



PROFIL PERUSAHAAN *COMPANY PROFILE* 2019

Perusahaan Umum Jaminan Kredit Indonesia

SEKILAS TENTANG PERUM JAMKRINDO

PERUM JAMKRINDO AT A GLANCE



Nama Perusahaan/ Company Name

Perusahaan Umum Jaminan Kredit Indonesia (Perum Jamkrindo)



Bentuk dan Status Badan Usaha/ Form and Status of Business Entity

Perusahaan Umum (Perum)
Public Company



Tanggal Pendirian/ Date of Establishment

1 Juli 1970
July 1, 1970



Dasar Hukum/ Legal Basis

- Peraturan Pemerintah No. 35 Tahun 2018 tentang Perusahaan Umum (Perum) Jaminan Kredit Indonesia tanggal 20 Juli 2018
- Keputusan Menteri Keuangan No. KEP-77/KM.10/2009 tanggal 22 April 2009
- Government Regulation No. 35 of 2018 concerning the Perum Jamkrindo dated July 20, 2018
- Decree of the Minister of Finance No. KEP-77 / KM.10 / 2009 dated April 22, 2009



Dasar Hukum Pelaksanaan Usaha Penjaminan/ Legal Basis of Business Guarantee Practice

- Undang-Undang No. 1 Tahun 2016 tentang Penjaminan
- Peraturan Pemerintah No. 1 Tahun 2016 tentang Lembaga Pelaksana Penjaminan Sistem Resi Gudang
- Peraturan Otoritas Jasa Keuangan No. 1/POJK.05/2017 tanggal 11 Januari 2017 tentang Perizinan Usaha dan Lembaga Penjaminan
- Peraturan Otoritas Jasa Keuangan No. 2/POJK.05/2017 tanggal 11 Januari 2017 tentang Penyelenggaraan Usaha Lembaga Penjaminan
- Peraturan Otoritas Jasa Keuangan No. 3/POJK.05/2017 tanggal 11 Januari 2017 tentang Tata Kelola Perusahaan Yang Baik Bagi Lembaga Penjamin
- Peraturan Otoritas Jasa Keuangan No. 56/POJK.05/2017 tanggal 28 Agustus 2017 tentang Perubahan Kedua Atas POJK No. 1/POJK.05/2016 tentang Investasi Surat Berharga Negara Bagi Lembaga Jasa Keuangan Non-Bank
- Law No. 1 of 2016 concerning Guarantees
- Government Regulation No. 1 of 2016 concerning the Implementing Agency for Guarantee of Warehouse Receipt System
- Financial Services Authority Regulation Number 1 / POJK.05 / 2017 dated January 11, 2017, concerning Business Licensing and Guarantee Institutions
- Financial Services Authority Regulation Number 2 / POJK.05 / 2017 dated January 11, 2017, concerning Business Implementation of the Guarantee Institutions
- Financial Services Authority Regulation Number 3 / POJK.05 / 2017 dated January 11, 2017, concerning Good Corporate Governance for Guarantee Institutions
- Financial Services Authority Regulation Number 56 / POJK.05 / 2017 dated August 28, 2017, concerning the Second Amendment to Financial Services Authority Regulation No. 1 / POJK.05 / 2016 concerning Investment in Government Securities for Non-Bank Financial Services Institutions



SEKILAS TENTANG PERUM JAMKRINDO PERUM JAMKRINDO AT A GLANCE



Bidang Usaha/ Line of Business

Penjaminan kredit baik bersifat langsung maupun tidak langsung yang diberikan kepada bank atau Badan Usaha Mikro, Kecil, Menengah, dan Koperasi (UMKMK)

Direct and indirect credit guarantees given to banks or Micro, Small, Medium Enterprises (MSMEs) and Cooperatives



Jaringan Usaha/ Business Network

9 Kantor Wilayah, 56 Kantor Cabang dan 16 Kantor Unit Pelayanan (KUP) yang tersebar di seluruh Indonesia
9 Regional Offices, 56 Branch Offices and 16 Service Unit Offices (KUP) spread throughout Indonesia



Kepemilikan/ Ownership

100% Negara Republik Indonesia, melalui Pemerintah Republik Indonesia/Kementerian Badan Usaha Milik Negara

100% belong to the Republic of Indonesia, under the care of the Government of the Republic of Indonesia / Ministry of State-Owned Enterprises



Penyertaan Modal Negara/ State Equity Participation

Rp7.638.733.365.160,-
 IDR7,638,733,365,160,-



Jumlah Karyawan/ Number of Employees

1.002 orang di 2018
 1,002 people in 2018



Alamat/ Address

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

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MEDIA SOSIAL SOCIAL MEDIA

- Perum Jamkrindo
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RIWAYAT SINGKAT JAMKRINDO

BRIEF HISTORY OF JAMKRINDO

SELAYANG PANDANG SEJARAH PERUM JAMKRINDO

Perusahaan Umum Jaminan Kredit Indonesia, atau disebut juga dengan “Perum Jamkrindo” atau “Perusahaan” merupakan Badan Usaha Milik Negara (BUMN) yang memiliki fokus kegiatan usaha pada bidang penjaminan kredit, baik konvensional maupun syariah.

Sebagai perusahaan BUMN, Perum Jamkrindo berkomitmen secara penuh dalam melaksanakan dan menunjang kebijakan maupun program Pemerintah di bidang ekonomi dan pembangunan nasional dalam upaya menyejahterahkan kehidupan bangsa. Implementasi komitmen tersebut dilaksanakan melalui kegiatan pemberian bantuan konsultasi manajemen berupa pemberian jaminan kredit bersifat tunai dan non-tunai, yang diberikan oleh bank atau badan usaha kepada Usaha Mikro, Kecil, Menengah, dan Koperasi (UMKM dan Koperasi). Dalam upaya meningkatkan ekonomi masyarakat secara merata dan memudahkan aksesibilitas, Perum Jamkrindo terus melakukan pengembangan jaringan kerja hingga ke pelosok negeri serta melakukan perbaikan dan pengembangan pada kualitas layanan.

Jamkrindo didirikan pada pertengahan tahun 1970 sebagai Lembaga Jaminan Kredit Koperasi (LJKK). Pada masa itu perkembangan koperasi masih tertinggal dibandingkan dengan perusahaan milik negara dan perusahaan swasta. Dalam perkembangannya, LJKK kemudian diubah menjadi Perusahaan Umum Pengembangan Keuangan Koperasi (Perum PKK) melalui Peraturan Pemerintah No. 51 Tahun 1981 tanggal 23 Desember 1981 yang disempurnakan dengan Peraturan Pemerintah No. 27 Tahun 1985 tanggal 31 Mei 1985 tentang Perusahaan Umum Pengembangan Keuangan Koperasi.

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

HISTORY OF PERUM JAMKRINDO AT A GLANCE

The Indonesian Credit Guarantee Public Corporation, also called “Perum Jamkrindo” or “Company” is a State-Owned Enterprise (SOE) that has a focus on business activities in the field of both conventional and sharia credit guarantee.

As an SOE, Perum Jamkrindo is fully committed to implementing and supporting Government policies and programs in the field of national economy and development in an effort to improve the life of the nation. The implementation of these commitments was carried out through the activities of providing management consulting assistance in the form of providing cash and non-cash credit guarantees provided by banks or business entities to Micro, Small, Medium Enterprises and Cooperatives (MSMEs and Cooperatives). In an effort to improve the economy of the community evenly and facilitate accessibility, Perum Jamkrindo continues to develop its work network to all corners of the country as well as make improvements and development on service quality.

Jamkrindo was established in the mid-1970s as the Cooperative Credit Guarantee Agency (LJKK). At that time, the development of cooperatives was still behind compared to state-owned enterprises and private companies. In its development, LJKK was later changed to a Cooperative Financial Development Public Corporation (Perum PKK) through Government Regulation No. 51 of 1981 dated December 23, 1981, which was perfected by Government Regulation No. 27 of 1985 dated 31 May 1985 concerning the Public Corporation for Cooperative Financial Development.

The successful implementation of the functions and duties of Perum PKK in developing cooperatives through credit guarantee activities has made the Government expand the service coverage of Perum PKK to not only be limited to cooperatives but also includes MSMEs. For this effort, the Government again issued a policy aimed at strengthening the role of Perum PKK through the issuance of Government Regulation No. 95 of 2000 dated 7 November 2000 which at the same time changed the name of Perum PKK to become a Public Business Facility Development Company (Perum SPU).



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

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

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

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

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

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

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

In 2018, the Government issued Government Regulation No. 35 of 2018 concerning the Indonesian Credit Public Corporation (Perum). This regulation was issued in order to increase the role of Perum Jamkrindo in the national guarantee industry in an effort to succeed Government policies and programs in the national economy and development sector. The Government views Jamkrindo as necessary to develop its business by increasing the Company's business activities in accordance with current developments and needs, to support Government policies and programs in the field of national economy and development.

BIDANG USAHA

LINE OF BUSINESS

KEGIATAN USAHA BERDASARKAN ANGGARAN DASAR: PENERIMA JAMINAN

Berdasarkan Peraturan Pemerintah Republik Indonesia Nomor 35 Tahun 2018 Tentang Perusahaan Umum (Perum) Jaminan Kredit Indonesia yang menjadi anggaran dasar perusahaan, dalam pasal 6 disebutkan bahwa Maksud, Tujuan, dan Kegiatan Usaha sebagai berikut:

1. Perusahaan memiliki maksud dan tujuan untuk turut melaksanakan dan menunjang kebijakan dan program Pemerintah di bidang ekonomi dan pembangunan nasional, dengan melaksanakan kegiatan usaha Penjaminan bagi Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi, Penjaminan bagi Badan Usaha Milik Negara, Penjaminan sistem resi gudang, dan optimalisasi pemanfaatan sumber daya Perusahaan berdasarkan prinsip tata kelola perusahaan yang baik.
2. Dalam melaksanakan maksud dan tujuan sebagaimana dimaksud pada ayat (1), Perusahaan melakukan kegiatan usaha utama:
 - a. Penjaminan kredit, pembiayaan atau pembiayaan berdasarkan Prinsip Syariah yang diberikan oleh lembaga keuangan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi
 - b. Penjaminan pinjaman yang disalurkan oleh Koperasi simpan pinjam atau Koperasi yang mempunyai unit usaha simpan pinjam kepada anggotanya;
 - c. Penjaminan kredit dan/atau pinjaman program kemitraan yang disalurkan oleh badan usaha milik negara dalam rangka program kemitraan dan bina lingkungan;
 - d. Penjaminan surat utang kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - e. Penjaminan pembelian barang secara angsuran yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - f. Penjaminan transaksi dagang yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - g. Penjaminan pengadaan barang dan/atau jasa *surety bond* yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;
 - h. Penjaminan bank garansi (kontra bank garansi) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi;

BUSINESS ACTIVITIES BASED ON ARTICLES OF ASSOCIATION: GUARANTEE RECIPIENTS

Based on the Government Regulation of the Republic of Indonesia Number 35 of 2018 concerning Public Corporation (Perum) Indonesian Credit Guarantees (Jamkrindo) which are the Company's articles of association, in Article 6 it is stated that the Company's Purpose, Objectives, and Business Activities are as follows:

1. The Company has the intent and purpose to participate in implementing and supporting Government policies and programs in the field of national economy and development, by conducting business guarantees for Micro, Small and Medium Enterprises, as well as Cooperatives, Guarantee for state-owned enterprises, Guarantee receipt systems warehouse, and optimizing the utilization of Company resources based on the principles of good corporate governance.
2. In carrying out the aims and objectives as referred to in paragraph (1), the Company carries out business activities for the following:
 - a. Credit guarantee, conservative financing, or financing based on Sharia Principles provided by financial institutions to Micro, Small and Medium Enterprises and Cooperatives
 - b. Loan guarantees channeled by savings and loan cooperatives or cooperatives that have a savings and loan business unit to its members;
 - c. Credit guarantee and/or partnership program loans distributed by state-owned enterprises in the context of partnership and community development programs;
 - d. Guarantee of debt securities for Micro, Small and Medium Enterprises, and Cooperatives;
 - e. Guarantee of purchase of goods in installments made to Micro Enterprises, Small Businesses, and Medium Enterprises, as well as Cooperatives;
 - f. Guarantee of trade transactions carried out for Micro Businesses, Small Businesses, and Medium Enterprises, as well as Cooperatives;
 - g. Guarantee of the procurement of surety bond goods and/or services carried out for Micro, Small Business, and Medium Enterprises, as well as Cooperatives;
 - h. Guarantee of bank guarantees (counter bank guarantees) made to Micro, Small and Medium Enterprises, and Cooperatives;

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| <ul style="list-style-type: none"> i. Penjaminan surat kredit berdokumen dalam negeri yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; j. Penjaminan letter of credit yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; k. Penjaminan kepabeanaan (Custom bond) yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; l. Penjaminan cukai yang dilakukan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; m. Penjaminan pembiayaan kepada usaha rintisan (start up business) yang memenuhi kriteria Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; n. Penjaminan layanan pinjam meminjam uang berbasis teknologi informasi yang diberikan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi; o. Penjaminan dalam rangka sinergi antara Perusahaan dengan badan usaha milik negara lain; p. Penjaminan sistem resi gudang sesuai ketentuan peraturan perundang-undangan ; q. Penjaminan kredit atau pembiayaan berdasarkan Prinsip Syariah kepada perorangan sesuai dengan maksud dan tujuan Perusahaan; r. Pemberian jasa konsultasi manajemen terkait dengan kegiatan usaha Penjaminan; s. Pemeringkatan, konsultasi manajemen, jasa manajemen, pendampingan/pemberdayaan, serta layanan lainnya bagi Usaha Mikro, Usaha Kecil, dan Usaha Menengah serta Koperasi; dan t. Kegiatan usaha utama lainnya setelah mendapat persetujuan dari Otoritas Jasa Keuangan dan/atau instansi terkait sesuai dengan kewenangannya. <p>3. Kegiatan usaha utama Perusahaan dapat dilakukan dalam bentuk Penjaminan bersama (co-guarantee) kecuali kegiatan usaha utama sebagaimana dimaksud pada ayat (2) huruf r dan huruf s.</p> <p>4. Selain kegiatan usaha utama sebagaimana dimaksud pada ayat (2), sepanjang mendukung secara finansial terhadap kegiatan usaha utama, Perusahaan dapat melaksanakan kegiatan usaha dalam rangka optimalisasi pemanfaatan potensi sumber daya yang dimiliki dan/ atau dikuasai Perusahaan sebagaimana ditetapkan oleh Menteri.</p> | <ul style="list-style-type: none"> i. <i>Guarantee of domestic documented letters of credit for Micro, Small and Medium Enterprises, and Cooperatives;</i> j. <i>Guarantee of letters of credit made to Micro, Small and Medium Enterprises, and Cooperatives;</i> k. <i>Customs guarantees (Custom bonds) carried out for Micro Businesses, Small Businesses, and Medium Enterprises, as well as Cooperatives;</i> l. <i>Excise guarantees carried out on Micro, Small and Medium Enterprises, and Cooperatives;</i> m. <i>Financing guarantees for start-up businesses that meet the criteria of Micro Business, Small Business, and Medium Enterprises, as well as Cooperatives;</i> n. <i>The guarantee of IT-based money lending services provided to Micro, Small and Medium Enterprises, and Cooperatives;</i> o. <i>Guarantee in the context of synergy between the Company and other state-owned enterprises;</i> p. <i>Guarantee of warehouse receipt system in accordance with the provisions of legislation;</i> q. <i>Credit guarantee or financing based on Sharia Principles to individuals in accordance with the purposes and objectives of the Company;</i> r. <i>Provision of management consulting services related to Guarantee business activities;</i> s. <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> t. <i>Other main business activities after obtaining approval from the Financial Services Authority and/or related institutions in accordance with their authority.</i> <p>3. <i>The main business activities of the Company can be carried out in the form of joint guarantee (co-guarantee) except for the main business activities as referred to in paragraph (2) point r and s.</i></p> <p>4. <i>In addition to the main business activities as referred to in paragraph (2), as long as financially supporting the main business activities, the Company can carry out business activities in order to optimize the utilization of potential resources that are owned and/or controlled by the Company as determined by the Minister.</i></p> |
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Dalam upaya mencapai maksud dan tujuan tersebut, Perusahaan dapat menyelenggarakan beberapa kegiatan usaha dan kebijakan pengembangan usaha untuk mendukung pembiayaan. Berikut disampaikan pelaksanaan kegiatan usaha dan kebijakan pengembangan usaha yang telah dilakukan.

In an effort to achieve these 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 Usaha Berdasarkan Anggaran Dasar <i>Business Activities Based on Articles of Association</i>	Telah/Belum Dijalankan <i>Has or has not been performed</i>	Keterangan <i>Description</i>
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, Penjaminana Kredit Mikro, Penjaminan Kredit Usaha Rakyat <i>Available on General Credit Guarantee products, Micro Credit Guarantee, People's Business Credit Guarantee</i>
2	Penjaminan pinjaman yang disalurkan oleh Koperasi simpan pinjam atau Koperasi yang mempunyai unit usaha simpan pinjam kepada anggotanya <i>Loan guarantees channeled by savings and loan cooperatives or cooperatives that have a savings and loan business unit to its members</i>	√	Terdapat pada produk Penjaminan Kredit Multiguna KKLK <i>Available on the KKLK Multipurpose Credit Guarantee product</i>
3	Penjaminan kredit dan/atau pinjaman program kemitraan yang disalurkan oleh badan usaha milik negara dalam rangka program kemitraan dan bina lingkungan <i>Credit guarantee and/or partnership program loans distributed by state-owned enterprises in 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>	-	-
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>

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No	Kegiatan Usaha Berdasarkan Anggaran Dasar <i>Business Activities Based on Articles of Association</i>	Telah/Belum Dijalankan <i>Has or has not been performed</i>	Keterangan <i>Description</i>
7	Penjaminan pengadaan barang dan/atau jasa surety bond 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 <i>Surety Bond</i> , <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 Co-Guarantee <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>	-	-
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>	-	-
11	Penjaminan kepabeanaan (<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</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 enjaminan Kredit Umum, dan Penjaminan Kredit Mikro <i>Available on General Credit guarantee products, and Micro Credit Guarantees</i>

No	Kegiatan Usaha Berdasarkan Anggaran Dasar <i>Business Activities Based on Articles of Association</i>	Telah/Belum Dijalankan <i>Has or has not been performed</i>	Keterangan <i>Description</i>
14	Penjaminan layanan pinjam meminjam uang berbasis teknologi informasi yang diberikan kepada Usaha Mikro, Usaha Kecil, dan Usaha Menengah, serta Koperasi <i>The guarantee of IT-based money lending services provided to Micro, Small and Medium Enterprises, and Cooperatives;</i>	√	Terdapat pada produk Penjaminan Kredit Mikro <i>Available on Micro Credit Guarantee products</i>
15	Penjaminan dalam rangka sinergi antara Perusahaan dengan badan usaha milik negara lain <i>Guarantee in the context of synergy between the Company and other state-owned enterprises;</i>	√	Terdapat dalam produk <i>Surety Bond</i>, Penjaminan Bersama KUR, Penjaminan Pembiayaan Invoice <i>Available in Surety Bond products, KUR Joint Guarantee, Invoice Financing Guarantee</i>
16	Penjaminan sistem resi gudang sesuai ketentuan peraturan perundang-undangan <i>Guarantee of warehouse receipt system in accordance with the provisions of legislation;</i>	√	Terdapat pada produk Penjaminan Kredit Subsidi Resi Gudang <i>Available on the Warehouse Receipt Credit Guarantee Subsidy product</i>
17	Penjaminan kredit atau pembiayaan berdasarkan Prinsip Syariah kepada perorangan sesuai dengan maksud dan tujuan Perusahaan; <i>Credit guarantee or financing based on Sharia Principles to individuals 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>
18	Pemberian jasa konsultasi manajemen terkait dengan kegiatan usaha Penjaminan <i>Provision of management consulting services related to Guarantee business activities;</i>	√	Dilakukan oleh korporasi <i>Conducted by the corporation</i>
19	Pemeringkatan, konsultasi manajemen, jasa manajemen, pendampingan/pemberdayaan, serta layanan lainnya bagi Usaha Mikro, Usaha Kecil, dan Usaha Menengah serta Koperasi, dan <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>Conducted by the Risk Management Division and PUKM</i>
20	Kegiatan usaha utama lainnya setelah mendapat persetujuan dari Otoritas Jasa Keuangan dan/atau instansi terkait sesuai dengan kewenangannya <i>Other main business activities after obtaining approval from the Financial Services Authority and/or related institutions in accordance with their authority.</i>	√	Penjaminan Bersama KUR <i>KUR Collateral Guarantee</i>

v = telah dijalankan
x = belum/tidak dijalankan

v = Has been performed
x = Has not been performed

PRODUK USAHA PENJAMINAN

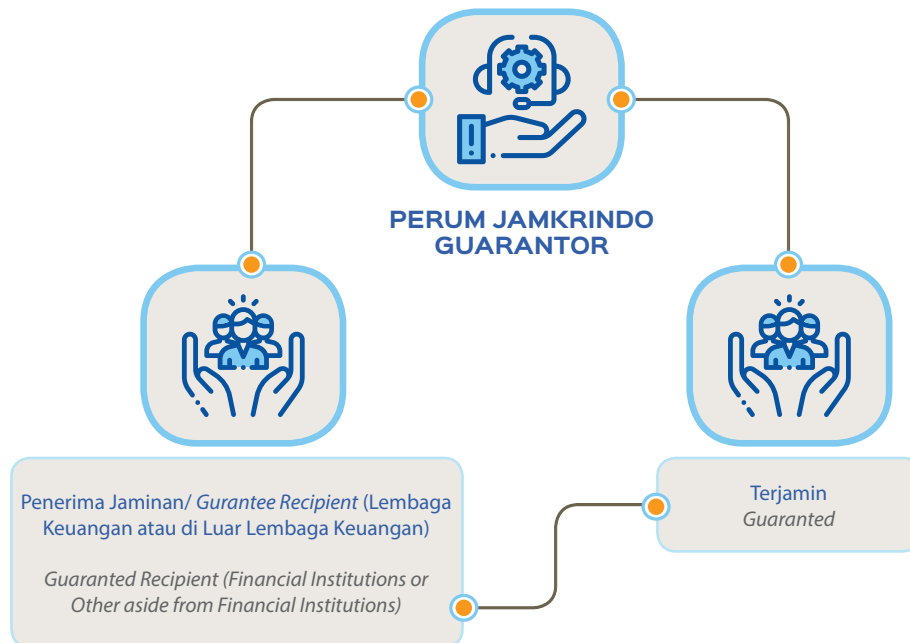
GUARANTEE BUSINESS PRODUCTS

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

Credit Guarantee is the activity of providing guarantees for the fulfillment of the Credit Recipient's financial obligations (Guaranteed) to the Guarantee Recipient. The Credit Guarantee Process involves at least 3 (three) parties, namely the credit 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:*

Kegiatan <i>Activities</i>	Keterangan <i>Description</i>
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>
Penjaminan KPR Sejahtera FLPP <i>Kpr Sejahtera Guarantee - Housing Financing Liquidity Facility</i>	Penjaminan terhadap penyaluran kredit pemilikan rumah yang merupakan program kerjasama antara Pihak Perbankan dengan Kementerian Pekerjaan Umum dan Perumahan Rakyat Republik Indonesia dengan suku bunga rendah, cicilan ringan dan tetap sepanjang jangka waktu kredit yang diperuntukan bagi masyarakat berpenghasilan rendah. <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>
Penjaminan Sistem Resi Gudang <i>Guarantee on the Warehouse Receipt System</i>	Kegiatan pemberian jaminan kepada Pengelola Gudang atas Kewajibannya kepada petani dalam melakukan pengelolaan barang komoditas. <i>Guarantee activities to Warehouse Managers for their Obligations to farmers in managing commodity goods</i>
Penjaminan Kredit Umum <i>Guarantee on General Credit</i>	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan Lembaga Keuangan Lainnya (Non Bank) kepada Terjamin untuk keperluan tambahan Modal Kerja dan/atau Investasi dalam rangka peningkatan dan pengembangan usaha Terjamin, yang proses penjaminannya dilakukan secara kasus per kasus <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>
Penjaminan Kredit Mikro <i>Micro Credit Guarantee</i>	Penjaminan atas kredit yang diberikan oleh Penerima Jaminan kepada Terjamin Pengusaha Mikro dan Kecil, untuk keperluan Modal Kerja dan/atau investasi dalam rangka peningkatan dan pengembangan usaha Produktif, yang jumlah plafond kredit sesuai dengan ketentuan kredit mikro di Penerima Jaminan, yang proses pengajuan penjaminannya dilakukan secara otomatis bersyarat (<i>Conditional Automatic Cover/CAC</i>). <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>
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>

PRODUK USAHA PENJAMINAN
 GUARANTEE BUSINESS PRODUCTS

Kegiatan Activities	Keterangan Description
Penjaminan Kredit Multiguna <i>Multipurpose Credit Guarantee</i>	Penjaminan atas kredit/pembiayaan yang diberikan oleh Penerima Jaminan untuk Lembaga Keuangan Lainnya (<i>Non Bank</i>) kepada Terjamin, perorangan (pegawai tetap suatu Perusahaan/instansi Pemerintah) baik yang penyalurnya dilakukan secara langsung maupun melalui lembaga lain 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>
Penjaminan Distribusi Barang <i>Goods Distribution Guarantee</i>	Penjaminan kredit untuk kredit/pembiayaan distribusi yang diberikan oleh perusahaan fabrikasi (manufaktur) kepada distributor yang mendistribusikan barang. (analisa penjaminan dilakukan dengan <i>case by case</i>) <i>Credit guarantees for credit/financing of distribution which is given provided by manufacturing (companies to distributors who distribute goods. (guarantee analysis is done on case basis</i>
Penjaminan Bank Garansi/Kontra Garansi <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>
<i>Surety Bond</i>	Suatu perjanjian 3 pihak antara Penjamin atas dasar keyakinan kepada Terjamin secara bersama-sama berjanji kepada <i>Obligee</i> bahwa apabila Terjamin oleh sebab suatu hal menjadi lalai atau gagal melaksanakan pekerjaan sesuai dengan yang diperjanjikan dengan <i>Obligee</i>, maka Penjamin akan bertanggung jawab terhadap <i>Obligee</i> untuk menyelesaikan kewajiban-kewajiban Terjamin tersebut <i>A 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>
<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>
<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>
Penjaminan Keagenan Kargo <i>Cargo Agency Guarantee</i>	Penjaminan yang diberikan kepada Penerima Jaminan (Perusahaan Penyedia Jasa Pengangkutan) atas kewajiban terjamin (Agen Kargo) dalam melakukan pembayaran ongkos angkut barang kepada Penerima Jaminan. <i>A guarantee that is given to the Recipient of the Guarantee (The Transportation Service Provider) for guaranteed obligations (Cargo Agent) in making payment of freight costs to the Recipient of Guarantee</i>

Kegiatan Activities	Keterangan Description
Penjaminan Invoice Financing <i>Guarantee of Invoice Financing</i>	Penjaminan untuk menjamin kewajiban pembayaran terjamin berdasarkan pada invoice yang diterbitkan oleh penerima jaminan. <i>Guarantee to guarantee the Guaranteed payment obligations based on invoices issued by Guarantee Recipients</i>
Penjaminan Pembiayaan Syariah <i>Sharia Financing Guarantee</i>	Penjaminan antara para pihak berdasarkan prinsip syariah sebagaimana diatur dalam Fatwa DSN MUI No. 74/DSN-MUI/I/2009. <i>Guarantee between the parties based on sharia principles as stipulated in the MUI DSN Fatwa No. 74 / DSN-MUI / I / 2009</i>
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 pre Financing, KMK Post Financing 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>
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>
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>
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 SSRG Credit) with warehouse receipts issued through the Warehouse Receipt System (SRG) as a collateral. This is in accordance with Law No. 9 of 2011 concerning the Warehouse Receipt System and its amendments</i>
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>

PRODUK USAHA PENJAMINAN
 GUARANTEE BUSINESS PRODUCTS

Kegiatan Activities	Keterangan Description
Penjaminan Fintech <i>Fintech Guarantee</i>	Penjaminan atas layanan pinjam meminjam uang berbasis teknologi informasi yang disalurkan oleh <i>lender</i> melalui penyelenggara (<i>peer to peer landing</i>) kepada <i>borrower</i> . <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>
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>
Penjaminan Capital Management Guarantee (CMG) <i>Guarantee on Capital Management Guarantee (CMG)</i>	Penjaminan atas portofolio kredit dalam 1 (satu) <i>coverage</i> 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 (MRK).</i>

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-34/MBU/2014 tentang Rencana Jangka Panjang Perusahaan (RJPP), maka Dewan Pengawas dan Direksi menetapkan Visi, Misi dan Budaya Perusahaan sebagai berikut:

In order to guarantee the implementation of professional business activities based on the Approval Letter from the Ministry of SOEs No. S-34 / MBU / 2014 concerning the Company's Long Term Plan (RJPP), the Board of Trustees and Directors establish the following Vision, Mission, and Corporate Culture:

VISI VISION

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

Become the top choice for business owner in need of guarantee services to support the companies growth and widespread distribution of national growth.



MISI MISSION

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

Increase financial accessibility of MSMEs through innovative and competitive guarantees with professional, effective, and sustainable efficient services

PERSETUJUAN MANAJEMEN KUNCI ATAS VISI DAN MISI PERUSAHAAN

Visi, Misi & Nilai Perusahaan telah mendapatkan dukungan dan persetujuan bersama dari Dewan Pengawas dan Direksi Perusahaan, berdasarkan Surat Pengesahan dari Kementerian BUMN No. S-34/MBU/2014 tentang Rencana Jangka Panjang Perusahaan (RJPP) Perum Jamkrindo Tahun Buku 2014-2018.

KREDO PERUSAHAAN

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

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

BUDAYA PERUSAHAAN

Budaya perusahaan Perum Jamkrindo terdiri dari 5 (lima) butir nilai-nilai budaya yang dianut Perusahaan, yaitu budaya "TRUST".

Terpercaya

Bekerja jujur dengan integritas tinggi

Responsif

Tanggap menghadapi kebutuhan mitra usaha dan segenap stakeholder

Unggul

Selalu meningkatkan profesionalisme demi pencapaian nilai tambah bagi perusahaan

Sehat

Selalu bekerja dengan tekun untuk mendukung tata kelola perusahaan yang sehat

Terkemuka

Selalu terdepan dalam memberikan pelayanan dan kinerja untuk menjadi pemimpin dalam industri penjaminan

Substansi yang terkandung di dalam visi, misi, kredo dan budaya Perusahaan telah diketahui dan disetujui oleh Dewan Pengawas dan Direktur Utama Perusahaan.

KEY MANAGEMENT APPROVAL OF THE COMPANY'S VISION AND MISSION

The Company's Vision, Mission & Core Values have received mutual support and approval from the Company's Board of Directors and Directors, based on the Approval Letter from the Ministry of SOEs No. S-34 / MBU / 2014 concerning the Company's Long-Term Plan (Perum Jamkrindo) 2014-2018.

COMPANY CREED

Perum Jamkrindo's company creed consists of 5 (five) items, as follows:

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

CORPORATE CULTURE

The company culture of Perum Jamkrindo consists of 5 (five) items of cultural values adopted by the Company, namely the culture of "TRUST".

Trusted

Work honestly with high integrity

Responsive

Responsive to the needs of business partners and all stakeholders

Excellence

Always improve professionalism for the achievement of added value for the company

Healthy

Always work diligently to support healthy corporate governance

Leading

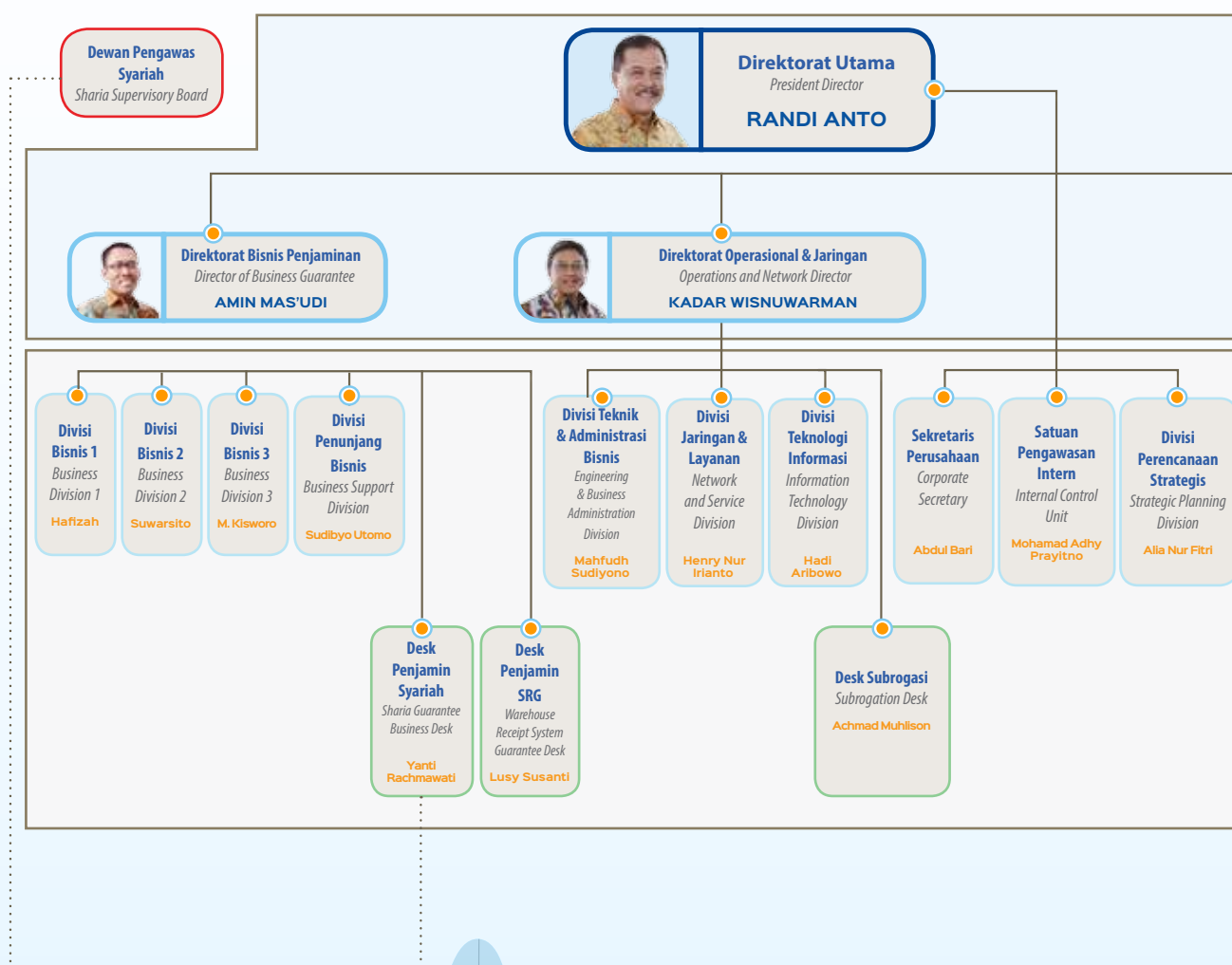
Always at the forefront in providing service and performance to become a leader in the guarantee industry

The substance contained in the Company's vision, mission, creed, and culture have been acknowledged and approved by the Board of Supervisors and the President Director of the Company.

STRUKTUR ORGANISASI

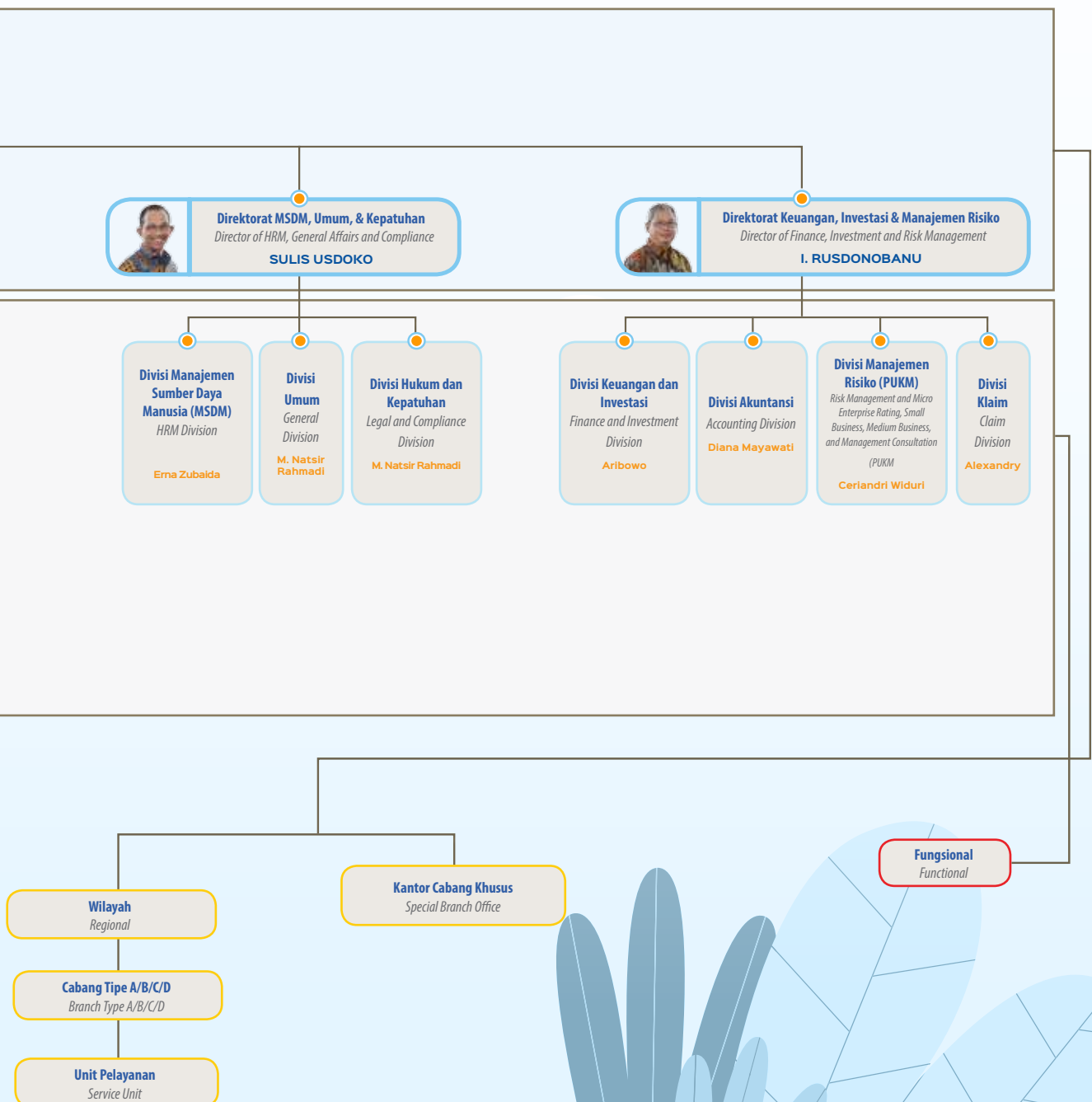
ORGANIZATIONAL STRUCTURE

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



STRUKTUR ORGANISASI
ORGANIZATIONAL STRUCTURE

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



PROFIL DEWAN PENGAWAS

PROFILE OF THE SUPERVISORY BOARD



PROFIL DEWAN PENGAWAS
 PROFILE OF THE SUPERVISORY BOARD



SRI MULYANTO

Ketua Dewan Pengawas/Dewan Pengawas Independen
Chairperson of the Supervisory Board/ Independent Supervisory Board

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

Warga negara Indonesia/ Indonesian citizen

Usia/ Age: 60 tahun/ Years Old

Kelahiran/ Born: Klaten, 8 Oktober 1958/ October 8, 1958

Domisili/ Domicile: Jakarta Selatan, DKI Jakarta, Indonesia/
 South Jakarta Region, DKI Jakarta Province, Indonesia

Riwayat Penunjukan

Jabatan Ketua Dewan Pengawas diemban sejak 27 Oktober 2017 melalui Keputusan Menteri Negara BUMN selaku Pemilik modal Perum Jamkrindo No. SK-233/MBU/10/2017 tanggal 27 Oktober 2017 tentang Pemberhentian dan Pengangkatan Ketua Dewan Pengawas Perum Jamkrindo. Jabatan Ketua Dewan Pengawas ini merupakan periode pertama.

Pendidikan

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

Keahlian

Ekonomi

Pengalaman Kerja

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

Sertifikasi Profesi dan Program Pengembangan Kompetensi Tahun 2018

Directorship Program pada tanggal 8-9 Oktober 2018 yang diselenggarakan oleh Pertamina Training & Consulting, Winning Strategy pada tanggal 11-12 Oktober 2018 yang diselenggarakan oleh Pertamina Training & Consulting, dan IBERO-AMERICAN FORUM "Guarantee and Financing System For SME" pada tanggal 25-26 Oktober 2018 yang diselenggarakan di Portugal.

Rangkap Jabatan pada Perusahaan Lain/Lembaga

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

Hubungan Afiliasi

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

Kepemilikan Saham Jamkrindo

Sri Mulyanto tidak memiliki saham Perusahaan

Appointment History

The position of Chairperson of the Supervisory Board has been carried out since October 27, 2017, through the Decree of the State Minister of SOEs as the Owner of the Capital of Perum Jamkrindo No. SK-233 / MBU / 10/2017 October 27, 2017, concerning Dismissal and Appointment of Chairperson of the Board of Supervisors of Perum Jamkrindo. This is his first period serving as the Supervisory Board

Education

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

Expertise

Economy

Work Experience

General and HR Director 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, Ministry of SOEs (2010), Assistant Deputy for Insurance Business Affairs, Ministry of SOEs (2006), Assistant Deputy of Construction Services Business Affairs, Ministry of SOEs (2002).

Professional Certification and Competency Development Program in 2018

Directorship Program on 8-9 October 2018 organized by Pertamina Training & Consulting, Winning Strategy on 11-12 October 2018 organized by Pertamina Training & Consulting, and IBERO-AMERICAN FORUM "Guarantee and Financing System for SME" on the 25th -26 October 2018 held in Portugal.

Concurrent Position in Other Companies/Institutions

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

Affiliations

Sri Mulyanto does not have affiliation with other members of the Supervisory Board or the Sharia Supervisory Board, the Board of Directors, as well as with major shareholders.

Jamkrindo Share Ownership

Sri Mulyanto does not own the Company's shares



NOOR IDA KHOMSIYATI

Anggota Dewan Pengawas
Supervisory Board Member

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

Warga negara Indonesia/ *Indonesian citizen*

Usia/ *Age*: 47 tahun/ *Years Old*

Kelahiran/ *Born*: Pati, 8 Mei 1971/ *May 8, 1971*

Domisili/ *Domicile*: Jakarta Timur, DKI Jakarta, Indonesia/
East Jakarta Region, DKI Jakarta Province, Indonesia

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 ini merupakan periode pertama.

Pendidikan

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

Keahlian

Manajemen SDM.

Pengalaman Kerja

Kepala Bagian Bantuan Hukum Biro Hukum Sekretariat Kementerian BUMN (2014-sekarang); Kepala Bagian Pelayanan dan Bantuan Hukum I Kementerian BUMN (2012-2014); Kepala Subbagian Pelayanan dan Bantuan Hukum II C Kementerian BUMN (2010-2012); Kepala Subbagian Pelayanan Hukum Kementerian BUMN (2006-2010).

Sertifikasi Profesi dan Program Pengembangan Kompetensi Tahun 2018

Directorship Program pada tanggal 8-9 Oktober 2018 yang diselenggarakan oleh Pertamina Training & Consulting, dan *Winning Strategy* pada tanggal 11-12 Oktober 2018 yang diselenggarakan oleh Pertamina Training & Consulting.

Rangkap Jabatan pada Perusahaan Lain/Lembaga

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

Hubungan Afiliasi

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

Kepemilikan Saham Jamkrindo

Noor Ida Khomsiyati tidak memiliki saham Perusahaan.

Appointment History

The position of Member of the Supervisory Board has been carried out since April 12, 2016, through the Decree of the State Minister of SOEs as the Owner of Capital of Perum Jamkrindo No. SK-76 / MBU / 4/2016 dated April 12, 2016 concerning Dismissal and Appointment of Members of Perum Jamkrindo Supervisory Board. This is her position as the Supervisory Board Member.

Education

Master in HR Management from Universitas Bhayangkara (2006); Bachelor of Law from Universitas Diponegoro Semarang (1995).

Expertise

HR Management.

Work Experience

Head of Legal Aid Division, Legal Bureau, Secretariat of the Ministry of SOEs (2014-present); Head of Services and Legal Aid I of the Ministry of SOEs (2012-2014); Head of Service Division and Legal Aid II C of the Ministry of SOEs (2010-2012); Head of Legal Services Subdivision of the Ministry of SOEs (2006-2010).

Professional Certification and Competency Development Program in 2018

Directorship Program on October 8-9 2018 organized by Pertamina Training & Consulting, and Winning Strategy on October 11-12 2018 organized by Pertamina Training & Consulting.

Concurrent Position in Other Companies/Institutions

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

Affiliations

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

Jamkrindo Share Ownership

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

PROFIL DEWAN PENGAWAS
 PROFILE OF THE SUPERVISORY BOARD



DIAH NATALISA

Anggota Dewan Pengawas
Supervisory Board Member

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

Warga negara Indonesia/ *Indonesian citizen*

Usia/ *Age*: 55 tahun/ *Years Old*

Kelahiran/ *Born*: Palembang, 15 November 1963 / *November 15, 1963*

Domisili/ *Domicile*: Jakarta Selatan, DKI Jakarta, Indonesia/
South Jakarta Region, DKI Jakarta Province, Indonesia

Riwayat Penunjukan

Jabatan Anggota Dewan Pengawas diemban sejak 3 Mei 2017 melalui Keputusan Menteri Negara 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 ini merupakan periode pertama.

Pendidikan

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

Keahlian

Manajemen dan ilmu Ekonomi.

Pengalaman Kerja

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

Sertifikasi Profesi dan Program Pengembangan Kompetensi Tahun 2018

Diah Natalisa tidak memiliki sertifikasi profesi yang masih berlaku maupun program peningkatan kompetensi di tahun 2018

Rangkap Jabatan pada Perusahaan Lain/Lembaga

Deputi Bidang Pelayanan Publik Kementerian PANRB (2016-Sekarang)

Hubungan Afiliasi

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

Kepemilikan Saham Jamkrindo

Diah Natalisa tidak memiliki saham Perusahaan.

Appointment History

The position of the Supervisory Board Member has been carried out since May 3, 2017, through the Decree of the State Minister of SOEs as the Owner of the Capital of Perum Jamkrindo No. SK-88 / MBU / 05/2017 dated May 3, 2017, concerning the Dismissal and Appointment of Members of the Board of Supervisors of Perum Jamkrindo. This is her first period as the Supervisory Board Member.

Education

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

Expertise

Economics and Management.

Work Experience

Deputy Minister of Public Services of the Ministry of National Development Planning (2016-Present), KOPERTIS Region II Coordinator of the Ministry of Education and Culture (2008-2016), Head of the Universitas Sriwijaya Master of Management Study Program.

Professional Certification and Competency Development Program in 2018

Diah Natalisa does not have a professional certification that is still valid and also the competency improvement program in 2018

Concurrent Position in Other Companies/Institutions

Deputy of Public Service Ministry of PANRB (2016-Present)

Affiliations

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

Jamkrindo Share Ownership

Diah Natalisa does not own the Company's shares.



ARI WAHYUNI

Anggota Dewan Pengawas
Supervisory Board Member

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

Warga negara Indonesia/ *Indonesian citizen*

Usia/ *Age: 52 tahun/ Years Old*

Kelahiran/ *Born: Surabaya, 9 November 1966/ November 9, 1966*

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

Riwayat Penunjukan

Jabatan Anggota Dewan Pengawas 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.

Pendidikan

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

Keahlian

Keuangan dan Manajemen

Pengalaman Kerja

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

Sertifikasi Profesi dan Program Pengembangan Kompetensi Tahun 2018

Ari Wahyuni tidak memiliki sertifikasi profesi yang masih berlaku maupun program peningkatan kompetensi di tahun 2018

Rangkap Jabatan pada Perusahaan Lain/Lembaga

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

Hubungan Afiliasi

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

Kepemilikan Saham Jamkrindo

Ari Wahyuni tidak memiliki saham Perusahaan.

Appointment History

The position of Member of the Supervisory Board has been carried out since January 3, 2019 through the Decree of the State Minister of SOEs as the Owner of the Capital of Perum Jamkrindo No. SK-02 / MBU / 01/2019 dated January 3, 2019 concerning the Dismissal and Appointment of Members of the Perum Jamkrindo Supervisory Board. This is her first period as the Supervisory Board Member.

Education

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

Expertise

Finance and Management

Work Experience

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 Systems 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 Ministry of Finance of the Republic of Indonesia (2009-2013), Board of Commissioners member of PT PANN (2010-2013), Head of BPPK Public Finance Training Center (2008-2009), Head of Investment Policy Supervision Section, BAPEPAM Investment Management and Research Bureau (2004-2006), Head of Legislation Section, BAPPEPAM Legal and Legal Aid Bureau (1990-2000), BAPPEPAM Legal and Legal Aid Bureau (1990-2000).

Professional Certification and Competency Development Program in 2018

Ari Wahyuni does not have a professional certification that is still valid and also the competency improvement program in 2018

Concurrent Position in Other Companies/Institutions

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

Affiliations

Ari Wahyuni does not have affiliation with other members of the Supervisory Boards or the Sharia Supervisory Board, the Board of Directors, and with major shareholders.

Jamkrindo Share Ownership

Ari Wahyuni does not own the Company's shares.

PROFIL DEWAN PENGAWAS SYARIAH

PROFILE OF THE SHARIA SUPERVISORY BOARD



HASANUDIN

Ketua Dewan Pengawas Syariah
Chairperson of the Sharia Supervisory Board

Periode Jabatan: 1 Juli 2016-30 Juni 2019

Term of Office: July 1, 2016 - June 30, 2019

Warga negara Indonesia/ *Indonesian citizen*

Usia/ *Age*: 73 tahun/ *Years Old*

Kelahiran/ *Born*: Majalengka, 18 Juli 1945 / *July 18, 1945*

Domisili/ *Domicile*: Tangerang Selatan, Banten, Indonesia/
South Tangerang Region, Banten, Indonesia

Riwayat Penunjukan

Jabatan Ketua Dewan Pengawas Syariah diemban sejak tahun 2006, dan diangkat kembali pada tahun 2016 melalui Surat Keputusan Direksi No. 123/Kep-Dir/X/2016 tanggal 14 Oktober 2016.

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).

Keahlian

Asuransi Syariah.

Pengalaman Kerja

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

Sertifikasi Profesi dan Program Pengembangan Kompetensi Tahun 2018

Sertifikat Kompetensi dari Lembaga Sertifikasi Profesi DSN-MUI

Rangkap Jabatan pada Perusahaan Lain/Lembaga

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)

Hubungan Afiliasi

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

Kepemilikan Saham Jamkrindo

Hasanudin tidak memiliki saham Perusahaan.

Appointment History

The position of Chairperson of the Sharia Supervisory Board has been carried out since 2006, and was reappointed in 2016 through the Directors Decree No. 123 / Kep-Dir / X / 2016 dated October 14, 2016.

Education

(S3) Doctor of Sharia from UIN Syarif Hidayatullah Jakarta (1994); (S2) Master of Sharia from UIN Syarif Hidayatullah Jakarta (1989); (S1) Bachelor degree in Sharia UIN Syarif Hidayatullah Jakarta (1974).

Expertise

Sharia Insurance.

Work Experience

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

Professional Certification and Competency Development Program in 2018

Certificate of Competency from the Sharia National Board of Indonesia Council of Ulama's Professional Certification Institute

Concurrent Position in Other Companies/Institutions

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 Ulama (2000-present); Chairperson of the Central Commission of Indonesian Council of Ulama's Fatwa (2010-present)

Affiliations

Hasanudin does not have an affiliate relationship with other members of the Sharia Supervisory Board or the Supervisory Board, the Board of Directors, and major shareholders.

Jamkrindo Share Ownership

Hasanudin does not own the Company's shares.



MUHAMMAD SYAKIR SULA

Anggota Dewan Pengawas Syariah
Member of the Sharia Supervisory Board

Periode Jabatan: 1 Juli 2016-30 Juni 2019

Term of Office: July 1, 2016 - June 30, 2019

Warga negara Indonesia/ *Indonesian citizen*

Usia/ *Age*: 54 tahun/ *Years Old*

Kelahiran/ *Born*: Poso, 12 Februari 1964 / *February 12, 1964*

Domisili/ *Domicile*: Jakarta Selatan, DKI Jakarta, Indonesia/
South Jakarta Region, DKI Jakarta Province, Indonesia

Riwayat Penunjukan

Jabatan Anggota Dewan Pengawas Syariah diemban sejak tahun 2009, dan diangkat kembali pada tahun 2016 melalui Surat Keputusan Direksi No. 123/Kep-Dir/X/2016 tanggal 14 Oktober 2016.

Pendidikan

(S1) Sarjana Pertanian di Universitas Padjadjaran, Bandung (1989)

Keahlian

Asuransi Syariah.

Pengalaman Kerja

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).

Sertifikasi Profesi dan Program Pengembangan Kompetensi Tahun 2018

Sertifikasi DPS Penjaminan Syariah; Sertifikat Kompetensi Pengawas Syariah; Sertifikat Ijtima' Sanawi DPS Lembaga Keuangan Syariah

Rangkap Jabatan pada Perusahaan Lain/Lembaga

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)

Hubungan Afiliasi

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

Kepemilikan Saham Jamkrindo

Muhammad Syakir Sula tidak memiliki saham Perusahaan.

Appointment History

The position of Member of the Sharia Supervisory Board has been carried out since 2009, and was reappointed in 2016 through the Directors Decree No. 123 / Kep-Dir / X / 2016 dated October 14, 2016.

Education

Bachelor of Agriculture from Universitas Padjadjaran, Bandung (1989)

Expertise

Sharia Insurance.

Work Experience

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).

Professional Certification and Competency Development Program in 2018

Sharia Guarantee DPS Certification; Sharia Supervisory Competency Certificate; Ijtima' Sanawi DPS Islamic Financial Institutions Certificate

Concurrent Position in Other Companies/Institutions

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

Affiliations

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

Jamkrindo Share Ownership

Muhammad Syakir Sula does not own the Company's shares.

PROFIL DIREKSI

PROFILE OF THE DIRECTORS





RANDI ANTO

Direktur Utama
President Director

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

Warga negara Indonesia/ *Indonesian citizen*

Usia/ *Age: 57 tahun/ Years Old*

Kelahiran/ *Born: Semarang, 12 April 1961 / April 12, 1961*

Domisili/ *Domicile: Jakarta Selatan, DKI Jakarta, Indonesia/ South Jakarta Region, DKI Jakarta Province, Indonesia*

Riwayat Penunjukan

Jabatan Direktur Utama 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 Pemberhentian dan Pengangkatan Anggota Direksi Perum Jamkrindo. Jabatan Direktur Utama inimerupakan periode pertama.

Pendidikan

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

Keahlian

Ekonomi dan Perbankan

Pengalaman Kerja

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

Sertifikasi Profesi dan Program Pengembangan Kompetensi Tahun 2018

Blockchain tentang Peluang dan Risiko bagi Industri Keuangan pada tanggal 26 April 2018 di Jakarta yang diselenggarakan oleh LPPI, dan *Indonesia Risk Management Outlook* 2019, pada tanggal 6 November 2018 di Jakarta yang diselenggarakan oleh LPPI.

Rangkap Jabatan pada Perusahaan Lain/Lembaga

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

Hubungan Afiliasi

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

Kepemilikan Saham Jamkrindo

Randi Anto tidak memiliki saham Perusahaan.

Appointment History

The position of President Director has been carried out since November 21, 2017 through the Decree of the State Minister of SOEs as the Owner of the Capital of Perum Jamkrindo No. SK-249 / MBU / 11/2017 November 21, 2017 concerning Dismissal and Appointment of Members of the Board of Directors of Perum Jamkrindo. This is his first period serving as President Director.

Education

Master in Banking, St Louis University, United States (1994), Bachelor of Economics majoring in Corporate Economics, Universitas Diponegoro, Semarang (1984)

Expertise

Economic and Banking.

Work Experience

Consumer Director of Bank BRI (2017), Director of Human Capital & Asset Management of Bank BRI (2016), Director of Bank BRI Credit Risk & Asset Management (2015), Compliance Director of Bank BRI (2011-2015), Head of Human Resources Management Division, Bank BRI Head Office (2009-2011), Regional Head of Palembang Regional Office, Bank BRI (2007-2009), Head of Bank BRI's Central Office Credit Division (2006-2007), Head of Compliance and Risk Management Division at Bank BRI Headquarters (2004-2006), Acting Head of Bank BRI's Head Office Credit Risk Analysis Division (2001-2004), The Head of a Desk which is equal to the level of Deputy Chairperson of the BRI Head Office Credit Administration Desk Division (2000-2001)

Professional Certification and Competency Development Program in 2018

Blockchain on Opportunities and Risks for the Financial Industry on 26 April 2018 in Jakarta organized by the LPPI, and the Indonesia Risk Management Outlook 2019, on 6 November 2018 in Jakarta organized by the LPPI.

Concurrent Position in Other Companies/Institutions

Randi Anto does not hold concurrent positions with other companies / institutions.

Affiliations

Randi Anto does not have affiliation with does not have affiliation with other members of the Board Directors, the Supervisory Board or the Sharia Supervisory Board, as well as with major shareholders.

Jamkrindo Share Ownership

Randi Anto does not own the Company's shares.



AMIN MAS'UDI

Direktur Bisnis Penjaminan

Director of Business Guarantee

Periode Jabatan: 7 September 2017 – 6 September 2022, Periode Pertama

Term of Office: September 7, 2017 - September 6, 2022, First Period

Warga negara Indonesia/ Indonesian citizen

Usia/ Age: 45 tahun/ Years Old

Kelahiran/ Born: Blora, 24 Juni 1973 / June 24, 1973

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

Riwayat Penunjukan

Jabatan Direktur diemban sejak 7 September 2017 sebagai Direktur Bisnis Penjaminan melalui Keputusan Menteri Negara BUMN selaku Pemilik Modal Perum Jamkrindo No. SK-187/MBU/09/2017 tanggal 7 September 2017. Jabatan Direktur ini merupakan periode pertama.

Pendidikan

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

Keahlian

Manajemen Agribisnis.

Pengalaman Kerja

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

Sertifikasi Profesi dan Program Pengembangan Kompetensi Tahun 2018

Asian Credit Supplementation Institution Confederation (ACSIC) Training Program, pada tanggal 22 – 28 November 2018 di India, dan 4th Working Level Council Jamkrindo-KODIT, pada tanggal 10 – 14 Desember 2018 di Yogyakarta.

Rangkap Jabatan pada Perusahaan Lain/Lembaga

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

Hubungan Afiliasi

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

Kepemilikan Saham Jamkrindo

Amin Mas'udi tidak memiliki saham Perusahaan.

Appointment History

The position of Director of Guarantee Business has been carried out since September 7, 2017 through the Decree of the Minister of State-Owned Enterprises as the Owner of the Capital of Perum Jamkrindo No. SK-187 / MBU / 09/2017 September 7, 2017. This is his first period serving as a Director.

Education

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

Expertise

Agribusiness Management.

Work Experience

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

Professional Certification and Competency Development Program in 2018

Asian Credit Supplementation Institution Confederation (ACSIC) Training Program, November 22-28, 2018 in India, and 4th Working Level Council Jamkrindo-KODIT, on December 10-14, 2018 in Yogyakarta.

Concurrent Position in Other Companies/Institutions

Amin Masudi does not have concurrent positions in other companies / institutions.

Affiliations

Amin Masudi does not have affiliation does not have affiliation with other members of the Board Directors, the Supervisory Board or the Sharia Supervisory Board, as well as with major shareholders.

Jamkrindo Share Ownership

Amin Masudi does not own the Company's shares.



KADAR WISNUWARMAN

Direktur Operasional dan Jaringan
Operations and Network Director

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

Warga negara Indonesia/ *Indonesian citizen*

Usia/ *Age: 47 tahun/ Years Old*

Kelahiran/ *Born: Malang, 31 Oktober 1971 / October 31, 1971*

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

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.

Pendidikan

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

Keahlian

Manajemen

Pengalaman Kerja

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

Sertifikasi Profesi dan Program Pengembangan Kompetensi Tahun 2018

Kadar Wisnuwarman tidak memiliki sertifikasi profesi yang masih berlaku maupun program peningkatan kompetensi di tahun 2018

Rangkap Jabatan pada Perusahaan Lain/Lembaga

Kadar Wisnuwarman tidak memiliki rangkap jabatan pada perusahaan/ lembaga lain

Hubungan Afiliasi

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

Kepemilikan Saham Jamkrindo

Kadar Wisnuwarman tidak memiliki saham Perusahaan

Appointment History

The position of Director has been carried out since November 21, 2017 through the Decree of the State Minister of SOEs as the Owner of the Capital of Perum Jamkrindo No. SK-249 / MBU / 11/2017 dated November 21, 2017, concerning the Appointment of Members of the Board of Directors of Perum Jamkrindo. This is his first period serving as a Director

Education

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

Expertise

Management

Work Experience

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 Commercial Guarantee Division, Perum Jamkrindo (2013), Head of Claim 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), Head of Guarantee Division of the Head Office, Perum Jamkrindo (2006-2010), Head of Jakarta Branch Office Operational Section, Perum Jamkrindo (2004-2006), Head of Bandung Branch Office Operational Section, Perum Jamkrindo (2004), Head of Pontianak Branch Office Operations, Perum Jamkrindo (2003-2004)

Professional Certification and Competency Development Program in 2018

Kadar Wisnuwarman does not have a professional certification that is still valid and also the competency improvement program in 2018

Concurrent Position in Other Companies/Institutions

Kadar Wisnuwarman does not have concurrent positions at other companies/ institutions

Affiliations

Kadar Wisnuwarman does not have an affiliate relationship to other members of the Board of Directors, the Supervisory Board or the Sharia Supervisory Board, as well as major shareholders

Jamkrindo Share Ownership

Kadar Wisnuwarman does not own the Company's shares



SULIS USDOKO

Direktur MSDM, Umum dan Kepatuhan
Director of HRM, General Affairs and Compliance

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

Warga negara Indonesia/ *Indonesian citizen*

Usia/ *Age*: 58 tahun/ *Years Old*

Kelahiran/ *Born*: Semarang, 5 September 1960 / *September 5, 1960*

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

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.

Pendidikan

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

Keahlian

Ekonomi dan Manajemen

Pengalaman Kerja

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

Sertifikasi Profesi dan Program Pengembangan Kompetensi Tahun 2018

Risk Management Certification Refreshment pada tanggal 12-13 Juli 2018 di Bali yang diselenggarakan oleh Banker Association for Risk Management (BARA), Workshop Pembekalan dan Penyusunan Peta Kompetensi Rancangan Standar Kompetensi Kerja Nasional Indonesia (RSKKNI) Bidang Penjaminan pada tanggal 1 November 2018 di Jakarta yang diselenggarakan oleh Otoritas Jasa Keuangan (OJK), IBERO-AMERICAN FORUM "Guarantee and Financing System For SME" pada tanggal 25-26 Oktober 2018 di Portugal.

Rangkap Jabatan pada Perusahaan Lain/Lembaga

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

Hubungan Afiliasi

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

Kepemilikan Saham Jamkrindo

Sulis Usdoko tidak memiliki saham Perusahaan.

Appointment History

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

Education

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

Expertise

Economics and Management

Work Experience

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, Class 1, and Head of Main Branch Offices, BTN Bank (1997-2010), Staff to Head of Section, Bank BTN (1986-1995).

Professional Certification and Competency Development Program in 2018

Risk Management Certification Refreshment on 12-13 July 2018 in Bali held by the Banker Association for Risk Management (BARA), Workshop on Debriefing and Preparation of the Competency Map for the Indonesian National Work Competency Standards (RSKKNI) for Guarantee Business on November 1, 2018 in Jakarta organized by the Financial Services Authority (OJK), IBERO-AMERICAN FORUM "Guarantee and Financing System for SME" on October 25-26 2018 in Portugal.

Concurrent Position in Other Companies/Institutions

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

Affiliations

Sulis Usdoko does not have affiliation with other members of the Board of Directors, the Supervisory Board or the Sharia Supervisory Board, as well as with major shareholders.

Jamkrindo Share Ownership

Sulis Usdoko does not own the Company's shares.



I. RUSDONOBANU

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

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

Warga negara Indonesia/ *Indonesian citizen*

Usia/ *Age*: 59 tahun/ *Years Old*

Kelahiran/ *Born*: Balikpapan, 26 Februari 1959 / *February 26, 1959*

Domisili/ *Domicile*: Jakarta Timur, DKI Jakarta, Indonesia/
East Jakarta Region, DKI Jakarta Province, Indonesia

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.

Pendidikan

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

Keahlian

Ekonomi dan Manajemen

Pengalaman Kerja

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

Sertifikasi Profesi dan Program Pengembangan Kompetensi Tahun 2018

I. Rusdonobanu tidak memiliki sertifikasi profesi yang masih berlaku maupun program peningkatan kompetensi di tahun 2018

Rangkap Jabatan pada Perusahaan Lain/Lembaga

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

Hubungan Afiliasi

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

Kepemilikan Saham Jamkrindo

I. Rusdonobanu tidak memiliki saham Perusahaan.

Appointment History

The position of Director has been carried out since January 15, 2013 through the Decree of the Minister of State-Owned Enterprises as the Owner of Capital 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 of Perum Jamkrindo, j.o Decree of the Minister of State-Owned Enterprises as the Owner of Capital of Perum Jamkrindo No. SK-44 / MBU / 2014 concerning Changes in Nomenclature of Members of the Board of Directors of Perum Jamkrindo. He has served one period as a director. He was reappointed based on the Decree of the State Minister of SOEs as the Owner of the Capital of Perum Jamkrindo No. SK-22 / MBU / 01/2018.

Education

Master of Science, Department of Economics North Eastern University Boston, United States (1995); Bachelor of Economics majoring in Corporate Management, Universitas Pancasila (1988); Bachelor of Accounting from STAN Jakarta (1981).

Expertise

Economics and Management.

Work Experience

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

Professional Certification and Competency Development Program in 2018

I. Rusdonobanu does not have a professional certification that is still valid and also the competency improvement program in 2018

Concurrent Position in Other Companies/Institutions

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

Affiliations

I. Rusdonobanu does not have affiliation with other members of the Board Directors, the Supervisory Board or the Sharia Supervisory Board, as well as with major shareholders.

Jamkrindo Share Ownership

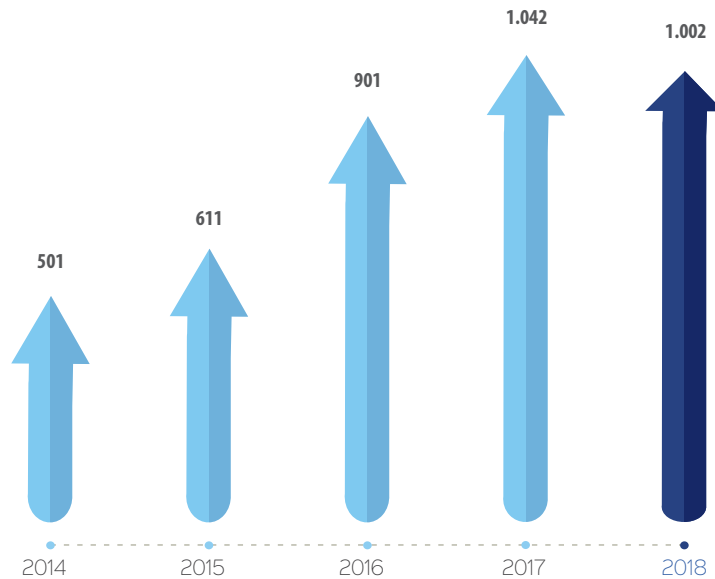
I. Rusdonobanu does not own the Company's shares.

DEMOGRAFI KARYAWAN

EMPLOYEE DEMOGRAPHICS

Perkembangan Jumlah Karyawan Tahun 2014-2018 (orang)

Development Trend in the Number of Employees in 2014-2018 (in number of people)



1.002 karyawan yang tercatat per 31 Desember 2018, berkarya di Perusahaan dengan mendedikasikan diri kepada dunia UMKM dan Koperasi melalui 9 Kantor Wilayah, 56 Kantor Cabang dan 16 Kantor Unit Pelayanan (KUP) Perum Jamkrindo yang tersebar di seluruh Indonesia.

As much as 1,002 employees are registered as of December 31, 2018. They work in the Company by dedicating themselves to the world of MSMEs and Cooperatives through 9 Regional Offices, 56 Branch Offices and 16 Service Units (KUP) of Perum Jamkrindo which are spread throughout Indonesia.

Uraian tentang pengembangan kekaryawanan Perusahaan dapat dilihat pada bab Fungsi Penunjang Bisnis dalam bagian pembahasan Sumber Daya Manusia.

A description of the development of the Company's employees can be seen in the chapter on Business Support Functions in the Human Resources section.

KOMPOSISI PEMEGANG SAHAM/PEMILIK MODAL

COMPOSITION OF SHAREHOLDERS/CAPITAL OWNER

RINCIAN PEMEGANG SAHAM/ PEMILIK MODAL

Perusahaan memiliki bentuk Perusahaan Umum (Perum) yang tidak mengenal saham dalam sistem kepemilikannya. Namun demikian, kepemilikan dalam bentuk penyertaan modal dapat disampaikan sebagai berikut,

DETAILS OF SHAREHOLDERS / CAPITAL OWNERS

The Company is a Public Corporation; the ownership of its shares is 100% belong to the Republic of Indonesia. However, ownership in the form of equity participation can be conveyed as follows,

Penyertaan Modal pada Perum Jamkrindo per 31 Desember 2018

Equity Participation at Perum Jamkrindo as of December 31, 2018

Pemilik Modal Capital Owner	Nominal Nominal Value (Rp/IDR)	Persentase Kepemilikan Percentage of Ownership (%)
Negara Republik Indonesia (Penyertaan Modal Negara)	7.638.733.365.160	100,00%
The Republic of Indonesia (State Equity Participation)	7,638,733,365,160	

Komposisi Kepemilikan Perum Jamkrindo

Perum Jamkrindo's Ownership Composition



INFORMASI TENTANG PEMEGANG SAHAM UTAMA

Pemegang saham utama Perusahaan dalam hal ini adalah Pemilik Modal seluruhnya sebesar 100,00% adalah Negara Republik Indonesia melalui Pemerintah Republik Indonesia/ Kementerian Badan Usaha Milik Negara. Melalui kepemilikan tunggal tersebut, Perusahaan memiliki status hukum Perusahaan Umum dan menjadi Badan Usaha Milik Negara (BUMN).

INFORMATION ABOUT MAJOR SHAREHOLDERS

The major shareholders of the Company in this case are the owners of the total capital of 100.00%, namely the Republic of Indonesia through the Government of the Republic of Indonesia / Ministry of State Owned Enterprises. Through sole ownership, the Company has the legal status of a Public Corporation and becomes a State-Owned Enterprise (BUMN).

STRUKTUR GRUP

GROUP STRUCTURE



NEGARA REPUBLIK INDONESIA
REPUBLIC OF INDONESIA

100,00%



99,997%



PT Penjaminan Jamkrindo Syariah

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 (in million IDR)		Status Operasi Operational Status
					2018	2017	2018	2017	
PT Penjaminan Jamkrindo Syariah	Jasa Penjaminan Syariah	Jakarta	2014	2014	99,997%	99,995%	799.975	354.759	Beroperasi Operation

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

Besides the subsidiaries listed above, Perum Jamkrindo does not associate with and/or has equity participation in any entity.”

PT PENJAMINAN JAMKRINDO SYARIAH (“JAMSYAR”)

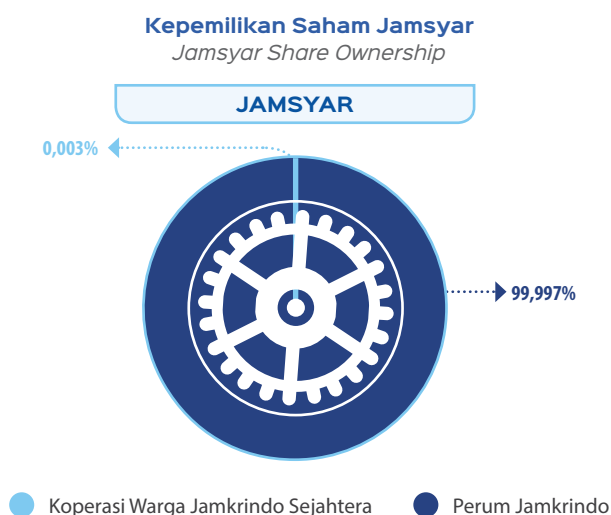
PT Penjaminan Jamkrindo Syariah (“Jamsyar”) didirikan pada tanggal 16 September 2014 dan mendapatkan izin operasional pada tanggal 7 November 2014. Jamsyar dibentuk melalui Akta Notaris No. 68 oleh Notaris Aryanti Artisari, S.H., M.Kn. tanggal 19 September 2014 dan terdaftar di Kementerian Hukum dan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

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

PT PENJAMINAN JAMKRINDO SYARIAH (“JAMSYAR”)

PT Penjaminan Jamkrindo Syariah (“Jamsyar”) was established on September 16, 2014 and obtained an 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”.

Information about Jamsyar’s ownership, performance and management is as follows:



Ikhtisar Kinerja Keuangan Jamsyar
Jamsyar Financial Performance Overview

Rp-juta <i>In million IDR</i>	2018 <i>(Rp) (IDR)</i>	2017 <i>(Rp) (IDR)</i>
Pendapatan/ <i>Income</i>	160.862.271.701	73.908.738.231
Beban Usaha/ <i>Operating Expenses</i>	60.463.493.198	40.918.702.236
Laba Bersih/ <i>Net Profit</i>	22.543.355.454	11.189.244.746
Laba Komprehensif/ <i>Comprehensive Profit</i>	16.634.047.541	14.352.353.247
Aset/ <i>Assets</i>	746.638.381.732	469.331.790.157
Liabilitas/ <i>Liabilities</i>	406.145.052.263	195.472.508.229
Ekuitas/ <i>Equity</i>	340.493.329.469	273.859.281.928

Manajemen Jamsyar
Jamsyar Management

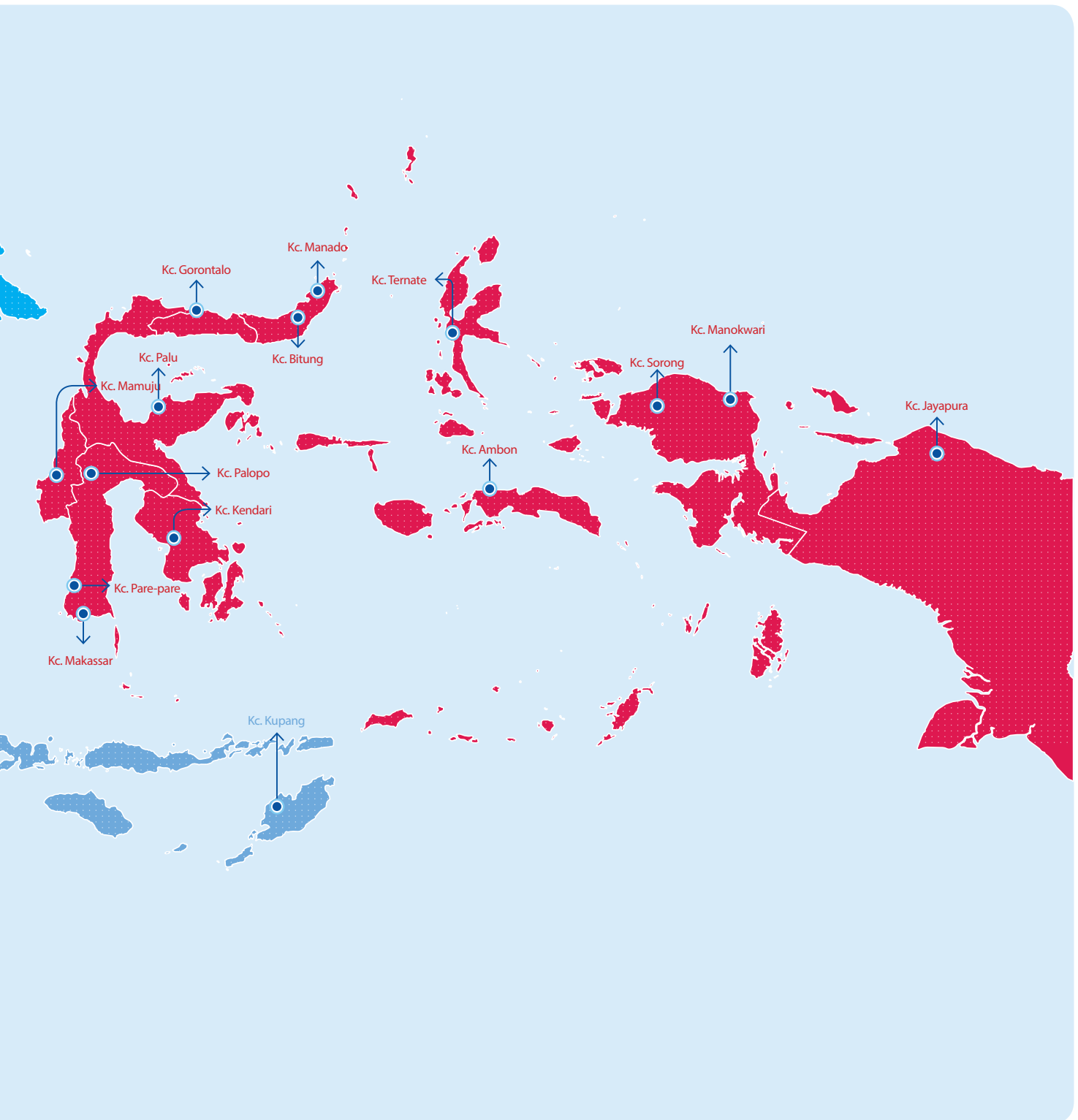
Dewan Komisaris <i>Board of Commissioners</i>	
Komisaris Utama/ <i>President Commissioner</i>	Bakti Prasetyo
Komisaris Independen/ <i>Independent Commissioner</i>	Muhammad Syakir Sula
Komisaris/ <i>Commissioner</i>	Aribowo
Direksi <i>Board of Directors</i>	
Direktur Utama/ <i>President Director</i>	Gatot Suprabowo
Direktur Bisnis/ <i>Business Director</i>	Gatot Suprabowo
Direktur Operasional/ <i>Director of Operations</i>	Achmad Sonhadji
Direktur Keuangan, SDM & Umum/ <i>Director of Finance, HR & General Affairs</i>	Endang Sri Winarni

DAFTAR ALAMAT ENTITAS ANAK DAN KANTOR CABANG/KANTOR PERWAKILAN

LIST OF ADDRESSES OF SUBSIDIARIES AND BRANCH OFFICES / REPRESENTATIVE OFFICES



DAFTAR ALAMAT ENTITAS ANAK DAN KANTOR CABANG/KANTOR PERWAKILAN
LIST OF ADDRESSES OF SUBSIDIARIES AND BRANCH OFFICES / REPRESENTATIVE OFFICES





Kantor Pusat Perum Jamkrindo

Perum Jamkrindo Head Office

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

Kontak/ Contact



+62 21 6540335



info@jamkrindo.co.id



+62 21 6540344, 6540348



www.jamkrindo.co.id



Entitas Anak

Subsidiaries

PT Penjaminan Jamkrindo Syariah

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

Kontak/ Contact



+62 21 6540386



info@jamkrindosyariah.co.id



+62 21 6540389



www.jamkrindosyariah.co.id

Kantor Wilayah (Kanwil)

Regional Office

Kanwil Regional Office		Alamat Address
I	Medan	Jl. Bukit Barisan No. 03 Medan – 20111 Telp: (061) 88813219 Fax: (061) 88741192
II	Palembang	Jl. Basuki Rahmat Ruko No. 4 (Depan BLPT), Kec. Kemuning, Palembang 30127, Sumatera Selatan
III	DKI Jakarta	Gedung Jamkrindo, Jl. Angkasa Blok B-9 Kav. 6, Kota Baru, Bandar Kemayoran, Jakarta Pusat 10610, DKI Jakarta
IV	Bandung	Jl. Soekarno Hatta Km. 12 No. 722, Gedebage, Bandung, Jawa Barat; Telp: 022-7801890
V	Semarang	Jl. Pamularsih No. 68 A, Semarang, Jawa Tengah, Telp: 024-7601797 Fax: 024-7614138
VI	Surabaya	Jl. Raya Bandara Juanda Km. 2-3, Surabaya, Jawa Timur; Telp: 031-8685567
VII	Denpasar	Jl. Letda Tantular, Renon Denpasar Telp: 0361-286854 Fax: 0361-286267
VIII	Banjarmasin	Jl. Ahmad Yani Km. 3.5 No.210-B, Banjarmasin, Kalimantan Selatan, Telp: 0511-6744706 Fax: 0511-3273435
IX	Makassar	Jl. Lamadukelleng No.25 B, Makassar 90112, Sulawesi Selatan; Telp: 0411-875836

DAFTAR ALAMAT ENTITAS ANAK DAN KANTOR CABANG/KANTOR PERWAKILAN
 LIST OF ADDRESSES OF SUBSIDIARIES AND BRANCH OFFICES / REPRESENTATIVE OFFICES

Kantor Cabang
 Branch office

Kanwil Office Region	Kantor Cabang Branch office	Alamat Address
I	1 Medan	Jl. Sei Serayu No. 40, Medan, Sumatera Utara, Telp: 061-4152827 / 4155767 Fax: 061-4156775
	2 Pekanbaru	Jl. Jend. Sudirman No 150, Kel. Suka Ramai, Pekanbaru 28113, Riau; Telp: 0761-854311, 854870; Fax: 0761-848801
	3 Aceh	Jl. Syiah 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	Komp. Ruko Pamedan, Jl. Raja Ali Haji No. 6, Tanjung Pinang, Kepulauan Riau; Telp: 0771-316919 Fax: 0771-316074
	6 Batam	Jl. Raja Ali Haji Fisabilillah, Komp Ruko Mahkota Raya Blok G No.9, Batam Center, Batam, Kepulauan Riau; Telp: 0778-7495993 Fax: 0778-469019
	7 Balige	Jl. Siliwangi No. 08 Balige, Tobasa, Sumatera Utara; Telp: 0632-21722 Fax: 0632-21722
II	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
	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 Bandar Lampung	Jl. Teuku Umar No. 10 E-F, Kedaton, Bandar Lampung 35141, Lampung; Telp: 0721-778511
	12 Pangkal Pinang	Jl. A Yani No. 11 H Pangkal Pinang – 33136 Telp: 0717-432837 Fax: 0717-436816
III	13 DKI Jakarta	Gedung Jamkrindo, Jl. Angkasa Blok B-9 Kav. 6, Kota Baru, Bandar Kemayoran, Jakarta Pusat 10610, DKI Jakarta; Telp: 021-6540409
	14 Khusus Jakarta	Gedung Jamkrindo, Jl. Angkasa Blok B-9 Kav. 6, Kota Baru, Bandar Kemayoran, Jakarta Pusat 10610, DKI Jakarta; Telp: 021-65868278
	15 Pontianak	Jl. Teuku Umar, Komp. Perkantoran Pontianak Mall Blok B/24, Pontianak, Kalimantan Barat; Telp: 0561-749095
	16 Serang	Jl. Jendral A. Yani No. A1, Serang 42117, Banten; Telp: 0254-228999
	17 Tangerang	Ruko Golden Boulevard Blok C No.1, Jl. Pahlawan Seribu, BSD City, Tangerang Selatan 15322, Banten
IV	18 Bandung	Jl. Soekarno Hatta Km. 12 No. 722, Gedebage, Bandung, Jawa Barat; Telp: 022-7801890
	19 Cirebon	Jl. Sudarsono No. 10 B, Kota Cirebon, Jawa Barat, Telp: 0231-833681 Fax: 0231-8336850
	20 Purwakarta	Jl. Terusan Ibrahim Singadilaga No.55 Kel. Purwamekar, Kec. Purwakarta, Kab. Purwakarta Jawa barat Telp: 0264-8304002 Fax: -
	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, Jawa Barat; Telp: 0265-314169 Fax: 0265-314169

Kantor Cabang
Branch office

Kanwil Office Region	Kantor Cabang Branch office	Alamat Address
V	23 Semarang	Jl. Pamularsih No. 68 A, Semarang, Jawa Tengah
	24 Yogyakarta	Jl. Parangtritis Km. 1 No. 96, Kel. Brontokusuman, Kec. Mergansan, Yogyakarta; Telp: 0274-375989
	25 Solo	Jl. Dr. Rajiman No.531 A, Kelurahan Laweyan, Kec Laweyan – Surakarta Telp: 0271-719807 Fax: 0271-723564
	26 Purwokerto	Jl. Prof Suharso No. 1186 A, Purwokerto, Jawa Tengah; Telp: 0281-6572555
	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	Ruko The Luxor Jl. Ahmad Yani No.02 Wiradesa, Pekalongan Tlp: 0285-4420770 Fax: 0285-4420777
VI	29 Surabaya	Jl. Raya Bandara Juanda Km. 2-3, Surabaya, Jawa Timur, Telp: 031-8673827
	30 Kediri	Jl. Kilisuci No.85 Kota Kediri Telp: 0354-7418826 Fax: 0354-680881
	31 Banyuwangi	Jl. 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, Bali; Telp: 0361-286854
	35 Mataram	Jl. Sriwijaya Ruko 4 No. 179, Mataram, NTB, Telp: 0370-644573 / 644747
	36 Sumbawa Besar	Jl. Hasanuddin No. 82, Kec. Sumbawa Besar, NTB; Telp: 0371-2629239
	37 Kupang	Jl. Bundaran PU, Ruko TDM II No. 4, Oebufu, Kupang, NTT; Telp: 0380-8553899
VIII	38 Samarinda	Jl. A Yani No. 37 Kec. Sungai Pinang, Kel. Sungai Pinang Dalam, Samarinda, Kalimantan Timur 75117 Telp: 0541-747608 Fax: 0541-206578
	39 Banjarmasin	Jl. Gatot Subroto No.17 B Kuripan Banjarmasin-70236 Telp: 0511-3273345 Fax: 0511-3273435
	40 Palangkaraya	Jl. Christopel Mihing No. 31, Palangkaraya, Kalimantan Tengah; Telp: 0536-3226895
	41 Tarakan	Jl. Cendrawasih RT. 004, Karanganyar Pantai, Tarakan, Kalimantan Utara; Telp: 0551-30448
	42 Balikpapan	Jl. Mayjen Sutoyo No. 26 C, Balikpapan, Kalimantan Timur; Telp: 0542-791908

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Kantor Cabang
Branch office

Kanwil <i>Office Region</i>	Kantor Cabang <i>Branch office</i>	Alamat <i>Address</i>
IX	43 Makassar	Jl. Dr. Sam Ratulangi No. 140, Makassar, Sulawesi Selatan; Telp: 0411-873031
	44 Gorontalo	Jl. HB Hasin (KH Agus Salim) No. 222, Gorontalo; Telp: 0435-828003
	45 Mamuju	Jl. Marthadinata No.11, Mamuju, Sulawesi Selatan; Telp: 0426-2324878
	46 Ambon	Jl Philit Latumahina No.16 Ruko 1 Ambon 97126 Telp: 0911-351770
	47 Ternate	Jl. Inpres No. 7 Ubo-Ubo, Kel. Tabona, Ternate, Maluku Utara; Telp: 0921-3122739
	48 Jayapura	Pusat Bisnis Jayapura, Ruko Pasifik Permai Blok H No. 17, Kel. Bhayangkara, Kec. Jayapura Utara, Jayapura, Papua; Telp: 0967-524424
	49 Manokwari	Jl. Trikora, Wosi, Manokwari, Papua Barat; Telp: 0986-214184
	50 Palu	Jl. Dewi Sartika No. 58 C, Palu 94121, Sulawesi Tengah; Telp: 0451-4131812
	51 Kendari	Jl. La Ode Hadi No 56 B, Kendari 93118, Sulawesi Tenggara; Telp: 0401-3196780
	52 Manado	Jl. R.E. Marthadinata No. 43, Manado, Sulawesi Utara; Telp: 0431-865194, 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. Batara Lattu No. 74, Palopo 91913, Sulawesi Selatan; Telp: 0471-23006
	56 Sorong	Jl. Basuki Rahmat Km. 9, Sorong, Papua Barat; Telp: 0951-329081

Kantor Unit Pelayanan (KUP)
Service Unit Office

Kanwil <i>Office Region</i>		KUP <i>Service Unit Office</i>	Alamat <i>Address</i>
I	1	Dumai	Jl. Jend. Sudirman No. 391, Kota Dumai, Riau; 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	Jl. 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, Jawa Barat; Telp: 0251-7564211
	6	Cibinong	Ruko Cibinong City Center, Jl. Tegar Beriman 1 Blok A No. 29, Cibinong, Bogor, Jawa Barat; Telp: 021-29335250
	7	Bekasi	Komplek Ruko Sentra Bisnis Bekasi Mustika Pura Blok A Nomor 7Jl. Insinyur Haji Juanda No.137 Kelurahan Bekasi Jaya Kecamatan Bekasi Timur, Kotamadya Bekasi
IV	8	Cimahi	Jl. Amir Mahmud No. 572B-C, RT02/RW02, Padasuka, Cimahi Tengah, Cimahi, Jawa Barat, Telp: 022-20661506
V	9	Magelang	Ruko Metro Square - Mertoyudan, Jl. Raya Magelang-Yogyakarta, Magelang, Jawa Tengah, Telp: 0293-3201767
	10	Cilacap	Jl Raya Sudirman, Cilacap, Jawa Barat, Telp: 0282-531194 / 532010
VI	11	Surabaya Kota	Jl. Kusuma Bangsa No. 86 B, Kec. Genteng, Surabaya, Jawa Timur, Telp: 031-52403358
	12	Pamekasan	Jl Jokotole No.26, Barurambat Kota, Pamekasan, Jawa Timur; Telp: 0324-3510118
	13	Jember	Jl. Gajah Mada No. 187 Jember, Jawa Timur; Telp: 0331-4431044
	14	Bojonegoro	Jl. WR. Supratman No.15, Bojonegoro – 62111 Telp: 0353-2898420
VIII	15	Pangkalan Bun	Jl. Iskandar, Arut Selatan, Kotawaringin Barat 74113, Kalimantan Tengah, Telp: 0532-2074989
IX	16	Watampone	Jl. Ahmad Yani No. 29 B, Kel. Jeppe'e, Kec. Tanete Riattang Barat, Kab. Watampone, Sulawesi Selatan; Telp: 0481-2921479

LAPORAN POSISI KEUANGAN

STATEMENT OF FINANCIAL POSITION

Dalam Jutaan Rupiah

in IDR Million

Uraian Description	2018	2017	2016	2015	2014
Aset Assets					
Kas dan Setara Kas Cash and Cash Equivalents	6.190.307	5.417.928	5.723.816	5.594.822	5.196.593
Surat Berharga Marketable Securities	4.124.057	4.025.861	3.209.124	2.925.022	2.700.064
Piutang IJP Guarantee Receivable	2.666.853	2.474.754	2.347.025	1.442.622	1.075.355
Piutang Penjaminan Ulang Reguarantee Receivable	254.607	120.532	112.346	97.538	69.937
Piutang yang diberikan Loans	656	776	955	955	973
Piutang lain-lain Other Receivable	104.901	87.892	81.728	58.861	132.732
Pajak Bayar di muka Pre-paid Taxes	0	0	0	33.878	25.404
Premi dan Fee Dibayar di Muka Prepaid Premium and Fees	1.384.677	1.132.300	991.153	807.741	565.241
Beban Dibayar di Muka Prepaid Expenses	27.806	21.690	25.020	13.903	8.120
Aset Tetap Fixed assets	477.067	471.169	441.995	396.123	54.425
Aset Pajak Tangguhan Deferred Tax Assets	231.563	177.252	174.614	168.754	128.607
Aset Lain-lain Other Assets	778.502	747.987	300.641	102.774	57.811
Jumlah Aset Total Assets	16.240.997	14.678.143	13.408.418	11.642.993	10.029.851
Liabilitas Liabilities					
Utang Klaim Claim Payable	85.804	75.925	11.650	13.067	10.197
Cadangan Klaim Claim Reserves	456.690	427.143	404.959	321.871	396.379
Utang Penjaminan Ulang Co-Guarantee Payable	188.053	109.687	66.604	63.443	35.822
Pendapatan Ditangguhkan Unearned Revenue	3.908.675	2.638.598	2.346.247	1.615.781	1.019.708
Utang Pajak Tax Payable	7.594	59.550	72.812	29.218	3.525

Dalam Jutaan Rupiah

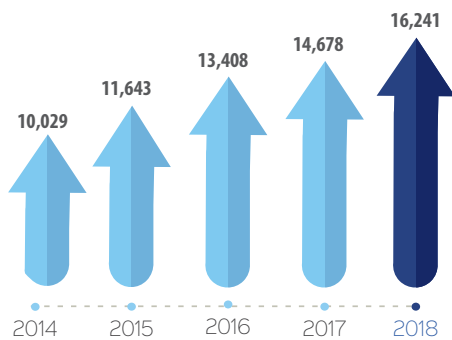
in IDR Million

Uraian Description	2018	2017	2016	2015	2014
Liabilitas Imbalan Kerja Employment Benefit Liabilities	18.887	38.907	28.168	18.124	21.843
Kewajiban Pajak Tangguhan Deferred Tax Obligations	0	0	0	0	9
Utang Lain-lain Other Payable	279.614	204.458	178.409	105.288	137.753
Jumlah Liabilitas Total Liabilities	4.945.317	3.554.268	3.108.849	2.166.792	1.625.236
Ekuitas Equity					
Penyertaan Modal Pemerintah State Equity Participation	7.638.733	7.638.733	7.638.733	7.138.733	6.638.733
Saldo Laba Ditentukan Penggunaannya Appropriated Profit Balance	3.193.598	2.471.937	1.828.847	1.515.215	1.130.951
Komponen Ekuitas Lainnya Other Equity Components	66.012	231.370	139.930	196.885	-28.284
Kepentingan Non Pengendali Non-Controlling Interest	15	14	13	13	13
Saldo Laba Belum Ditentukan Penggunaannya Unappropriated Profit Balance	397.321	781.821	692.045	625.354	663.203
Jumlah Ekuitas Total Equity	11.295.680	11.123.875	10.299.569	9.476.201	8.404.615
Jumlah Liabilitas dan Ekuitas Total Equity and Liabilities	16.240.997	14.678.143	13.408.418	11.642.993	10.029.851

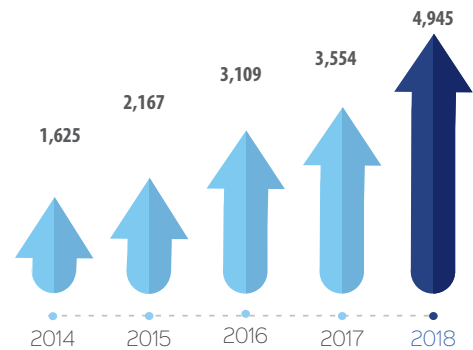
GRAFIK KEUANGAN

FINANCIAL GRAPHICS

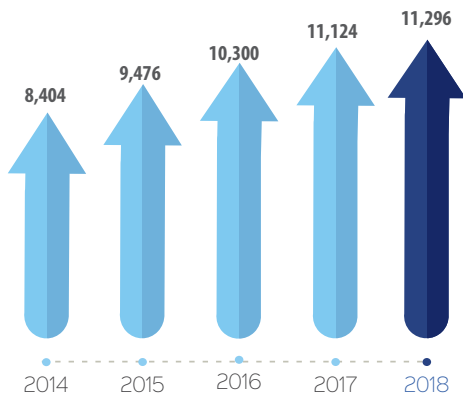
Total Aset
Total Asset (Rp-Billion)



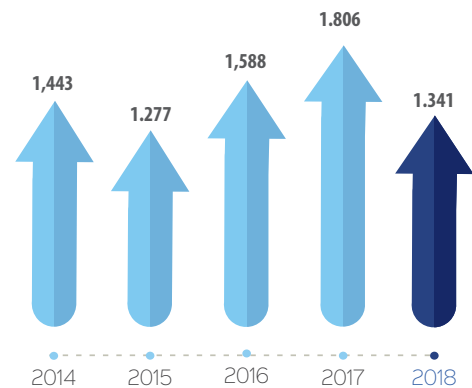
Liabilitas
Liabilities (Rp-Billion)



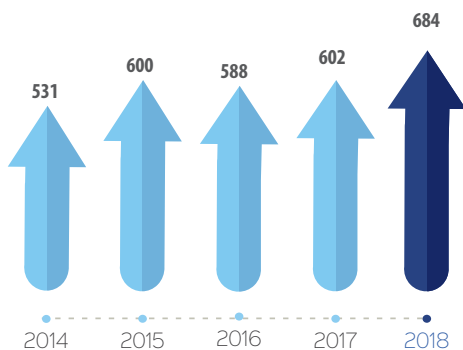
Total Ekuitas
Total Equity (Rp-Billion)



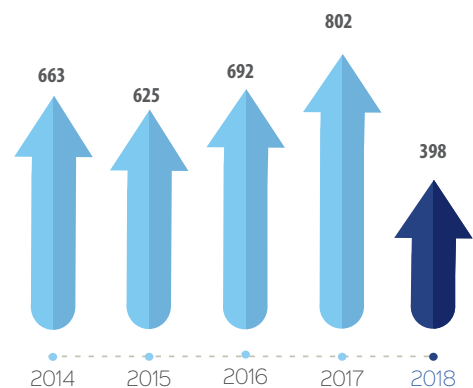
Pendapatan IJP Bersih
Net Accrual Guarantee Fee Revenues (Rp-Billion)



Pendapatan Investasi Bersih
Net Investment Income (Rp-Billion)



Laba Bersih
Net Profit (Rp-Billion)



RASIO KEUANGAN

FINANCIAL RATIO

RASIO KEUANGAN

Dalam %

In percentage

Uraian Description	2018	2017	2016	2015	2014
Rasio Likuiditas Liquidity Ratio	450,89%	769,09%	712,07%	755,22%	1.351,10%
Rasio Solvabilitas Solvency Ratio	43,78%	31,95%	30,18%	22,87%	19,34%
Rasio Rentabilitas Rentability Ratio					
Margin Laba Kotor Gross Profit Margin	(0,14%)	28,85%	29,75%	25,78%	31,59%
Margin Laba Penjualan Sales Profit Margin	25,10%	42,50%	43,26%	42,14%	42,86%
Return on Assets	3,29%	7,29%	7,52%	7,30%	9,23%
Return on Equity	3,50%	7,49%	6,72%	6,60%	7,89%
Rasio Aktivitas Activity Ratio					
Perputaran Aset Asset Turnover	13,11 kali	17,14 kali	17,37 kali	17,32 kali	21,54 kali
Jumlah Investasi pada Entitas Assosiasi Total Investment in Associated Entities	684.108	601.634	587.678	599.525	531.364



KILAS OPERASIONAL

OPERATIONAL HIGHLIGHTS



Rp1,34
Triliun/ Trillion

Pendapatan Imbal Jasa Penjaminan – Bersih yang diperoleh Perum Jamkrindo tahun 2018, yang terdiri dari IJP KUR sebesar Rp745 miliar dan IJP Non KUR sebesar Rp897 miliar.

is the net Guarantee Fee Income obtained by Perum Jamkrindo in 2018, which consists of Guarantee Fee for KUR of IDR745 billion and Guarantee Fee of Non-KUR of IDR897 billion.



55,50% 

Tahun 2018, Perusahaan membukukan Pendapatan Lain-lain sebesar Rp511 miliar, meningkat 55,50% dibandingkan tahun sebelumnya sebesar Rp329 miliar.

In 2018, the Company posted Other Income of IDR511 billion, an increase of 55.50% compared to the previous year of IDR329 billion.

13,71% 

Sejalan dengan perubahan strategi investasi yang dilakukan Perusahaan, Pendapatan Investasi yang dibukukan tahun 2018 mengalami peningkatan sebesar 13,71% menjadi Rp684 miliar dari tahun sebelumnya sebesar Rp602 miliar.

In line with the changes in the investment strategy undertaken by the Company, the Investment Income recorded in 2018 increased by 13.71% to IDR684 billion from the previous year of IDR602 billion.



PENGHARGAAN DAN SERTIFIKASI

AWARDS AND CERTIFICATIONS



Penghargaan di Tahun 2018

Awards in 2018

- 1** 2 Maret 2018/ March 2, 2018
2nd Best Performing Financial Guarantee Company
Malam Apresiasi PT Reasuransi Nasional Indonesia
PT Reasuransi Nasional Indonesia's Appreciation Night
PT Reasuransi Nasional Indonesia
- 2** 29 Maret 2018/ March 29, 2018
PRIA 2018 Awards
'Silver Winner Kategori Annual Report'
PR Indonesia (PRIA) Award 2018
PR Indonesia
- 3** 4 Mei 2018/ May 4, 2018
BUMN Branding & Marketing Award 2018
'Silver Winner Promising Company in Marketing 3.0'
BUMN Branding & Marketing Award 2018
Forum Humasn BUMN dan Markplus
- 4** 21 Juli 2018/ July 21, 2018
Piagam Penghargaan MURI 2018
"Pembagian Paket Alat Sekolah Kepada Pelajar Terbanyak"
MURI 2018 Award Charter for the "The Most Extensive Distribution of School Equipment Packages to Students" Category
Gerakan Jamkrindo Peduli Pendidikan
Jamkrindo Cares for Education Movement
MURI (Record Museum Indonesia)
- 5** 9 Agustus 2018/ August 9, 2018
Juara 2 Kategori Program Kemitraan dan Bina Lingkungan (PKBL) pada 7th Anugerah BUMN 2018
2nd Place in the Partnership and Community Development Program (PKBL) Category on the 7th BUMN 2018 Award
7th Anugerah BUMN 2018
The 7th BUMN Award 2018
BUMN Track
- 6** 1 Oktober 2018/ October 1, 2018
Golden Trophy Infobank Award BUMN 2018
'Kinerja Keuangan Sangat Bagus 2013-2017'
2018 BUMN Golden Trophy Infobank Award for the 'Excellent Financial Performance of 2013-2017' Category
Golden Trophy Infobank Award BUMN 2018
Majalah Infobank
- 7** 6 Oktober 2018/ October 6, 2018
Stand Pelayanan Terbaik pada IBD Expo 2018
Best Service Stand at IBD Expo 2018
IBD EXPO 2018
Kementerian BUMN/ Ministry of SOEs

PENGHARGAAN DAN SERTIFIKASI AWARDS AND CERTIFICATIONS



8 21 November 2018/ November 21, 2018
BUMN Branding And Marketing Award
'The Best Marketing: BUMN Sector Financial and Hospitality'
BUMN Branding And Marketing Award
BUMN Track

9 22 November 2018/ November 22, 2018
Piagam Penghargaan "Penjamin KUR Terbaik 2018"
"Best KUR Guarantor 2018" Award Charter
KUR Awards
Kementerian Koordinator Bidang
Perekonomian Republik Indonesia/
Coordinating Ministry for Economic Affairs of
the Republic of Indonesia

10 23 November 2018/ November 23, 2018
BUMN Branding And Marketing Award
Awarding Night Apresiasi Indonesia
untuk BUMN 2018
Awarding Night of Indonesia's Apprecia-
tion for SOEs 2018
Wartaekonomi

11 13 Desember 2018/ December 13, 2018
Global Performance Excellence Awards 2018
'Best in Class Award dalam Kinerja dan Keunggulan Bisnis Skala Internasional'
'2018 Global Performance Excellence Awards
'Best in Class Award in International Scale Business Excellence and Performance'
Global Performance Excellence Awards 2018
Asia Pacific Quality Organization (APQO)

Sertifikasi yang Berlaku di Tahun 2018 Certifications that apply in 2018

12 3 Agustus 2018/ August 3, 2018
Sertifikat Peningkatan 'AA+' (Double A Plus) Rating Certificate
Masa Berlaku hingga 1 Agustus 2019
Validity Period until August 1, 2019
Pefindo

13 2 Mei 2018/ May 2, 2018
Sertifikasi Manajemen Mutu ISO 9001:2015
ISO 9001: 2015 Quality Management Certification
Masa Berlaku hingga 1 Mei 2021
Validity Period until May 1, 2021
Sucfindo



PERUM JAMKRINDO
Jl. Angkasa B-9 Kavling 6 Kota Baru Bandar
Kemayoran

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 (021) 6540335

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