2010

39
Tahun
Years Old

Medan
30 Oktober / October 30
1982

Domisili/Domicile

Medan, Sumatera Utara, Indonesia
Medan, North Sumatra, Indonesia

Pendidikan Terakhir/Education

S.E, Ekonomi Pembangunan, Universitas Muhammadiyah Sumatera Utara, 2005
Bachelor of Development Economics, Muhammadiyah University of North Sumatra, 2005

Abdillah Putera

Pj. Kepala Divisi Bisnis 3
Act. Head of Business Division 3

Menjabat Sejak 22 Maret 2021
Served since March 22, 2021



Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Pj. Kepala Divisi Bisnis 3 (22 Maret 2021 - Sekarang)
Pemimpin Cabang Medan (31 Agustus 2018 - 21 Maret 2021)
Kepala Kantor Cabang Medan (3 Februari 2017 - 30 Agustus 2018)
Act. Head of Business Division 3 (March 22, 2021 - Present)
Head of Medan Branch Office (August 31, 2018 - March 21, 2021)
Head of Medan Branch Office (February 3, 2017 - August 30, 2018)

Etyk Turniyatun

Pj. Kepala Divisi Penunjang Bisnis
Act. Head of Business Support Division

Menjabat Sejak 22 Maret 2021
Served since March 22, 2021

51
Tahun
Years Old

Solo
24 April / April 24
1970

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Pj. Kepala Divisi Penunjang Bisnis (22 Maret 2021 - sekarang)
Pemimpin Cabang Makassar (2 Mei 2020 - 21 Maret 2021)
Plt. Pemimpin Cabang Makassar (2 Mei 2019 - 1 Mei 2020)
Pemimpin Cabang Gorontalo (31 Agustus 2018 - 1 Mei 2019)
Act. Head of Business Support Division (March 22, 2021 - Present)
Head of Makassar Branch Office (May 2, 2020 - March 21, 2021)
Act. Head of Makassar Branch Office (May 2, 2019 - May 1, 2020)
Head of Gorontalo Branch Office (August 31, 2018 - May 1, 2019)

Domisili/Domicile

Makassar, Sulawesi Selatan, Indonesia
Makassar, South Sulawesi, Indonesia

Pendidikan Terakhir/Education

S.H, Hukum, Universitas Slamet Riyadi, 1992
Bachelor of Law, Slamet Riyadi University, 1992



47
Tahun
Years Old

Bandung
11 Mei / May 11
1974

Domisili/Domicile

Bandung, Jawa Barat, Indonesia
Bandung, West Java, Indonesia

Pendidikan Terakhir/Education

M.M, Manajemen, Universitas Padjadjaran, 2012
Master of Management, Padjadjaran University, 2012

Yanti Rachmawati

Kepala Desk Bisnis Penjaminan Syariah
Head of Sharia Assurance Business Desk

Menjabat Sejak 31 Agustus 2018
Served since August 31, 2018

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Desk Bisnis Penjaminan Syariah (31 Agustus 2018 - Sekarang)
Kepala Kantor Wilayah IV Bandung (22 April 2016 - 30 Agustus 2018)
Kepala Kantor Cabang Bandung (11 Februari 2015 - 21 April 2016)
Head of Sharia Assurance Business Desk (August 31, 2018 - Present)
Head of Regional Office IV, Bandung (April 22, 2016 - August 30, 2018)
Head of Bandung Branch Office (February 11, 2015 - April 21, 2016)





Henry Nur Irianto

Kepala Desk Penjaminan Sistem Resi Gudang
Head of Warehouse Receipt System Assurance Desk

Menjabat Sejak 2 Mei 2019 - 31 Januari 2021
Served since May 2, 2019 - January 31, 2021

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Desk Penjaminan Sistem Resi Gudang (2 Mei 2019 – sekarang)
Kepala Divisi Jaringan dan Layanan (8 Maret 2017 – 1 Mei 2019)
Kepala Divisi Klaim & Subrogasi (10 Desember 2015 – 7 Maret 2017)
Head of Warehouse Receipt System Assurance Desk (May 2, 2019 – Present)
Head of Network and Services Division (March 8, 2017 – May 1, 2019)
Head of Claims & Subrogation Division (December 10, 2015 – March 7, 2017)

55
Tahun
Years Old

Magelang
9 Januari / January 9
1966

Domisili/Domicile

Bogor, Jawa Barat, Indonesia
Bogor, West Java, Indonesia

Pendidikan Terakhir/Education

M.M. Manajemen Keuangan, STM Labora, 1999
Master of Financial Management, STM Labora, 1999

48
Tahun
Years Old

Jombang
17 Maret / March 17
1973

Mahfudh Sudiyo

Kepala Divisi Teknik dan Administrasi Bisnis
Head of Engineering and Business Administration Division

Menjabat Sejak 10 Desember 2015
Served since December 10, 2015

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Teknik & Administrasi Bisnis (31 Agustus 2018 – Sekarang)
Kepala Divisi Teknik & Administrasi Penjaminan (10 Desember 2015 – 30 Agustus 2018)
Head of Engineering & Business Administration Division (August 31, 2018 – present)
Head of Engineering & Administration of Guarantee Division (December 10, 2015 – August 30, 2018)

Domisili/Domicile

Bogor, Jawa Barat, Indonesia
Bogor, West Java, Indonesia

Pendidikan Terakhir/Education

S.E. Manajemen, Universitas Brawijaya, 1998
Bachelor of Management, Brawijaya University, 1998



Lusy Susanti

Kepala Divisi Jaringan dan Layanan
Head of Network and Services Division

Menjabat Sejak 22 Maret 2021
Served since March 22, 2021

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Jaringan dan Layanan (22 Maret 2021 – sekarang)
Kepala Divisi Umum (2 Mei 2019 – 21 Maret 2021)
Kepala Desk Penjaminan Sistem Resi Gudang (31 Agustus 2018 – 1 Mei 2019)
Head of Network and Services Division (March 22, 2021 – Present)
Head of General Division (May 2, 2019 – March 21, 2021)
Head of Warehouse Receipt System Guarantee Desk (August 31, 2018 – May 1, 2019)

44
Tahun
Years Old

Batusangkar
8 Januari / January 8
1977

Domisili/Domicile

Pekanbaru, Riau, Indonesia
Pekanbaru, Riau, Indonesia

Pendidikan Terakhir/Education

S.E. Akuntansi, Universitas Andalas, 1999
Bachelor of Accounting, Andalas University, 1999

44
Tahun
Years Old

Jakarta
2 Februari / February 2
1977

Hadi Ariwibowo

Kepala Divisi Teknologi Informasi
Head of Information Technology Division

Menjabat Sejak 10 Desember 2015
Served since December 10, 2015

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Teknologi Informasi (10 Desember 2015 – Sekarang)
Pranata Utama TI (10 Maret 2014 – 9 Desember 2015)
Head of Information Technology Division (December 10, 2015 – Present)
IT Main Officer (March 10, 2014 – December 9, 2015)

Domisili/Domicile

Jakarta, DKI Jakarta, Indonesia
Jakarta, DKI Jakarta, Indonesia

Pendidikan Terakhir/Education

S.T. Teknik Sipil, Universitas Indonesia, 2002
Bachelor of Civil Engineering, University of Indonesia, 2002



49
Tahun
Years Old

Ponorogo
10 Januari / January 10
1972

Achmad Muhlison

Kepala Desk Subrogasi
Head of Subrogation Desk

Menjabat Sejak 31 Agustus 2018
Served since August 31, 2018



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

Pendidikan Terakhir/Education

M.M, Manajemen Keuangan, Universitas Andalas, 2002
Master of Financial Management, Andalas University, 2002

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Desk Subrogasi (31 Agustus 2018 – Sekarang)
Kepala Kantor Wilayah VIII Banjarmasin (8 Maret 2017 – 30 Agustus 2018)
Kepala Divisi Jaringan dan Layanan (3 Februari 2017 – 7 Maret 2017)
Kepala Kantor Wilayah VII Denpasar (22 April 2016 – 2 Februari 2017)
Head of Subrogation Desk (August 31, 2018 – Present)
Head of Regional Office VIII, Banjarmasin (March 8, 2017 – August 30, 2018)
Head of Network and Services Division (February 3, 2017 – March 7, 2017)
Head of Regional Office VII, Denpasar (April 22, 2016 – February 2, 2017)

50
Tahun
Years Old

Magelang
26 Mei / May 26
1971

Siti Maesaroh

Pj. Kepala Divisi Manajemen Sumber Daya Manusia

Act. Head of Human Resources Management Division
Menjabat Sejak 22 Maret 2021
Served since March 22, 2021



Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Pj. Kepala Divisi Manajemen Sumber Daya Manusia (22 Maret 2021 – sekarang)
Kepala Bagian Kebijakan dan Pengembangan SDM Divisi MSDM (1 Oktober 2018 – 21 Maret 2021)
Kepala Bagian Operasional dan Pengelolaan SDM Divisi MSDM (13 Maret 2017 – 30 September 2018)
Act. Head of Human Resources Management Division (March 22, 2021 – Present)
Division Head of HR Policy and Development in MSDM Division (October 1, 2018 – March 21, 2021)
Division Head of Operations and Human Resources Management in MSDM Division (March 13, 2017 – September 30, 2018)

Domisili/Domicile

Depok, Jawa Barat, Indonesia
Depok, West Java, Indonesia

Pendidikan Terakhir/Education

M.M, Magister Manajemen,
Universitas Negeri Jakarta, 2019
Master of Management,
State University of Jakarta, 2019

47
Tahun
Years Old

Pati
10 Maret / March 10
1974

Sugiyono

Kepala Divisi Umum
Head of General Division

Menjabat Sejak 22 Maret 2021
Served since March 22, 2021



Domisili/Domicile
Semarang, Jawa Tengah, Indonesia
Semarang, Central Java, Indonesia

Pendidikan Terakhir/Education

S.E, Akuntansi, Universitas Diponegoro tahun 2002
Bachelor of Accounting, Diponegoro University in 2002

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Umum (22 Maret 2021 – sekarang)
Pemimpin Wilayah VII Denpasar (1 Januari 2020 – 21 Maret 2021)
Plt. Pemimpin Wilayah VII Denpasar (31 Agustus 2018 – 31 Desember 2019)
Kepala Kantor Cabang Denpasar (22 April 2016 – 30 Agustus 2018)
Head of General Division (March 22, 2021 – Present)
Head of Regional Office VII, Denpasar (January 1, 2020 – March 21, 2021)
Act. Head of Regional Office VII, Denpasar (August 31, 2018 – December 31, 2019)
Head of Denpasar Branch Office (April 22, 2016 – August 30, 2018)

M. Natsir Rahmadi

Kepala Divisi Hukum dan Kepatuhan
Head of Legal and Compliance Division

Menjabat Sejak 1 Agustus 2016
Served since August 1, 2016

49
Tahun
Years Old

Pasuruan
25 Mei / May 25
1972



Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Hukum dan Kepatuhan (1 Agustus 2016 – Sekarang)
Sekretaris Perusahaan (10 Desember 2015 – 31 Juli 2016)
Head of Legal and Compliance Division (August 1, 2016 – Present)
Corporate Secretary (December 10, 2015 – July 31, 2016)

Domisili/Domicile

Jakarta, DKI Jakarta, Indonesia
Jakarta, DKI Jakarta, Indonesia

Pendidikan Terakhir/Education

S.H, Hukum, Universitas Brawijaya, 1999
Bachelor of Law, Brawijaya University, 1999

55
Tahun
Years Old

Probolinggo
6 Juni / June 6
1966

Domisili/Domicile

Sidoarjo, Jawa Timur, Indonesia
Sidoarjo, East Java, Indonesia

Pendidikan Terakhir/Education

Drs. AK. M.M., Manajemen, Universitas Andalas, 2002
Drs. AK. M.M., Management, Andalas University, 2002

Aribowo

Kepala Divisi Keuangan dan Investasi
Head of Finance and Investment Division

Menjabat Sejak 1 Agustus 2016
Served since August 1, 2016



Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Keuangan dan Investasi (1 Agustus 2016 – Sekarang)
Kepala Kantor Wilayah II Palembang (22 April 2016 – 31 Juli 2016)
Kepala Kantor Wilayah I Jakarta (10 Desember 2015 – 21 April 2016)
Head of Finance and Investment Division (August 1, 2016 – present)
Head of Regional Office II, Palembang (April 22, 2016 – July 31, 2016)
Head of Regional Office I, Jakarta (December 10, 2015 – April 21, 2016)

Diana Mayawati

Kepala Divisi Akuntansi
Head of Accounting Division

Menjabat Sejak 10 Desember 2015
Served since December 10, 2015



Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Akuntansi (31 Agustus 2018 – Sekarang)
Kepala Divisi Akuntansi & PKBL (24 Maret 2017 – 30 Agustus 2018)
Plt. Kepala Divisi Akuntansi & PKBL (10 Desember 2015 – 23 Maret 2017)
Head of Accounting Division (August 31, 2018 – Present)
Head of Accounting & PKBL Division (March 24, 2017 – August 30, 2018)
Act. Head of Accounting & PKBL Division (December 10, 2015 – March 23, 2017)

46
Tahun
Years Old

Jakarta
19 Oktober / October 19
1975

Domisili/Domicile

Bekasi, Jawa Barat, Indonesia
Bekasi, West Java, Indonesia

Pendidikan Terakhir/Education

S.E., Akuntansi, Universitas Trisakti, 1998
Bachelor of Accounting, Trisakti University, 1998

Ceriandri Widuri

Kepala Divisi Manajemen Risiko dan Peningkatan Usaha Mikro, Usaha Kecil, Usaha Menengah, Konsultasi Manajemen (PUKM)

Head of Risk Management and Rating Division of Micro Enterprises, Small Businesses, Medium Enterprises, Management Consulting (PUKM)

Menjabat Sejak 31 Agustus 2018
Served since August 31, 2018

49
Tahun
Years Old

Semarang
13 Maret / March 13
1972

Domisili/Domicile

Bekasi, Jawa Barat, Indonesia
Bekasi, West Java, Indonesia

Pendidikan Terakhir/Education

S.E., MBA, Manajemen Strategic, Universitas Gadjah Mada, 2009
S.E., MBA, Strategic Management, Gadjah Mada University, 2009

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Manajemen Risiko dan Peningkatan Usaha Mikro, Usaha Kecil, Usaha Menengah, Konsultasi Manajemen (PUKM) (31 Agustus 2018 – sekarang)
Kepala Divisi Manajemen Risiko (19 September 2017 – 30 Agustus 2018)
Kepala Divisi Penjaminan Syariah (10 Maret 2014 – 18 September 2017)
Head of Risk Management and Rating Division of Micro Enterprises, Small Businesses, Medium Enterprises, Management Consulting (PUKM) (August 31, 2018 – present)
Head of Risk Management Division (September 19, 2017 – August 30, 2018)
Head of Sharia Assurance Division (March 10, 2014 – September 18, 2017)



Alexandry

Kepala Divisi Klaim
Head of Claims Division

Menjabat Sejak 31 Agustus 2018
Served since August 31, 2018

Sekilas Jabatan di Jamkrindo/Positions in Jamkrindo

Kepala Divisi Klaim (1 Januari 2020 – Sekarang)
Plt. Kepala Divisi Klaim (31 Agustus 2018 – 31 Desember 2019)
Plt. Kepala Kantor Wilayah VII Denpasar (3 Februari 2017 – 30 Agustus 2018)
Plt. Kepala Kantor Cabang DKI Jakarta (22 April 2016 – 2 Februari 2017)
Head of Claims Division (January 1, 2020 – Present)
Act. Head of Claims Division (August 31, 2018 – December 31, 2019)
Act. Head of Regional Office VII, Denpasar (February 3, 2017 – August 30, 2018)
Act. Head of DKI Jakarta Branch Office (April 22, 2016 – February 2, 2017)

44
Tahun
Years Old

Tanjung Raja
3 Oktober / October 3
1977

Domisili/Domicile

Palembang, Sumatera Selatan, Indonesia
Palembang, South Sumatera, Indonesia

Pendidikan Terakhir/Education

S.E., S1 Akuntansi, Universitas Muhammadiyah, 2001
Bachelor of Accounting, Muhammadiyah University, 2001



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

Education and/or Training of the Board of Commissioners, Directors, Committees, Corporate Secretaries, and Internal Audit Units

Berikut informasi tentang program peningkatan kompetensi Dewan Komisaris, Direksi, Komite Audit, Komite Investasi dan Risiko Usaha, Sekretaris Perusahaan, dan Audit Internal, di sepanjang tahun 2020.

The following information about competency improvement programs of the Board of Commissioners, Board of Directors, Audit Committee, Investment and Business Risk Committee, Corporate Secretary, and Internal Audit, throughout 2020.

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Dewan Komisaris/Board of Commissioners				
Sri Mulyanto Komisaris Utama/Independent President Commissioner/ Independent	Kompetensi Teknis Technical Competencies	Corporate Law for Executive, Aspek Hukum dalam Pengelolaan Korporasi BUMN Corporate Law for Executive, Legal Aspects in The Management of State-Owned Enterprises	Fairmont Hotel Jakarta, 26 – 27 Maret 2021 March 26 – 27, 2021	Pertaminan Training & Consulting
Noor Ida Khomsiyati Komisaris Commissioners	Kompetensi Teknis Technical Competencies	Corporate Law for Executive, Aspek Hukum dalam Pengelolaan Korporasi BUMN Corporate Law for Executive, , Legal Aspects in The Management of State-Owned Enterprises	Fairmont Hotel Jakarta, 26 – 27 Maret 2021 March 26 – 27, 2021	Pertaminan Training & Consulting
	Kompetensi Teknis Technical Competencies	Webinar Force Majeure dalam Kepailitan & PKPU Force Majeure Webinar in Bankruptcy & PKPU	Online Training, 13 Mei 2020 May 13, 2020	SNP Law Firm, BenihBaik.com
	Kompetensi Teknis Technical Competencies	Investigasi Forensik Forensic Investigation	Online Training, 26 – 27 Oktober 2020 October 26 – 27, 2020	Visi Integritas
Diah Natalisa Komisaris Commissioners	Kompetensi Teknis Technical Competencies	Corporate Law for Executive, Aspek Hukum dalam Pengelolaan Korporasi BUMN Corporate Law for Executive, Aspek Hukum dalam Pengelolaan Korporasi BUMN	Fairmont Hotel Jakarta, 26 – 27 Maret 2021 26 – 27 Maret 2021	Pertaminan Training & Consulting
Ari Wahyuni Komisaris Commissioners	Kompetensi Teknis Technical Competencies	Corporate Law for Executive, Aspek Hukum dalam Pengelolaan Korporasi BUMN Corporate Law for Executive, Legal Aspects in The Management of State-Owned Enterprises	Fairmont Hotel Jakarta, 26 – 27 Maret 2021 March 26 – 27, 2021	Pertaminan Training & Consulting
	Kompetensi Teknis Technical Competencies	In-Depth Understanding of ASEAN Corporate Governance Scorecard and Sustainability Report In-Depth Understanding of ASEAN Corporate Governance Scorecard and Sustainability Report	Online Training, 16 – 17 Desember 2020 December 16 – 17, 2020	Indonesian Institute for Corporate Directorship

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Muhammad Muchlas Rowi Komisaris Independen Independent Commissioner	Kompetensi Teknis Technical Competencies	Corporate Law for Executive, Aspek Hukum dalam Pengelolaan Korporasi BUMN Corporate Law for Executive, Legal Aspects in The Management of State-Owned Enterprises	Fairmont Hotel Jakarta, 26 – 27 Maret 2021 March 26 – 27, 2021	Pertaminan Training & Consulting
	Kompetensi Teknis Technical Competencies	Understanding How to Prevent Corruption in New Reality	Online Training, 15 Juli 2021 July 15, 2021	Indonesian Institute for Corporate Directorship
	Kompetensi Teknis Technical Competencies	In-Depth Understanding of ASEAN Corporate Governance Scorecard and Sustainability Report	Online Training, 16 – 17 Desember 2020 December 16 – 17, 2020	Indonesian Institute for Corporate Directorship
	Kompetensi Teknis Technical Competencies	Investigasi Forensik Forensic Investigation	Online Training, 26 – 27 Oktober 2020 October 26 – 27, 2020	Visi Integritas
Direksi/Board of Directors				
Randi Anto Direktur Utama President Director	Kompetensi Teknis Technical Competencies	Strategi Cerdas Pengendalian Manajemen Risiko di Era Pandemi COVID-19 Smart Strategy to Control Risk Management in the COVID-19 Pandemic Era	Online Training, 26 Agustus 2020 August 26, 2020	Eddy Sinulangga (Professional Banker, Financial and Banking Consultant & Assesor)
	Kompetensi Teknis Technical Competencies	Risk Management Refreshment Program	Online Training, 26 Agustus 2020 August 26, 2020	IBI-BCC
Sulis Usdoko Direktur MSDM, Umum dan Kepatuhan Director of HRM, General Affairs, and Compliance	Sertifikasi Certification	Machine Learning	Online Training, 19 Februari – 25 Maret 2020 February 19 – March 25, 2020	Berkeley School of Information
	Kompetensi Teknis Technical Competencies	Global Business and Politics	Online Training, Agustus – Oktober 2020 August – October 2020	Yale School of Management Executive Education
	Kompetensi Teknis Technical Competencies	12th Global Peter Drucker Forum	Online Training, 28 – 31 Oktober 2020 October 28 – 31, 2020	Global Peter Drucker Forum 2020
Komite Audit Audit Committee				
Tidak terdapat pelatihan dan pendidikan yang diikuti Komite Audit di tahun 2020. Komite Nominasi dan Remunerasi There is no training and education attended by the Audit Committee in 2020.				
Komite Nominasi dan Remunerasi Nomination and Remuneration Committee				
Tidak terdapat pelatihan dan pendidikan yang diikuti Komite Nominasi dan Remunerasi di tahun 2020. There is no training and education attended by the Nomination and Remuneration Committee in 2020.				
Komite Investasi dan Risiko Usaha Investment and Business Risk Committee				
Tidak terdapat pelatihan dan pendidikan yang diikuti Komite Investasi dan Risiko Usaha di tahun 2020. There is no training and education attended by the Investment and Business Risk Committee in 2020.				

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Sekretaris Perusahaan Corporate Secretary				
Abdul Bari Sekretaris Perusahaan Corporate Secretary	Kompetensi Teknis Technical Competencies	Dynamic Business Presentation untuk L1	Jakarta, 9 – 10 Januari 2020 January 9 – 10, 2020	PT Jamkrindo
	Pembekalan Jabatan Executive Briefing	Jamkrindo Executive Development Program Phase 1 Batch 1	Jakarta, 13 – 17 Januari 2020 January 13 – 17, 2020	PT Jamkrindo
	Pembekalan Jabatan Executive Briefing	Jamkrindo Executive Development Program In Class Phase 2 Batch 1	Ruang Pelatihan Lt 8, 24 – 26 Februari 2020 24 – 26 February, 2020	PT Jamkrindo
	Pembekalan Jabatan Executive Briefing	Jamkrindo Executive Development Program In Class Phase 2 Batch 2	Ruang Pelatihan Lt 8, 2 – 4 Maret 2020 March 2 – 4, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Webinar Digital Leadership Adapting to the New Normal	Online Training, 25 April 2020 April 25, 2020	Mahir Academy oleh Rumah Perubahan
Abdul Bari Sekretaris Perusahaan Corporate Secretary	Leadership Leadership	Business Presentation Mentoring	Online Training, 18 Mei 2020 May 18, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul Digital Mindset Transformation	Online Training, 20 Mei 2020 May 20, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul 1 Solving Problem with Machine Learning	Online Training, 27 Mei 2020 May 27, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul 2 Measuring and Formulating Model Performance	Online Training, 3 Juni 2020 June 3, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul 3 Deep Learning for Business	Online Training, 12 Juni 2020 June 12, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul 4 Model Productionalization	Online Training, 19 Juni 2020 June 19, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	New Financial Strategy for The New Normal World	Online Training, 20 Juni 2020 June 20, 2020	Mahir Academy
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul 5 Justifying an Organizational ML Approach	Online Training, 26 Juni 2020 June 26, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	12th Global Peter Drucker Forum 2020	Online Training, 28 – 31 Oktober 2020 October 28 – 31, 2020	Global Peter Drucker Forum 2020

Nama dan Jabatan Name and Position	Jenis Pendidikan dan Pelatihan Types of Education and Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat/Tanggal Place/Date	Penyelenggara Organizer
Audit Internal/Satuan Pengawasan Intern Internal Audit Unit				
Mohamad Adhy Prayitno Kepala Satuan Pengawas Intern (Periode 2018 - 2020) Internal Audit Unit Head (Period 2018 - 2020)	Kompetensi Teknis Technical Competencies	Dynamic Business Presentation untuk L1 Dynamic Business Presentation for L1	9 – 10 Januari 2020 January 9 – 10, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Restrukturisasi Kredit sebagai Dampak COVID-19 Credit Restructuring as a Result of COVID-19	21 April 2020 April 21, 2020	InfoBank Institute
	Kompetensi Teknis Technical Competencies	Financial Distress Assets : Menguji Daya Tahan Industri di Tengah Badai Pandemi Financial Distress Assets : Testing Industrial Durability in the Midst of Pandemic Storms	6 Mei 2020 May 6, 2020	InfoBank Institute
Fungsi Manajemen Risiko Risk Management Unit				
Ceriandri Widuri Kepala Divisi Manajemen Risiko dan Peningkatan Usaha Mikro, Usaha Kecil, Usaha Menengah, Konsultasi Manajemen (PUKM) Head of Risk Management and Rating Division of Micro Enterprises, Small Businesses, Medium Enterprises, Management Consulting (PUKM)	Kompetensi Teknis Technical Competencies	Dynamic Business Presentation untuk L1 Dynamic Business Presentation for L1	Jakarta, 9 – 10 Januari 2020 January 9 – 10, 2020	PT Jamkrindo
	Pembekalan Jabatan Executive Briefing	Jamkrindo Executive Development Program Phase 1 Batch 1	Jakarta, 13 – 17 Januari 2020 January 13 – 17, 2020	PT Jamkrindo
	Pembekalan Jabatan Executive Briefing	Jamkrindo Executive Development Program In Class Phase 2 Batch 1	Ruang Pelatihan Lt 8, 24 – 26 Februari 2020 24 – 26 February, 2020	PT Jamkrindo
	Pembekalan Jabatan Executive Briefing	Jamkrindo Executive Development Program In Class Phase 2 Batch 2	Ruang Pelatihan Lt 8, 2 – 4 Maret 2020 March 2 – 4, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Restrukturisasi Kredit sebagai Dampak COVID-19 Restrukturisasi Kredit sebagai Dampak COVID-19	Online Training, 21 April 2020 April 21, 2020	InfoBank Institute
	Leadership Leadership	Webinar Digital Leadership Adapting to the New Normal	Online Training, 25 April 2020 April 25, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Business Presentation Mentoring	Online Training, 20 Mei 2020 May 20, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Business Presentation Mentoring	Online Training, 26 Mei 2020 May 26, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul Digital Mindset Transformation	Online Training, 20 Mei 2020 May 20, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul 1 Solving Problem with Machine Learning	Online Training, 27 Mei 2020 May 27, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul 2 Measuring and Formulating Model Performance	Online Training, 3 Juni 2020 June 3, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul 3 Deep Learning for Business	Online Training, 12 Juni 2020 June 12, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul 4 Model Productionalization	Online Training, 19 Juni 2020 June 19, 2020	PT Jamkrindo
	Kompetensi Teknis Technical Competencies	Machine Learning – Modul 5 Justifying an Organizational ML Approach	Online Training, 26 Juni 2020 June 26, 2020	PT Jamkrindo

DEMOGRAFI KARYAWAN DAN PENGEMBANGAN KOMPETENSI SDM

Employee Demographics and Human Resources Competency Development



“1.743 Karyawan Organik dan Non Organik yang berkarya di Jamkrindo mendedikasikan dirinya kepada dunia UMKM dan Koperasi melalui 9 Kantor Wilayah, 56 Kantor Cabang dan 16 Kantor Unit Pelayanan (KUP) yang tersebar di seluruh Indonesia.”

“1,743 organic and non-organic employees working at Jamkrindo dedicate themselves to the world of MSMEs and Cooperatives through 9 Regional Offices, 56 Branch Offices and 16 Service Unit Offices (KUP) spread throughout Indonesia.”

Demografi Karyawan

Jamkrindo memiliki karyawan dengan budaya kerja unggul yang merupakan aset paling berharga dalam memberikan produk dan layanan jasa penjaminan kredit. Per akhir tahun 2020, Jamkrindo memiliki 1.743 karyawan mengalami kenaikan sebesar 0,40% dibandingkan jumlah karyawan per 31 Desember 2019 yaitu 1.736 orang. Kenaikan tersebut terutama disebabkan adanya penambahan karyawan pegawai tidak tetap di tahun 2020.

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

Employee Demographics

Jamkrindo has employees with a superior work culture which is the most valuable asset in providing credit guarantee products and services. By the end of 2020, Jamkrindo has 1,743 employees increased by 0.40% compared to the number of employees as of December 31, 2019 of 1,736 people. The increase was mainly due to the addition of non-permanent employees in 2020.

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

Demografi Karyawan Berdasarkan Status Kepegawaian (orang)

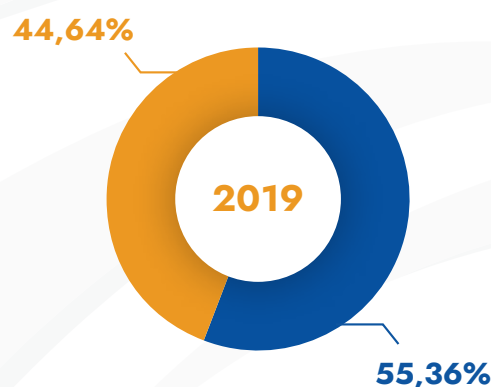
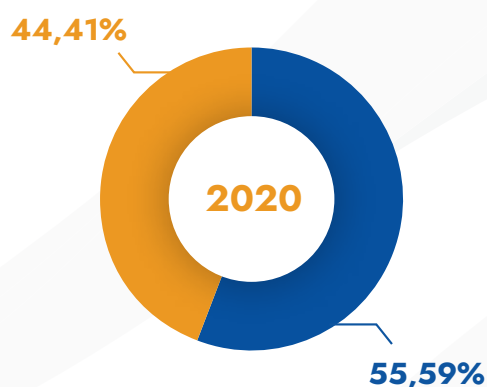
Employee Demographics by Employment Status (People)

Status Kepegawaian Employment Status	2020				2019				Kenaikan (Penurunan) Increase (Decrease)	
	L	P	Jumlah Total	Persentase Percentage	L	P	Jumlah Total	Persentase Percentage	Jumlah Total	Persentase Percentage
			(1)				(2)		(3=1-2)	(3/2)
Tetap Permanent										
• Permanen (PKWTT) Permanent (PKWTT)	586	372	958	54,96%	588	369	957	55,13%	1	0,10%
• Penugasan pada entitas anak, PT Jamkrindo Syariah Assigned to a Subsidiary, PT Jamkrindo Syariah	4	1	5	0,29%	5	1	6	0,35%	(1)	(16,67%)
• Penugasan PT LSPP Assigned to PT LSPP	1	1	2	0,11%	1	1	2	0,12%	-	-
Sub Jumlah Tetap Sub Total Permanent	591	374	965	55,36%	594	371	965	55,59%	-	-
Tidak Tetap Non Permanent										
• Kontrak Contract	501	195	696	39,93%	432	168	600	34,56%	96	16%
• Magang Bersertifikasi Certified Apprentice	16	32	48	2,75%	37	76	113	6,51%	(65)	(57,52%)
• Prohire Prohire	8	3	11	0,63%	7	2	9	0,52%	2	22,22%
• KKWT KKWT	6	17	23	1,32%	11	38	49	2,82%	(26)	53,06%
Sub Jumlah Tidak Tetap Sub Total Non Permanent	531	247	778	44,64%	509	262	771	44,41%	7	0,91%
Jumlah Total	1.122	621	1.743	100,00%	1.103	633	1.736	100,00%	7	0,40%

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

Komposisi Jumlah Karyawan Berdasarkan Status Kepegawaian

Composition of Number of Employees based on Employment Status



● Karyawan Tidak Tetap / Non-Permanent Employee

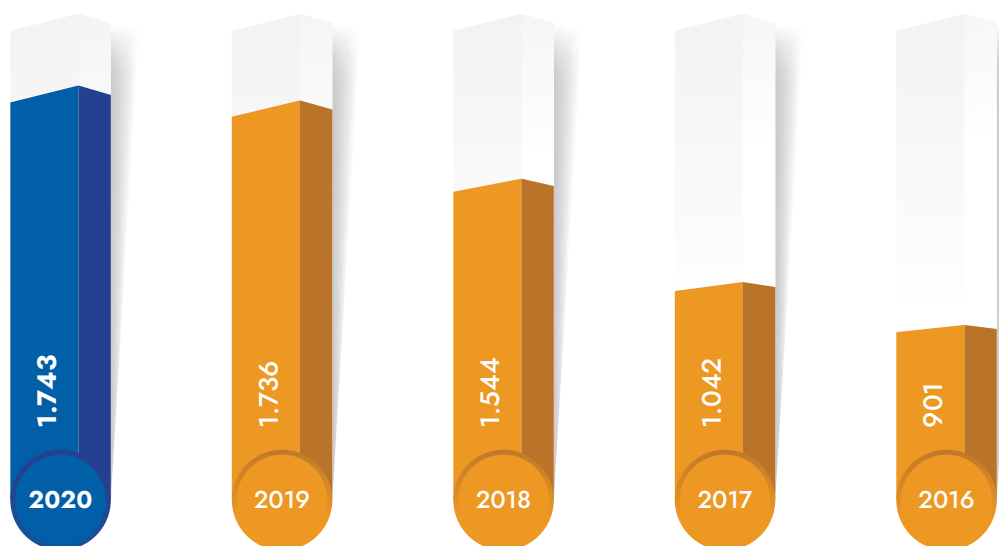
● Karyawan Tetap / Permanent Employee

Berdasarkan status kepegawaian, komposisi karyawan Jamkrindo didominasi oleh karyawan tetap khususnya karyawan dengan status Permanen (PKWTT). Penambahan jumlah karyawan Jamkrindo diperoleh dari kenaikan jumlah karyawan tidak tetap, terutama karyawan kontrak.

Based on employment status, the composition of Jamkrindo employees is dominated by permanent employees, especially employees with Permanent status (PKWTT). The increase in the number of Jamkrindo employees is obtained from the increase in the number of non-permanent employees, especially contract employees.

Pergerakan Jumlah Karyawan dalam 5 (lima) Tahun Terakhir 2016-2020

Movement of Number of Employees in the Last 5 (five) Years 2016-2020



KOMPOSISI PEMEGANG SAHAM

Composition of Shareholders

Rincian Pemegang Saham

Berdasarkan Akta Pendirian No.25 tanggal 24 Februari 2020 dan diubah terakhir dengan Akta Pernyataan Keputusan Para Pemegang Saham Perseroan (Persero) PT Jamkrindo Tentang Perubahan Anggaran Dasar No.2 tanggal 9 April 2020 yang dibuat dihadapan Dr. Isyana Wisnuwardhani Sadjarwo, SH., MH., Notaris, di Jakarta Pusat, dan sehubungan dengan ditetapkannya Peraturan Pemerintah No.20 Tahun 2020 tentang Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Saham Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia (Persero), terdapat pengalihan seluruh saham Seri B milik Negara Republik Indonesia kepada PT Bahana Pembinaan Usaha Indonesia (Persero) untuk dijadikan tambahan penyertaan modal Negara Republik Indonesia sebanyak 7.638.732 saham.

Berikut rincian pemegang saham Jamkrindo:

1. Saham Seri A sebanyak 1 (satu) lembar milik Negara Republik Indonesia
2. Saham Seri B sebanyak 7.638.732 saham milik Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia (Persero).

Details of Shareholders

Based on Deed of Establishment No.25 dated February 24, 2020 and last amended by Deed of Statement of Decision of The Shareholders of the Company (Persero) PT Jamkrindo on Amendments to articles of association No.2 dated April 9, 2020 made before Dr. Isyana Wisnuwardhani Sadjarwo, SH., MH., Notary, in Central Jakarta, and in connection with the establishment of Government Regulation No.20 of 2020 concerning the Addition of State Capital Participation of the Republic of Indonesia to the Company's Share Capital (Persero) PT Bahana Pembinaan Usaha Indonesia (Persero), there is a transfer of all series B shares owned by the Republic of Indonesia to PT Bahana Pembinaan Usaha Indonesia (Persero) to be used as an additional capital investment of the Republic of Indonesia as much as 7,638,732 shares.

The details of Jamkrindo's shareholders are as follows:

1. Series A shares as much as 1 (one) share owned by the Republic of Indonesia
2. Series B shares amounted to 7,638,732 shares owned by the Company (Persero) PT Bahana Pembinaan Usaha Indonesia (Persero).

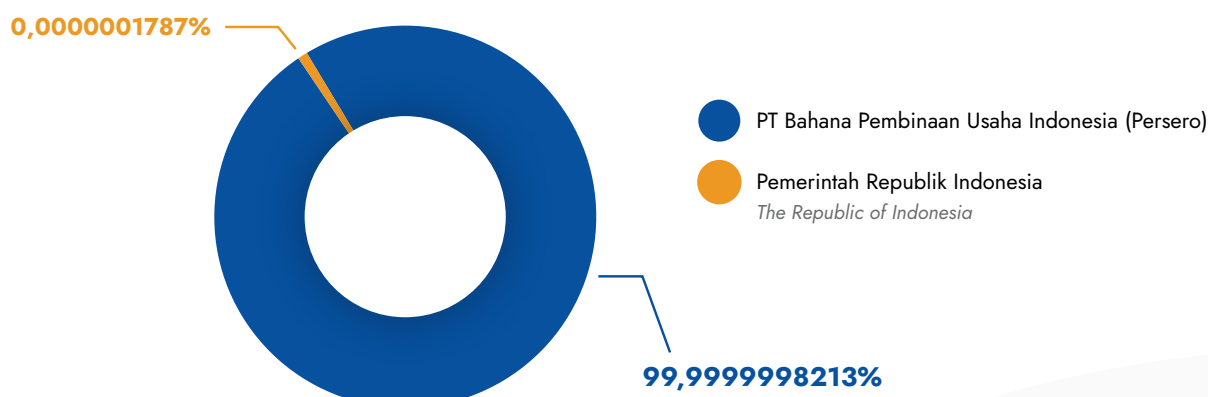
Kepemilikan Saham pada PT Jamkrindo Per 31 Desember 2020

Jamkrindo's Ownership as of December 31, 2020

Pemilik Modal Shareholders	Jumlah Saham (lembar) Total Shares (Sheet)	Modal Ditempatkan dan Disetor Penuh (Rp) Paid-Up and Issued Capital (IDR)	Persentase Kepemilikan (%) Percentage of Ownership (%)
Pemerintah Republik Indonesia Government of the Republic of Indonesia	1	1.365.160	0,0000001787%
PT Bahana Pembinaan Usaha Indonesia (Persero)	7.638.732	7.638.732.000.000	99,9999998213%
Jumlah Total	7.638.733	7.638.733.365.160	100%

Komposisi Pemegang Saham Jamkrindo per 31 Desember 2020

Composition of Jamkrindo Shareholders as of December 31, 2020



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

Hingga 31 Desember 2020, Jamkrindo tidak memiliki kebijakan Program Kepemilikan Saham Karyawan, atau *Employee Stock Ownership Program* (ESOP) dan Program Kepemilikan Saham Manajemen, atau *Management Stock Ownership Program* (MSOP). Perusahaan juga tidak melakukan Penawaran Umum Perdana Saham yang memungkinkan kepemilikan saham Perusahaan oleh publik. Seluruh kepemilikan saham sesuai dengan penjelasan di atas. Sehingga, tidak ada pejabat Perusahaan ataupun karyawan yang memiliki saham Perusahaan.

Information about Share Ownership by Management and Shareholder Groups Less than 5 (Five) Percent Each

As of December 31, 2020, Jamkrindo does not have an *Employee Stock Ownership Program* (ESOP) policy and a *Management Stock Ownership Program* (MSOP). The Company also does not conduct an Initial Public Offering of Shares that allows the public ownership of the Company's shares. All shareholdings are in accordance with the above explanation. Thus, no company officials or employees own shares of the Company.

Informasi tentang Pemegang Saham Utama/Pengendali Hingga Entitas Pemilik Akhir

Information about Major/Controlling Shareholders up to Ultimate Owner Entities

Pemerintah Republik Indonesia merupakan entitas pemilik akhir dari Jamkrindo dengan kepemilikan sebesar 100%, yang terdiri dari kepemilikan langsung sebesar 0,0000001787% dan sisanya sebanyak 99,9999998213% kepemilikan tidak langsung melalui PT Bahana Pembinaan Usaha Indonesia (Persero)

The Government of the Republic of Indonesia is the ultimate owner entity of Jamkrindo with 100% ownership, consisting of direct ownership of 0.0000001787% and the remaining 99.9999998213% indirect ownership through PT Bahana Pembinaan Usaha Indonesia (Persero)

Seperti telah dijelaskan di atas, berdasarkan Peraturan Pemerintah No.20 Tahun 2020 tanggal 16 Maret 2020 tentang Penambahan Penyertaan Modal Negara Republik Indonesia ke dalam Modal Saham Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia (Persero) dan Akta Perubahan Anggaran Dasar No.2 Tanggal 9 April 2020, Jamkrindo resmi menjadi anak usaha dari holding Asuransi dan Penjaminan PT Bahana Pembinaan Usaha Indonesia (Persero) (BPUI). Dengan demikian, BPUI bertindak sebagai entitas induk Jamkrindo.

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

As described above, based on Government Regulation No.20 of 2020 dated March 16, 2020 concerning Addition of State Capital Participation of the Republic of Indonesia into the Share Capital of the Company (Persero) PT Bahana Pembinaan Usaha Indonesia and Amendment to the Deed of Articles of Association No.2 dated April 9, 2020, Jamkrindo officially became a subsidiary of the Holding insurance and guarantee of PT Bahana Pembinaan Usaha Indonesia (Persero) (BPUI). Thus, BPUI acts as the parent entity of Jamkrindo.

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

Entitas Induk

Parent Entity

Nama Name	:	PT Bahana Pembinaan Usaha Indonesia (Persero)
Bentuk dan Status Badan Usaha Form and Status of Business Entity	:	Perseroan Terbatas (PT); Badan Usaha Milik Negara (BUMN) Limited Liability Company (PT); State-Owned Enterprises (SOEs)
Dasar Hukum Pendirian Legal Basis of Establishment	:	Peraturan Pemerintah No.18 Tahun 1973 tentang Penyertaan Modal Negara Republik Indonesia untuk Pendirian Perusahaan Perseroan dalam Bidang Pengembangan Usaha Swasta Nasional sebagaimana telah diubah dengan Peraturan Pemerintah No.15 Tahun 2020 tentang Perubahan atas Peraturan Pemerintah No.18 Tahun 1973 tentang Penyertaan Modal Negara Republik Indonesia untuk Pendirian Perusahaan Perseroan dalam Bidang Pengembangan Usaha Swasta Nasional. Government Regulation No.18 of 1973 concerning Addition of State Capital Participation of the Republic of Indonesia for The Company's Establishment in the National Private Business Development Sector as amended by Government Regulation No.15 of 2020 concerning Amendments to Government Regulation No.18 of 1973 concerning Addition of State Capital Participation of the Republic of Indonesia for The Company's Establishment in the National Private Business Development Sector.
Tanggal Pendirian Date of Establishment	:	17 April 1973 April 17, 1973
Bidang Usaha Line of Business	:	Keuangan dan Investasi serta Konsultasi Manajemen Finance and Investment and Management Consulting
Kepemilikan Ownership	:	Pemerintah Republik Indonesia 100,00% The Government of Republic Indonesia 100.00%
Penyertaan Modal Negara State Equity Participation	:	Rp67.163.537.000.000,- yang terdiri dari: • 1 (satu) saham seri A Dwiwarna, dengan nilai nominal Rp1.000.000,-; dan, • 67.163.536 saham seri B, masing-masing dengan nominal Rp1.000.000 atau seluruhnya dengan nilai nominal sebesar Rp. 67.163.536.000.000,-. IDR67.163.537.000.000,- which consists of: • 1 (one) series A Dwiwarna shares, with a par value of IDR1,000,000,-; and • 67,163,536 series B shares, each with a par value of IDR1,000,000 or in total with a par value of IDR67,163,536,000,000,-.

Entitas Induk

Parent Entity

Alamat Address	:	Gedung Graha CIMB Niaga, 18 th Floor / Graha CIMB Niaga Building, 18 th Floor Jl. Jendral Sudirman Kav. 58 RT.5/RW.3, Senayan, Kebayoran Baru Kota Jakarta Selatan, DKI Jakarta 12190	
Telepon Telephone	:	+62 21 2505080	
Fax Fax	:	+62 21 2505070	
Email	:	cs@ifg.id	
Situs Web Website	:	https://ifg.id	
Manajemen Management	:	Dewan Komisaris Board of Commisioners	
		Komisaris Utama merangkap Komisaris Independen President Commissioner concurrently Independent Commissioner	Fauzi Ichsan
		Komisaris Independen Independent Commissioner	Hotbonar Sinaga
		Komisaris Commisioners	Masyita Crystallin Ph.D
		Komisaris Commisioners	Meirijal Nur
		Komisaris Commisioners	Nasrudin
		Komisaris Commisioners	Sumiyati
Manajemen Management		Direksi Board of Directors	
		Direktur Utama President Director	Robertus Billitea
		Wakil Direktur Utama Vice President Director	Hexana Tri Sasongko
		Direktur Keuangan dan Umum Director of Finance and General Affairs	Rizal Ariansyah
		Direktur Bisnis Director of Business	Pantro Pander Silitonga
		Direktur Teknik Technical Director	Rianto Ahmadi
Kinerja Keuangan Financial Performance	:		2020*) (Rp-juta) (IDR-million)
		Aset Assets	88.104.945
		Liabilitas Liabilities	42.557.739
		Ekuitas Equity	45.547.206
		Pendapatan Income	7.808.372
		Laba Bersih Net Income	2.179.452

*) Tidak diaudit
*) Unaudited

Pemegang Saham Utama/Pengendali sekaligus Entitas Pemilik Akhir

Main/Controlling Shareholders as well as the Ultimate Owner Entities

Pemerintah Republik Indonesia
Government of the Republic of Indonesia

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

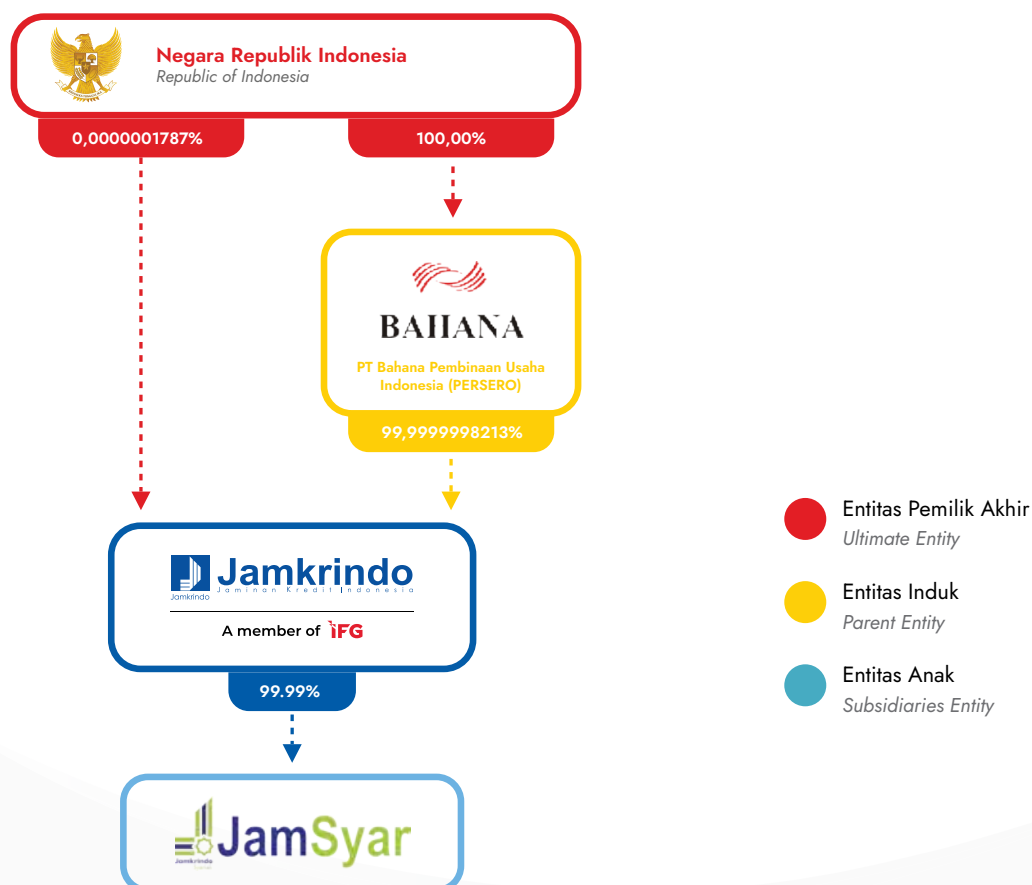
Kantor Kementerian Sekretariat Negara Republik Indonesia
Office of the Ministry of State Secretariat of the Republic of Indonesia
Jl. Veteran No.17-18
Jakarta Pusat 10110
DKI Jakarta, Indonesia
Telp. +62 21 3845627
www.setneg.go.id

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

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

STRUKTUR GRUP DAN KELOMPOK USAHA

Group Structure and Business Group



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

List of Subsidiaries and Associate Entities/Joint Venture Entities (Jv)/Special Purpose Vehicle (Spv)

Entitas Anak Subsidiaries	Bidang Usaha Line of Business	Domisili Domicile	Tahun Pendirian Year of Establishment	Tahun Beroperasi Year of Operation	Kepemilikan Saham Share Ownership (%)		Jumlah Aset (Rp-juta) Total Assets (IDR-million)		Status Operasi Operation Status
					2020	2019	2020	2019	
PT Penjaminan Jamkrindo Syariah	Jasa Penjaminan Syariah <i>Guarantee business based on syariah principles</i>	Jakarta	2014	2014	99,99%	99,99%	1.573.879	1.184.644	Beroperasi Operating



PT Penjaminan Jamkrindo Syariah (Jamsyar)

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

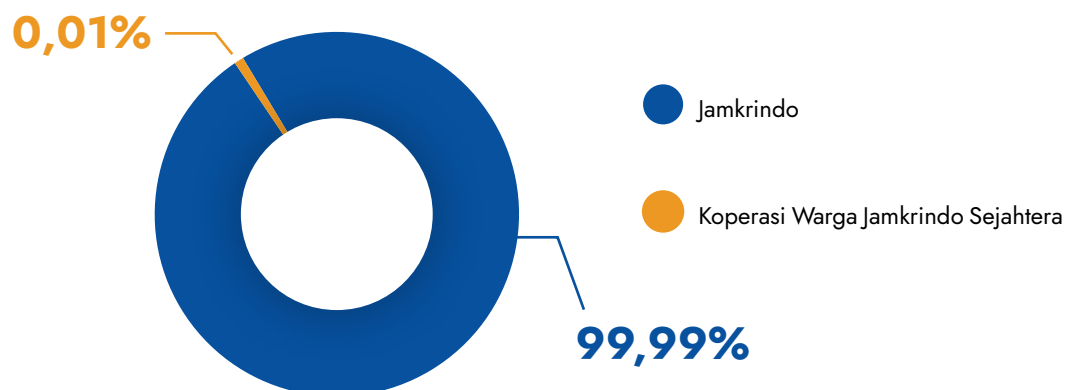
PT Penjaminan Jamkrindo Syariah ("Jamsyar") was established on September 16, 2014 and obtained an operational permit on November 7, 2014. Jamsyar was formed through Notarial Deed No.68 made by the Notary Aryanti Artisari, S.H., M.Kn. dated September 19, 2014 which was registered with the Ministry of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

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

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

Kepemilikan Jamsyar

Ownership of Jamsyar



Ikhtisar Keuangan Jamsyar Jamsyar Financial Highlights

	2020	2019
Pendapatan / Income	310.329	229.922
Beban Usaha / Operating Expenses	65.788	55.384
Laba Bersih / Net Income	48.764	36.576
Laba Komprehensif / Comprehensive Income	54.849	42.232
Aset / Asset	1.517.071	1.059.614
Liabilitas / Liabilities	829.496	501.889
Ekuitas / Equity	687.574	557.725

Manajemen Kunci Jamsyar per 31 Desember 2020

Jamsyar Key Management as of December 31, 2020

Dewan Komisaris Board of Commissioners

Komisaris Utama President Commissioner	Aribowo
Komisaris Independen Independent Commissioner	Wildan
Komisaris Commissioner	Muhammad Syakir Sula

Direksi Board of Directors

Direktur Utama President Director	Gatot Suprabowo
Direktur Director	Endang Sri Winarni Achmad Sonhadji

Dewan Pengawas Syariah Sharia Supervisory Board

Ketua Dewan Pengawas Syariah Chairman of Sharia Supervisory Board	Prof. Dr. Hasanuddin AF
Anggota Dewan pengawas Syariah Member of Sharia Supervisory Board	Abdul Aziem, SH., M.Pd

KRONOLOGIS PENERBITAN SAHAM DAN PENERBITAN EFEK LAINNYA

Chronological Issuance and Listing of Other Securities

Hingga tanggal 31 Desember 2020 maupun tanggal disampaikannya data/informasi ini, Perusahaan tidak melakukan Penawaran Umum Perdana Saham dan tidak memperdagangkan sahamnya di bursa saham manapun. Dengan demikian tidak terdapat informasi terkait tahun penerbitan saham, jumlah saham, nilai nominal saham, harga penawaran saham untuk masing-masing tindakan korporasi (*corporate action*), jumlah saham tercatat setelah masing-masing tindakan korporasi (*corporate action*), dan nama bursa dimana saham Perusahaan dicatatkan.

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

As of December 31, 2019 and the date of submission of this data/information, The Company does not conduct an Initial Public Offering and does not trade its shares on any stock exchange. Therefore, there is no information related to the year of shares issuance, number of shares, nominal value of shares, share offering price for each corporate action, number of shares listed after each corporate action, and the name of the stock exchange on which Company shares are listed.

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

LEMBAGA DAN PROFESI PENUNJANG

Supporting Institutions and Professions

Pemeringkat Perusahaan / Rating Companies

PT Pemeringkat Efek Indonesia (PEFINDO)

Panin Tower Lantai 17 Senayan City
Jl. Asia Afrika Lot. 19 Jakarta 10270
Telp. +62 21 7278 2380
Faks. +62 21 7278 2370
Situs Web : www.pefindo.com
Bentuk Jasa: pemeringkat efek
Jasa Lainnya: -
Periode Penugasan: 04 Desember 2020
Biaya di Tahun 2020: Rp140.000.000,00

PT Pemeringkat Efek Indonesia (PEFINDO)

Panin Tower 17th Floor Senayan City
Jl. Asia Afrika Lot. 19 Jakarta 10270
Telp. +62 21 7278 2380
Faks. +62 21 7278 2370
Website : www.pefindo.com
Form of Service: rating effect
Other Services: -
Assignment Period: December 04, 2020
Cost in 2020: IDR140,000,000.00

Akuntan Publik / Public Accountant

KAP Hertanto, Grace, Karunawan

Palma Tower 18th Floor Lot F & G
Jl. RA Kartini II-S Kav. 06 TB Simatupang
Jakarta Selatan 12310
Telp. +62 21 75930431; 75930432
Faks. +62 21 75930430
Situs Web: www.hgkfirm.com
Bentuk Jasa: Akuntan Publik — Rekonsiliasi Data Akuntansi PT Jamkrindo;
Pendampingan General Audit Laporan Keuangan Tahun 2020
Jasa Lainnya: -
Periode Penugasan: 1 Desember 2020
Biaya di Tahun 2020: Rp420.200.000,00

KAP Hertanto, Grace, Karunawan

Palma Tower 18th Floor Lot F & G
Jl. RA Kartini II-S Kav. 06 TB Simatupang
South Jakarta 12310
Telp. +62 21 75930431; 75930432
Faks. +62 21 75930430
Website: www.hgkfirm.com
Form of Services: Public Accountant — Reconciliation of Accounting Data of PT Jamkrindo; Assistance of General Audit of Financial Statements in 2020
Other Services: -
Assignment Period: December 1, 2020
Cost in 2020: IDR420,200,000.00

Akuntan Publik / Public Accountant

KAP Husni Mucharam Rasidi

The Royale Palace Blok C18
Jl. Prof Dr. Soepomo No.178A, Tebet
Jakarta Selatan 12870
Telp. +62 21 8351868
Faks. +62 21 8351978
Surel: info@kaphwr.id
Situs Web: https.kaphmr.id

Bentuk Jasa, Periode Penugasan dan Biaya di Tahun 2020:

- Bentuk Jasa: Akuntan Publik – Assesment Penerapan PSAK 71 & 73 Periode Penugasan: 12 Februari s.d. 18 Maret 2020
Biaya: Rp236.865.300,00
- Bentuk Jasa: Akuntan Publik – Penyusunan Modul Perhitungan CKPN dan Sewa Sesuai PSAK 71 & 73
Periode Penugasan: 12 Februari s.d. 12 Mei 2020
Biaya: Rp190.154.900,00
- Bentuk Jasa: Rekonsiliasi Data Operasional Dengan Akuntansi atas IJP dan Turunannya periode tahun 2020
Periode Penugasan: 08 April s.d. 22 April 2020
Biaya: Rp396.000.000,00
- Bentuk Jasa: Assesment PSAK 71
Periode Penugasan: 08 April 2020 s.d 12 Mei 2020
Biaya: Rp342.100.000,00

KAP Husni Mucharam Rasidi

The Royale Palace Blok C18
Jl. Prof Dr. Soepomo No.178A, Tebet
Jakarta Selatan 12870
Telp. +62 21 8351868
Faks. +62 21 8351978
Email: info@kaphwr.id
Website: https.kaphmr.id

Form of Service, Assignment Period and Cost in 2020:

- Form of Services: Public Accountant – Assessment of PSAK 71 & 73 Implementation
Assignment Period: February 12 to March 18, 2020
Cost: IDR236,865,300.00
- Form of Services: Public Accountant – Preparation of CKPN Calculation Module and Lease According to PSAK 71 & 73
Assignment Period: February 12 to May 12, 2020
Cost: IDR399,300,000.00
- Form of Service: Reconciliation of Operational Data with Accounting for IJP and Its Derivatives for the period 2020
Assignment Period: April 08 to April 22, 2020
Cost: IDR396,000,000.00
- Form of Service: Assessment PSAK 71
Assignment Period: April 08, 2020 to 12 May 2020
Cost: IDR342,100,000.00

KAP Husni Wibawa & Rekan

The Royale Palace Blok C18
Jl. Prof Dr. Soepomo No.178A, Tebet
Jakarta Selatan 12870
Telp. +62 21 8351868
Faks. +62 21 8351978
Surel: info@kaphwr.id
Situs Web: https.kaphmr.id

Bentuk Jasa, Periode Penugasan dan Biaya di Tahun 2020:

- Bentuk Jasa: Akuntan Publik – Pemuktahiran Manual dan Kebijakan Akuntansi
Periode Penugasan: 26 Oktober 2020
Biaya: Rp399.300.000,00
- Bentuk Jasa: Akuntan Publik – Penyusunan User Requirement Sistem Informasi Terintegrasi PT Jamkrindo berdasarkan ERP dan Sistem Informasi Manajemen Aset Tetap
Periode Penugasan: 30 Desember 2020
Biaya: Rp242.000.000,00

AP Husni Wibawa & Partners

The Royale Palace Blok C18
Jl. Prof Dr. Soepomo No.178A, Tebet
South Jakarta 12870
Telp. +62 21 8351868
Faks. +62 21 8351978
Email: info@kaphwr.id
Website: https.kaphmr.id

Form of Service, Assignment Period and Cost in 2020:

- Form of Service: Public Accountant – Manual Update and Accounting Policy
Assignment Period: October 26, 2020
Cost: IDR399.300.000,00
- Form of Services: Public Accountant – Preparation of User Requirement of Integrated Information System of PT Jamkrindo based on ERP and Fixed Asset Management Informasi System
Assignment Period: December 30, 2020
Cost: IDR242.000.000,00

KAP Tanudiredja Wibisana Rintis dan Rekan (PWC)

WTC 3 Jl. Jend. Sudirman Kav.29-31 Jakarta 12920
Telp. +62 21 50992901; 31192901
Faks. +62 21 52905555; 52905050
Surel: id_contactus@pwc.com
Situs Web: www.pwc.com/id

Bentuk Jasa: Akuntan Publik – General Audit tahun buku 2020*

Jasa Lainnya: -

Periode Penugasan: 31 Maret 2021

Biaya di Tahun 2020: Rp2.640.000.000,00

KAP Tanudiredja Wibisana Rintis dan Partners (PWC)

WTC 3 Jl. Jend. Sudirman Kav.29-31 Jakarta 12920
Telp. +62 21 50992901; 31192901
Faks. +62 21 52905555; 52905050
Email: id_contactus@pwc.com
Website: www.pwc.com/id

Form of Service: Public Accountant – General Audit for financial year 2020*

Other Services: -

Assignment Period: March 31, 2021

Cost in 2020: IDR2,640,000,000.00

Konsultan Hukum / Legal Consultant

Suyanto Simalango Patria And Parterns Law Firm

South Quarter, Tower A, Lantai 11 Unit B
Jl. R.A. Kartini Kav. 8 Jakarta Selatan 12430
Telp. +62 21 58903993; 58903993
Faks. +62 21 22544367
Surel: info@jusufind.com
Situs Web: www.jusufind.com
Bentuk Jasa: Konsultan Hukum -
Periode Penugasan: 12 Maret 2020 s.d. 12 Maret 2021
Biaya di Tahun 2020: Rp660.000.000,00 (Rp55.000.000/bulan)

Suyanto Simalango Patria And Parterns Law Firm

South Quarter, Tower A, 11th Floor Unit B
Jl. R.A. Kartini Kav. 8 South Jakarta 12430
Telp. +62 21 58903993; 58903993
Faks. +62 21 22544367
Email: info@jusufind.com
Website: www.jusufind.com
Form of Services: Legal Consultant -
Assignment Period: March 12, 2020 to March 12, 2021
Cost in 2020: IDR660,000,000.00 (IDR55,000,000/month)

Rahmad Irwan And Partners

Gandaria 8 Office Tower Lantai 15 Unit D
Jl. Sultan Iskandar Muda, Kebayoran Lama
Jakarta Selatan 12240
Telp. +62 21 29303560, 29303570, 29303580
Faks: +62 21 29303581
Surel: rinp@rinpartners.com
Situs Web: www.rinpartners.com
Bentuk Jasa: Konsultan Hukum – Retainer Lawyer
Periode Penugasan: 16 April 2019 s.d. 16 April 2020 ; 16 April 2020 s.d. 16 April 2021 (perpanjangan)
Biaya di Tahun 2020: Rp420.000.000,00 (Rp35.000.000,00 per bulan)

Rahmad Irwan And Partners

Gandaria 8 Office Tower 15th Floor Unit D
Jl. Sultan Iskandar Muda, Kebayoran Lama
South Jakarta 12240
Telp. +62 21 29303560, 29303570, 29303580
Faks: +62 21 29303581
Email: rinp@rinpartners.com
Website: www.rinpartners.com
Form of Service: Legal Consultant – Retainer Lawyer
Assignment Period: April 16, 2019 to April 16, 2020; 16 April 2020 to 16 April 2021 (renewal)
Cost in 2020: IDR420,000,000.00 (IDR35,000,000.00 per month)

Jusuf Indradewa And Partners

Menara BCA Lt. 50 Jl. M.H. Thamrin No.1
Jakarta Pusat 10310
Telp. +62 21 58903993; 58903993
Faks. +62 21 22544367
Surel: info@jusufind.com
Situs Web: www.jusufind.com
Bentuk Jasa: Konsultan Hukum - Kajian Hukum atas Aspek Hukum proses
Phase Out Unit Usaha Syariah (UUS)
Periode Penugasan: 17 s.d. 27 Desember 2020
Biaya di Tahun 2020: Rp80.000.000,00

Jusuf Indradewa And Partners

Menara BCA 50th Floor Jl. M.H. Thamrin No.1
Central Jakarta 10310
Telp. +62 21 58903993; 58903993
Faks. +62 21 22544367
Email: info@jusufind.com
Website: www.jusufind.com
Form of Services: Legal Consultant - Legal Review of Legal Aspects of
Sharia Business Unit Phase Out Process (UUS)
Assignment Period: 17 to 27 December 2020
Cost in 2020: IDR80,000,000.00

Notaris / Notary

Notaris & PPAT Aryadi, SH., M.Kn

Jl. Daan Mogot Km. 19 Blok D.01 Komp Pasal Onderdil Smart ampera
Telp. +6221 22270778
Faks. +6221 22250344 ext 158
Surel: mega_aryadi@yahoo.co.id
Bentuk Jasa: Notaris & PPAT – Perihal Perjanjian Sewa Menyewa Gudang
Arsip
Periode Penugasan: 6 Januari 2021
Biaya di Tahun 2020: Rp750.000,00

Notaris & PPAT Aryadi, SH., M.Kn

Jl. Daan Mogot Km. 19 Blok D.01 Komp Pasal Onderdil Smart ampera
Telp. +6221 22270778
Faks. +6221 22250344 ext 158
Email: mega_aryadi@yahoo.co.id
Form of Services: Notary & PPAT – Regarding The Rental Agreement for
Warehouse Archive
Assignment Period: January 6, 2021
Cost in 2020: IDR750,000.00

PENGHARGAAN DAN SERTIFIKASI

Awards and Certifications



31 Mei / May

European Award for Best Practices 2020 *European Award for Best Practices 2020*

Deskripsi Penghargaan/Award Description

Gold Category Best Practices
Gold Category Best Practices

Acara/Event

BUMN Marketers Awards 2019
BUMN Marketers Awards 2019

oleh/by

European Society Quality Research
European Society Quality Research

01 Juli / July

Rekor MURI *Muri Record*

Deskripsi Penghargaan/Award Description

Perusahaan dengan Proses Perubahan Badan Hukum Tercepat
Companies with the Fastest Legal Entity Change Process

Acara/Event

Rekor Dunia Muri
Muri World Record

oleh/by

MURI
MURI



01 Juli / July

Rekor MURI *Muri Record*

Deskripsi Penghargaan/Award Description

Perusahaan dengan Pergantian Badan Hukum Terbanyak
Companies with the Most Legal Entity Changing

Acara/Event

Rekor Dunia Muri
Muri World Record

oleh/by

MURI
MURI



09 Juli / July

Emerging Stated Owned Enterprise *Emerging Stated Owned Enterprise*

Deskripsi Penghargaan/Award Description

Terbaik II
Best II

Acara/Event

9th Anugerah BUMN 2022
9th BUMN Award 2022

oleh/by

BUMNTrack
BUMNTrack





29 Juli / July

The Best GRC for Compliance & Risk Management 2020
The Best GRC for Compliance & Risk Management 2020

Deskripsi Penghargaan/Award Description

The Best GRC for Compliance & Risk Management 2020
The Best GRC for Compliance & Risk Management 2020

Acara/Event

GRC & Performance Excellence Award 2020
GRC & Performance Excellence Award 2020

oleh/by

Businessnews
Businessnews

16 September / September

The Most Promising Company in Strategic Marketing
The Most Promising Company in Strategic Marketing

Deskripsi Penghargaan/Award Description

Bronze Winner
Bronze Winner

Acara/Event

BUMN Marketers Award 2020
BUMN Marketers Award 2020

oleh/by

BUMN Marketers Club
BUMN Marketers Club



23 September / September

Excellent in Brand Among Indonesia Millenials in 2020
Excellent in Brand Among Indonesia Millenials in 2020

Deskripsi Penghargaan/Award Description

Gold Winner
Gold Winner

Acara/Event

BUMN Brand Award 2020
BUMN Brand Award 2020

oleh/by

RRI dan Economics
RRI dan Economics



07 Oktober / October

Top GRC Awards 2020 #Star4
Top GRC Awards 2020 #Star4

Deskripsi Penghargaan/Award Description

#Star4
#Star4

Acara/Event

Top Governance, Risk & Compliance 2020
Top Governance, Risk & Compliance 2020

oleh/by

Top Business
Top Business



03 November / November

The Best SEO 2020 Indonesian State-Owned Enterprise
The Best SEO 2020 Indonesian State-Owned Enterprise

Deskripsi Penghargaan/Award Description

Excellent The Best SEO 2020 for Finance Performance 2019
Excellent The Best SEO 2020 for Finance Performance 2019

Acara/Event

11th Infobank The Best State-Owned Enterprise Awards 2020
11th Infobank The Best State-Owned Enterprise Awards 2020

oleh/by

Infobank
Infobank



05 November / November

Corporate Communication Terbaik
The Best Corporate Communication

Deskripsi Penghargaan/Award Description
Corporate Communication Terbaik
The Best Corporate Communication

Acara/Event
BUMN Branding & Marketing Award 2020
BUMN Branding & Marketing Award 2020

oleh/by
BUMNTrack
BUMNTrack



25 November / November

The Best Business Strategy & Digital Marketing Team 2020
The Best Business Strategy & Digital Marketing Team 2020

Deskripsi Penghargaan/Award Description
The Best Human Capital People Development & Technology Services 2020
The Best Human Capital People Development & Technology Services 2020

Acara/Event
2020 Digital Marketing & Human Capital Awards
2020 Digital Marketing & Human Capital Awards

oleh/by
Businessnews
Businessnews



25 November / November

The Best Business Strategy & Digital Marketing Team 2020
The Best Business Strategy & Digital Marketing Team 2020

Deskripsi Penghargaan/Award Description
The Best Business Strategy & Digital Marketing Team 2020
The Best Business Strategy & Digital Marketing Team 2020

Acara/Event
2020 Digital Marketing & Human Capital Awards
2020 Digital Marketing & Human Capital Awards

oleh/by
Businessnews
Businessnews



08 Desember / December

The Most Appreciation Corporate Social Responsibility
The Most Appreciation Corporate Social Responsibility

Deskripsi Penghargaan/Award Description

The Most Appreciation Corporate Social Responsibility
The Most Appreciation Corporate Social Responsibility

Acara/Event
Pusat Data dan Analisis Tempo (PDAT) PT Tempo Inti Media Tbk, dan
Center for Indonesia Taxation Analysis (CITA)
*Pusat Data dan Analisis Tempo (PDAT) PT Tempo Inti Media Tbk, dan
Center for Indonesia Taxation Analysis (CITA)*

oleh/by
Tempo Country Contributor
Award 2020
*Tempo Country Contributor
Award 2020*



2020

**Special Achievement for the Corporate Contribution to Improving
Entrepreneurship & SME in Indonesia**
*Special Achievement for the Corporate Contribution to Improving
Entrepreneurship & SME in Indonesia*

Deskripsi Penghargaan/Award Description
Special Achievement for the Corporate Contribution to Improving
Entrepreneurship & SME in Indonesia
*Special Achievement for the Corporate Contribution to Improving
Entrepreneurship & SME in Indonesia*

Acara/Event
TOP CSR PKBL of The Year 2020 Trans Co Indonesia dan Info Brand
TOP CSR PKBL of The Year 2020 Trans Co Indonesia dan Info Brand

oleh/by



Sertifikasi yang Berlaku di Tahun 2020

Certification that Applies in 2020

Tanggal Dikeluarkannya Sertifikasi <i>Date of Certification Issued</i>	Jenis Sertifikat <i>Certificate Type</i>	Deskripsi Sertifikasi <i>Certification Description</i>	Dikeluarkan Oleh <i>Issued by</i>	Masa Berlaku Hingga <i>Validity Period Until</i>
2 Mei 2018 <i>May 2, 2018</i>	Sertifikasi Manajemen Mutu ISO 9001:2015 <i>2015 Quality Management Certification</i>	Sertifikasi Sistem Manajemen Mutu dengan standard bertaraf Internasional yang bertujuan untuk menjamin produk atau jasa yang dihasilkan suatu Perusahaan <i>Quality Management System Certification with international standard that aims to guarantee the products or services produced by a Company</i>	Sucofindo	1 Mei 2021 <i>May 1, 2021</i>
5 Agustus 2020 <i>August 5, 2020</i>	Sertifikasi Sistem Manajemen Anti Suap (SMAP) ISO 37001:2016 <i>2016 Anti-Bribery Management System (SMAP) Certification</i>	Sertifikasi untuk mengambil langkah-langkah preventif guna mencegah, mendeteksi, maupun mengatasi penyuapan yang terjadi di lingkungan Perusahaan. <i>Certification to take preventive measures to prevent, detect, or address bribery occurring in an enterprise environment</i>	PT SAI Global Indonesia	4 Agustus 2023 <i>August 4, 2023</i>
21 Desember 2020 <i>December 21, 2020</i>	Sertifikasi Pemeringkatan AA+ dari Pefindo <i>AA+ Rating Certification from Pefindo</i>	Sertifikasi terhadap Perusahaan atas Risiko Kredit <i>Certification of Companies for Credit Risk</i>	PT Pemeringkatan Efek Indonesia (PEFINDO)	1 Desember 2021 <i>December 1, 2021</i>

KEANGGOTAAN ASOSIASI

Association Membership

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

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

DAFTAR ALAMAT ENTITAS ANAK DAN KANTOR CABANG / KANTOR PERWAKILAN

Address List of Subsidiaries and Branch Offices/Representative Offices



- | | |
|---|---|
| Kanwil I Medan | Kanwil VI Surabaya |
| Kanwil II Palembang | Kanwil VII Denpasar |
| Kanwil III Jakarta | Kanwil VIII Banjarmasin |
| Kanwil IV Bandung | Kanwil IX Makassar |
| Kanwil V Semarang | KC (Kantor Cabang) |



ENTITAS ANAK

Subsidiaries

PT PENJAMINAN JAMKRINDO SYARIAH

Gedung Jamsyar

Jamsyar Building

Gedung Jamsyar
Jl. Letjend Suprpto No.20 Blok A II/4
Cempaka Putih Timur
Jakarta Pusat 10510

KONTAK

Contact

-  +62 21 6540386
-  +62 21 6540389
-  info@jamkrindosyariah.com
-  www.jamkrindosyariah.com

Kantor Pusat PT Jamkrindo

PT 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.com
-  www.jamkrindo.com

Kantor Wilayah / Regional Office

Kantor Wilayah Regional Office		Alamat Address
I	Medan	Jl. Bukit Barisan No.03 Medan – 20111; Telp: (061) 88813219 Fax: (061) 88741192
II	Palembang	Jl. Basuki Rahmat Ruko No.4 (Depan BLPT) Kec. Kemuning Palembang 30127; Telp: (0711) 5556582 Fax: (0711) 5556589
III	Jakarta	Gedung Jamkrindo Jl. Angkasa Blok B-9 Kav. 6 Kota Baru - Bandar Kemayoran, Jakarta Pusat 10610, DKI Jakarta; Telp (021) 6540335 Fax (021) 6540387
IV	Bandung	Jl. Soekarno Hatta Km. 12 No.722 Gedebage, Bandung. 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 Telp: 0411-875836 Fax: (0411) 8099005

Kantor Cabang Khusus / Special Branch Office

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

Kantor Cabang / Branch Offices

Kantor Wilayah Regional Office	Kantor Cabang Branch Offices	Alamat Address
I	1 Medan	Jl. Sei Serayu No.40 Medan, Sumatera Utara; Telp: (061) 4152827 / 4155767 Fax: (061) 4156775
	2 Pekanbaru	Jl. Jend. Sudirman No.150, Kel. Suka Ramai - Pekanbaru 28113 Telp: 0761-854311, 854870 Fax: 0761-848801
	3 Aceh	Jl. Syah Kuala No.10 A-B Kel. Bandar Baru Kec. Kuta Alam Banda Aceh 23126; Telp: (0651) 8016790 Fax: (0651) 8011094
	4 Padang	Jl. Khatib Sulaiman No.47 C Padang, Sumatera Barat; Telp: (0751) 7050598 Fax: (0751) 447165
	5 Tanjung Pinang	Komplek Ruko Pamedan Jl. Raja Ali Haji No.6 Telp: (0771) 316919
	6 Batam	Jl. Raja Ali Haji Fisabilillah, Komp Ruko Mahkota Raya Blok G No.9, Batam Center Telp: (0778) 7495993
	7 Balige	Jl. Sisingamangaraja No.87, Kec. Balige, Kab. Toba Samosir 22316 Sumatera Utara Telp/Fax : (0632) 21501/ (0632) 21722
	8 Palembang	Jl. Residen Abdul Rozak no.188-189 Kelurahan Kalidoni Palembang; Telp: (0711) 7826393 Fax: (0711) 7826398
	9 Jambi	Jl. Sumantri Brojonegoro No.23 RT 11 Kelurahan Payo Lebar Kecamatan Jelutung, Kota Jambi Telp: (0741) 668707 Fax: (0741) 668115
II	10 Bengkulu	Jl. Ahmad Yani RT. 004 / RW. 001 No.28 Kelurahan Jitra, Kecamatan Teluk Segara, Kota Bengkulu-38119; Telp: (0736) 344541 Fax: (0736) 344249
	11 Lampung	Jl. Jend Sudirman No.128 RT.001 RW 001, Rawa Laut, Enggal. Bandar Lampung; Telp: (0721) 778511 Fax: (0721) 778513
	12 Pangkal Pinang	Jl. A. Yani No.11 H Pangkal Pinang – 33136; Telp: (0717) 432837 Fax: (0717) 436816

Kantor Wilayah Regional Office	Kantor Cabang Branch Offices	Alamat Address
III	13 Jakarta	Gedung Jamkrindo Jl. Angkasa Blok B-9 Kav. 6 Kota Baru - Bandar Kemayoran Jakarta Pusat - 10610 Telp: (021) 6540409
	15 Pontianak	Jl. Moch. Solor No 4. RT/RW 004/007, Kel. Akcaya, Pontianak Selatan, Kalimantan Barat 78121 Telp: (0561) 749095, Fax: (0561) 7461468
	16 Serang	Ruko Cipare Blok A1 Jl. Jendral A. Yani No.34, Serang, Banten - 42117, Telp/Fax : (0254) 228999/ (0254) 229247
	17 Tangerang	Ruko Golden Boulevard Blok C No.1 Jl. Pahlawan Seribu, BSD City, Tangerang Selatan 15322
	18 Bandung	Jl. Soekarno Hatta KM 12 No.722 Gedebage, Bandung Telp: (022) 7816267
IV	19 Cirebon	Jl. Dr Sudarsono No.10 B RT. 004 RW. 005, Kesambi- Kota Cirebon, Jawa Barat; Telp: (0231) 8336851 Fax: (0231) 8336850
	20 Purwakarta	Jl. Terusan Ibrahim Singadilaga No.6 RT/RW 01/01 No.55 Kel. Purwamekar, Kec. Purwakarta, Kab. Purwakarta Jawa Barat; Telp: (0264) 8304002 Fax: (0264) 8304002
	21 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
	22 Tasikmalaya	Jl. Sutisna Senjaya No.199 A Ruko No.6 F Kel. Lengkongsari Tawang-Tasikmalaya Telp: (0265) 314169
	23 Semarang	Jl. Pamularsih No.68 A Semarang; Telp: (024) 7614136 / 7610129 Fax: (024) 7614138
V	24 Yogyakarta	Jl. HOS Cokroaminoto No.161 A, Tegalrejo Kota Yogyakarta - 55244; Telp: (0274) 5012288 / 5012323 Fax: (0274) 5012545
	25 Solo	Jl. Honggowongso No.141 A, RT/RW 004/005 Kel. Kratonan, Kec. Serengan Surakarta; Telp: (0271) 2936030 Fax: (0271) 2936030
	26 Purwokerto	Ruko Centrum Unit A Jl. Komisaris Bambang Suprpto No.21-23 Kel. Purwokerto Lor, Kec. Purwokerto Timur, Kabupaten Banyumas. Jawa Tengah; Telp: (0281) 6572555 Fax: (0281) 6574755
	27 Kudus	Jl. Jend. Sudirman Ruko Sudirman Square No.12-14 Kel. Nganguk, Kec Kota Kudus. Jawa Tengah — 59312; Telp: (0291) 430757 Fax: (0291) 430758
	28 Pekalongan	Komplek Ruko Diponegoro Jl. Diponegoro No.38, Dukuh, Pekalongan Utara. Pekalongan — 51146; Telp: (0285) 4420770 Fax: (0285) 4420777
VI	29 Surabaya	Jl. Diponegoro No.171. Surabaya; Telp: (031) 5679848 Fax: (031) 5679592
	30 Kediri	Jl. Kilisuci No.85 Kota Kediri; Telp: (0354) 7418826 Fax: (0354) 680881
	31 Banyuwangi	Jl. Letjend S. Parman No.116, Kel. Sumberrejo, Kec Banyuwangi, Kab Banyuwangi — 68419; Telp: (0333) 418140 Fax: (0333) 425804
	32 Malang	Jl. Letjend S. Parman No.56 Blok A-4 Malang; Telp: (0341) 4377377 Fax: (0341) 4378177
	33 Madiun	Jl. Thamrin No.38, Madiun — 63117; Telp: (0351) 4472250 Fax: (0351) 4472249
VII	34 Denpasar	Jl. Hang Tuah No.76 Denpasar Telp: (0361) 286854
	35 Mataram	Jl. Sriwijaya Ruko 4 No.179, Mataram; Telp: (0370) 644573/ 644747 Fax: (0370) 644572
	36 Sumbawa Besar	Jl. Hasanuddin No.82 kec. Sumbawa Besar NTB, Telp: 0371-2629239
	37 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
	38 Samarinda	Jl. A Yani No.37 Kec. Sungai Pinang, Kel. Sungai Pinang Dalam, Samarinda, Kalimantan Timur 75117; Telp: (0541) 747608 Fax: (0541) 206578
VIII	39 Banjarmasin	Jl. Gatot Subroto No.17 B Kuripan Banjarmasin-70236; Telp: (0511) 3273345 Fax: (0511) 3273435
	40 Palangkaraya	Jl. Yos Sudarso No.6 Kota Palangkaraya Provinsi Kalimantan Tengah 73112 Telp/fax : (0536) 4264269/(0536) 3242394
	41 Tarakan	Jl. Jend Sudirman RT. 04 Kel. Pamusian, Kec. Tarakan Tengah, Tarakan - 77113; Telp: (0551) 30448 Fax: (0551) 30494
	42 Balikpapan	Jl. Jend. Sudirman No.11. Balikpapan - 76114; Telp: (0542) 8504032 Fax: (0542) 8504033

Kantor Wilayah Regional Office	Kantor Cabang Branch Offices	Alamat Address
IX	43 Makassar	Jl. Dr. Sam Ratulangi No.140 Telp: (0411)873031
	44 Gorontalo	Jl. HB Hasin (KH Agus Salim) No.222 Gorontalo Telp: 0435-828003
	45 Mamuju	Jl. Marthadinata No.11 Telp : (0426)2324878
	46 Ambon	Jl Philip Latumahina No.16 Ruko 1 Ambon 97126; Telp: (0911) 351770
	47 Ternate	Jl. Inpres No.7 Ubo – Ubo Kel. Tabona Telp: (0921)3122739
	48 Jayapura	Pusat Bisnis Jayapura Ruko Pasifik Permai Blok H No.17 Kel. Bhayangkara, Kec. Jayapura Utara Telp: (0967)524424
	49 Manokwari	Jl. Trikora, Wosi, Manokwari Papua Barat Telp: (0986)214184
	50 Palu	Jl. Dewi Sartika No.58 C Palu - Sulteng 94121 Telp: (0451) 4131812
	51 Kendari	Jl. La Ode Hadi No.56 B Kendari – 93118 Telp: (0401)3196780
	52 Manado	Jl. R.E. Marthadinata No.43 Manado Telp: (62-431) 865194/865198
	53 Bitung	Jl. Sam ratulangi No.1 Bitung, Sulawesi Utara Telp: (0438) 35939
	54 Pare-pare	Jl. Andi mappatola No.30 c parepare, Sulawesi Selatan Telp: 0421-2914592
	55 Palopo	Jl. Dr. Sam Ratulangi No.90 Kec. Wara Utara, Kota Palopo. Provinsi Sulawesi Selatan - 91911; Telp: (0471) 23006 Fax: (0471) 326925
	56 Sorong	Jl. Basuki Rahmat KM 9 Sorong - Papua Barat Telp: (0951)329081

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

Kanwil Regional Office	KUP KUP	Alamat Address
I	1 Dumai	Jl. Jendral Sudirman No.391 Dumai Kota Telp: (0765) 439037
	2 Rantau Prapat	Jl. MH Thamrin No.04 Rantau Prapat Sumatera Utara; Telp: 0624-326333 Fax: 0624-326222
	3 Mandailing Natal	Jl. Willem Iskandar No.81 Panyabungan – 22913; Telp: 0636-3221148 Fax: 0636-3221774
II	4 Lubuk Linggau	Jalan Yos Sudarso RT 001 No.366 Kel. Majapahit, Kec. Lubuk Linggau Timur 1, Sumatra Selatan Telp: 0733 3281182
III	5 Bogor	Jl. Pajajaran No.28, Warung Jambu, Bogor Telp: (0251) 7564211
	6 Cibinong	Ruko Cibinong City Center Jalan Tegar Beriman 1 Blok A No.29 Cibinong Kab Bogor Telp: (021) 29335250
IV	7 Bekasi	Komplek Ruko Sentra Bisnis Bekasi Mustika Pura Blok A No.7 Jl. Insinyur Haji Juanda No.137 Kelurahan Bekasi Jaya Kecamatan Bekasi Timur, Kotamadya Bekasi
	8 Cimahi	Jl. Amir Mahmud No.572B-C RT02/RW02, Padasuka, Cimahi Tengah, Cimahi
V	9 Magelang	Ruko Metro Square - Mertoyudan, Jl. Raya Magelang-Yogyakarta, Magelang, Jawa Tengah; Telp: (0293) 3201767 Fax: (0293) 3201770
	10 Cilacap	Jl Jend. Sudirman No.17, Cilacap, Telp: (0282) 531194/ 532010 Fax: (0282) 531115
VI	11 Surabaya Kota	Jl. Dr. Ir. H. Soekarno No.360 b. Surabaya; Telp: (031) 87858114 Fax: (031) 87858114
	12 Pamekasan	Jl Jokotole No.26, Barurambat Kota, Kec. Pamekasan, Kab. Pamekasan Telp: 0324 - 3510118
	13 Jember	Jl. Gajah Mada No.187 Jember Telp: 0331 - 4431044
VIII	14 Bojonegoro	Jl. WR. Supratman No.15, Bojonegoro – 62111; Telp: (0353) 2898420 Fax: (0353) 2899525
	15 Pangkalan Bun	Jl. Iskandar Kec. Arut Selatan, Kab Kotawaringin Barat, Kalimantan Tengah 74113
IX	16 Watampone	Jalan Ahmad Yani No.29 B Kel. Jeppe'e Kec. Tanete Riattang Barat Kaba Watampone Provinsi Sulsel Telp: 0481 2921375

INFORMASI PADA SITUS WEB PERUSAHAAN

Information on the Company's Website

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

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

Uraian Description	Ketersediaan Availability	Ketersediaan Information
Informasi pemegang saham sampai dengan pemilik akhir individu <i>Shareholder information up to the individual final owner</i>	✓	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>
Isi Kode Etik <i>Code of Conduct</i>	✓	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>
Informasi Rapat Umum Pemegang Saham (RUPS) paling kurang meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan <i>The information of the General Meeting of Shareholders (GMS) shall at least include the agenda materials discussed in the GMS, the summary of the minutes of GMS, and important date information, namely date of GMS announcement, date of GMS summons, date of GMS implementation, date of release of the summary of the minutes of GMS</i>	✓	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>
Laporan Keuangan tahunan terpisah (5 tahun terakhir) <i>Separate annual financial statements (last 5 years)</i>	✓	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>
Profil Dewan Komisaris dan Direksi <i>Profile of the Board of Commissioners and Board of Directors</i>	✓	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>
Piagam/Charter Dewan Komisaris, Direksi, Komite - komite, dan Unit Audit Internal <i>Charter of the Board of Commissioners, Board of Directors, Committees, and Internal Audit Unit</i>	✓	Telah disediakan pada situs web Jamkrindo dengan alamat www.jamkrindo.co.id <i>It has been provided on Jamkrindo's website with the address www.jamkrindo.co.id</i>

✓ = tersedia pada situs web Jamkrindo | ✗ = belum tersedia pada situs web Jamkrindo
✓ = available on Jamkrindo website | ✗ = not yet available on Jamkrindo website

KINERJA JAMKRINDO

Jamkrindo Performance

Laporan Posisi Keuangan

Statements of Financial Position

dalam juta Rupiah, kecuali dinyatakan lain | in million Rupiah, unless stated others

Uraian Description	2020	2019*	2018
Total Aset Total Assets	19.122.829	16.770.270	15.146.126
Total Liabilitas Total Liabilities	10.266.950	8.092.195	6.729.540
Total Ekuitas Total Equity	8.855.879	8.678.075	8.416.586

Laporan Laba Rugi Komprehensif

Statements of Profit or Loss and Comprehensive Income

*disajikan kembali | restated

dalam juta Rupiah, kecuali dinyatakan lain | in million Rupiah, unless stated others

Uraian Description	2020	2019*	2018
Pendapatan Penjaminan Guarantee Income	2.633.393	2.152.072	1.248.710
Beban Klaim Claim Expenses	1.830.400	1.737.959	723.274
Penjaminan Bersih Net Guarantee	802.993	414.113	525.437
Pendapatan Investasi Bersih Investment Income - Net	799.211	782.810	684.108
Beban Usaha Operating Expenses	(903.670)	(991.759)	(693.236)
Pendapatan (Beban) Lain-lain Bersih Other Income (Expenses)-Net	51.130	24.612	(8.025)
Laba Sebelum Pajak Income Before Tax	722.469	181.638	508.284
Beban Pajak Final Final Tax Expenses	(118.307)	(139.147)	(117.274)
Laba Sebelum Pajak Penghasilan Profit Before Income Tax	604.162	42.491	391.010
(Beban)/Manfaat Pajak Penghasilan (Expense)/Income Tax Benefit	(148.029)	156.420	397.543
Laba Tahun Berjalan Current Year Income	456.133	198.911	397.544
Penghasilan Komprehensif Lain Other Comprehensive Income	89.480	102.334	(135.957)
Laba Komprehensif Tahun Berjalan Comprehensive Income For The Current Year	545.613	301.245	261.586

*disajikan kembali | restated

Uraian Description	2020	2019*	2018
Laba Komprehensif Diatribusikan Kepada: <i>Comprehensive Income Attributed To:</i>			
Pemilik Entitas Induk <i>Parent Entity Owner</i>	545.612	301.247	-
Kepentingan Non-Pengendali <i>Non-controlling interests</i>	1	(2)	-

*disajikan kembali | *restated*

Laporan Arus Kas

Statements of Cash Flows

dalam juta Rupiah, kecuali dinyatakan lain | *in million Rupiah, unless stated others*

Uraian Description	2020	2019*	2018
Arus Kas Bersih Diperoleh Untuk Aktivitas Operasi <i>Cash Flow From Operating Activities</i>	528.040	9.666	491.688
Arus Kas Bersih Diperoleh Untuk Aktivitas Investasi <i>Cash Flow From Investment Activities</i>	(115.549)	(116.668)	360.876
Arus Kas Bersih Diperoleh Untuk Aktivitas Pendanaan <i>Cash Flow From Financing Activities</i>	(400.000)	(39.754)	(80.185)
Kenaikan/Penurunan (Bersih) Kas dan Setara Kas <i>Increase /Decreased (Net) In Cash and Cash Equivalents</i>	12.491	(146.756)	772.379
Kas dan Setara Kas Awal Tahun <i>Cash and Equivalents at The Beginning of Year</i>	88.614	235.370	5.417.929
Kas dan Setara Kas Akhir Tahun <i>Cash and Equivalents at The End of Year</i>	101.105	88.614	6.190.307

*disajikan kembali | *restated*

Rasio Keuangan

Financial Ratios

Uraian Description	2020	2019*	2018
Rasio Likuiditas <i>Liquidity Ratio</i>			
• <i>Current Ratio</i>	219,19%	205,18%	450,89%
Rasio Solvabilitas <i>Solvency Ratio</i>			
• <i>Debt to Equity Ratio</i>	186,26%	207,47%	43,78%
Rasio Rentabilitas <i>Rentability Ratio</i>			
• <i>Net profit margin</i>	16,14	8,60%	24%
• <i>Profit Margin on Sales</i>	21,05%	6,19%	25,10%
• <i>Return on Assets</i>	4,03%	1,14%	3,29%
• <i>Return on Equity</i>	5,20%	2,33%	3,50%

*disajikan kembali | *restated*

COMPANY PROFILE 2021

PT JAMKRINDO



A member of **IFG**

Gedung Jamkrindo

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