

BIDANG USAHA SERTA PRODUK DAN JASA

LINE OF BUSINESS AS WELL AS PRODUCTS AND SERVICES

KEGIATAN USAHA BERDASARKAN ANGGARAN DASAR

Berdasarkan Anggaran Dasar Perusahaan yang tercantum dalam Akta No. 25 Tanggal 4 April 2024, disebutkan bahwa maksud dan tujuan perusahaan adalah untuk melaksanakan kegiatan sebagai perusahaan *Holding* di bidang keuangan dan investasi serta konsultasi manajemen untuk kepentingan perusahaan afiliasi atau pihak lain termasuk UMKM, dan optimalisasi pemanfaatan sumber daya Perusahaan berdasarkan prinsip tata kelola perusahaan yang baik.

KEGIATAN USAHA YANG DIJALANKAN

Sebagai BUMN *Holding* Asuransi, Penjaminan, dan Investasi saat ini memiliki 11 (sebelas) Anggota *Holding*, yang terdiri dari 5 (lima) Anggota *Holding* yang bergerak di bidang asuransi dan penjaminan dan 5 (lima) Anggota *Holding* yang bergerak di bidang keuangan dan pasar modal, serta 1 (satu) Anggota *Holding* di bidang non keuangan. Melalui 11 (sebelas) Anggota *Holding*, IFG melakukan kegiatan usaha di bidang asuransi, penjaminan, modal ventura, sekuritas, manajer investasi, penasihat investasi, konsultan keuangan dan konsultan manajemen, serta usaha jasa-jasa keuangan lainnya termasuk pada usaha pengelolaan gedung perkantoran.

Adapun kegiatan usaha yang dijalankan Perusahaan melalui 11 (sebelas) Anggota *Holding*nya, adalah sebagai berikut:

BUSINESS ACTIVITIES BASED ON ARTICLES OF ASSOCIATION

Based on the Company's Articles of Association as stated in Deed No. 25 Dated April 4, 2024, states that the purpose and objective of the company is to perform activities as a Holding company in the field of finance and investment as well as management consulting for the benefit of affiliated companies or other parties including MSMEs, and optimizing the utilization of the Company's resources based on the principles of good corporate governance.

BUSINESS ACTIVITIES

As an SOE Holding Insurance, Guarantee and Investment which currently has 11 (eleven) Holding Members, consisting of 5 (five) Holding Members engaged in insurance and guarantee and 5 (five) Holding Members engaged in finance and capital markets, as well as 1 (one) Holding Member in the non-financial sector. Through its 11 (eleven) Holding Members, IFG conducts business activities in insurance, guarantees, venture capital, securities, investment managers, investment advisors, financial consultants and management consultants, as well as other financial services businesses including office building management.

The business activities carried out by the Company through its 11 (eleven) Holding Members are as follows:

Kegiatan Usaha Business Activities	Telah/Belum Dijalankan Implemented/Not Implemented	Keterangan Description
Jasa Keuangan dan Pasar Modal Financial Services and Capital Markets	√	Telah dijalankan melalui Bahana Sekuritas (BS), PT Bahana TCW Investment Management (BTIM), PT Bahana Artha Ventura (BAV), PT Bahana Kapital Investa (BKI), dan PT Bahana Mitra Investa (BMI). It has been implemented through Bahana Sekuritas (BS), PT Bahana TCW Investment Management (BTIM), PT Bahana Artha Ventura (BAV), PT Bahana Kapital Investa (BKI), and PT Bahana Mitra Investa (BMI).
Asuransi Umum dan Reasuransi General Insurance and Reassurance	√	Telah dijalankan melalui PT Asuransi Kerugian Jasa Raharja (Jasa Raharja), PT Asuransi Jasa Indonesia (Jasindo) dan PT Asuransi Kredit Indonesia (Askrindo). It has been implemented through PT Asuransi Kerugian Jasa Raharja (Jasa Raharja), PT Asuransi Jasa Indonesia (Jasindo) and PT Asuransi Kredit Indonesia (Askrindo).
Penjaminan Guarantee	√	Telah dijalankan melalui PT Jaminan Kredit Indonesia (Jamkrindo). It has been implemented through PT Jaminan Kredit Indonesia (Jamkrindo).
Asuransi Jiwa dan Kesehatan Life and Health Insurance	√	Telah dijalankan melalui PT Asuransi Jiwa IFG (IFG Life). It has been implemented through PT Asuransi Jiwa IFG (IFG Life).
Jasa Keuangan Non Keuangan Non-Financial Services	√	PT Grahaniaga Tatautama (GNTU)

√ = telah dijalankan / x = belum dijalankan
√ = has been implemented / x = has not been implemented

PRODUK DAN LAYANAN

IFG menawarkan jenis-jenis produk dan jasa yang dimiliki melalui 11 (sebelas) anggota holding, sebagai berikut:

PRODUCTS AND SERVICES

IFG offers its products and services through 11 (eleven) holding members, as follows:

Jenis Produk dan Layanan Type of Products and Services	Keterangan Description
Produk Product(s)	
Reksa Dana Mutual Fund	IFG melalui PT Bahana TCW Investment Management (BTIM), IFG memiliki beragam produk Reksadana baik Reksadana Pasar Uang, Reksadana Pendapatan Tetap, Reksadana Ekuitas, Reksadana Campuran, Reksadana Index, Reksadana Terproteksi, Reksadana Penyertaan Terbatas/ Investasi Alternatif, dan KPD. IFG through PT Bahana TCW Investment Management (BTIM), IFG has a variety of Mutual Fund products including Money Market Mutual Funds, Fixed Income Mutual Funds, Equity Mutual Funds, Balanced Mutual Funds, Index Mutual Funds, Protected Mutual Funds, Limited Participation/ Alternative Investment Funds, and Fund Management Contract (KPD).
Pendanaan UMI Ultra Micro Financing	BAV sebagai <i>agent of Development</i> UMKM menyalurkan program UMI Pusat Investasi Pemerintah (PIP) kepada Koperasi untuk mendukung pengusaha mikro. BAV as an agent of Development MSME channels the UMI program of the Government Investment Center (PIP) to Cooperatives to support micro entrepreneurs.
Pendanaan PMVD Short-term Venture Capital Company (PMVD) Fund	Melalui anggota <i>Holding</i> Perusahaan Modal Ventura Daerah (PMVD) yang tersebar di 25 provinsi di Indonesia, maka BAV memperkuat jaringan kerja dan memperluas basis UMKM yang ada di setiap daerah. Through its Regional Venture Capital Company (PMVD) Holding member that spread across 25 provinces in Indonesia, BAV can strengthen its network and expand the base of MSMEs in each region.
Pendanaan PMVJP Short-term Venture Capital Company (PMVJP) Fund	PMVJP merupakan pembiayaan Anjak Piutang/ <i>Invoice Financing</i> yaitu jasa pengalihan piutang (hak tagih) jangka pendek yang dimiliki oleh Nasabah kepada BAV. Short-term Venture Capital Company (PMVJP) is Factoring/ <i>Invoice Financing</i> , which is short-term receivables transfer service owned by the Customer to BAV.
Layanan Services	
Asuransi dan Penjaminan Insurance and Guarantee	• Jamkrindo: Penjaminan Konsumtif, Penjaminan Produktif, KUR, PEN dan Suretyship • Askredo: KUR, AKK, AKM, Askredag, Surety, KBC, Asuransi Umum, LC/SKBDN dan PEN • Jasindo: Cargo, Aviation, M.Hull, Offshore, Onshore, Fire, Engineering, Motor, Satellite, Public Liability, Accidental & Health, Credit, Suretyship dan Miscellaneous • Jasa Raharja: IW dan SW • Jamkrindo: Consumptive Guarantee, Productive Guarantee, People's Business Credit (KUR), PEN and Suretyship • Askredo: People's Business Credit (KUR), AKK, AKM, Trade Credit Insurance (Askredag), Surety, KBC, General Insurance, LC/SKBDN and PEN • Jasindo: Cargo, Aviation, Marine Hull, Offshore, Onshore, Fire, Engineering, Motor, Satellite, Public Liability, Accidental & Health, Credit, Suretyship and Miscellaneous • Jasa Raharja: Compulsory Premiums (IW) and Compulsory Contribution (SW)
Jasa Perantara Pedagangan Efek bersifat ekuitas (saham) Brokerage Services for trading equity securities (shares)	Bahana Sekuritas (BS) memiliki izin sebagai Perantara Pedagang Efek dengan strategi meningkatkan volume transaksi untuk memperbesar <i>market shares</i> dan untuk meningkatkan pendapatan usaha. Bahana Sekuritas (BS) is licensed as a Broker-Dealer with a strategy to increase transaction volume to enlarge market shares and to increase business income.
Jasa Perantara Pedagangan Efek bersifat Utang dan Sukuk (EBUS) Debt and Sukuk Securities (EBUS) Trading Brokerage Services	Bahana Sekuritas (BS) memiliki layanan Jasa Perantara Pedagangan Efek bersifat Utang dan Sukuk (EBUS). Hal ini selaras dengan penetapan POJK No. 9/POJK.04/2019 tentang Perantara Pedagang Efek untuk Efek Bersifat Utang dan Sukuk. Bahana Sekuritas (BS) has Debt and Sukuk Securities Brokerage Services (EBUS). This is in line with the stipulation of POJK No. 9/POJK.04/2019 concerning Broker-Dealers for Debt Securities and Sukuk.
Penjamin Emisi Efek Underwriter	Bahana Sekuritas (BS) melakukan penjaminan emisi efek untuk saham dan utang. Bahana Sekuritas (BS) underwrites securities for shares and debt.
Penasihat Keuangan Financial Advisor	PT Bahana Kapital Investa (BKI) merupakan anggota <i>Holding</i> PT Bahana Pembinaan Usaha Indonesia yang bergerak di bidang investasi dan jasa penasihat keuangan (<i>financial advisory</i>) dan sudah berdiri sejak tahun 1993 dengan nama PT Bahana Mitra Usaha. Seiring perkembangannya, BKI memiliki layanan jasa konsultasi meliputi <i>Feasibility Study, Merger and Acquisition, Divestment, Capital Raising, Debt Restructuring, Alliance & Joint Venture, Risk Management, dan Leverage Buyout</i> . PT Bahana Kapital Investa (BKI) is a member of the PT Bahana Pembinaan Usaha Indonesia holding company, which operates in the fields of investment and financial advisory services. It was established in 1993 under the name PT Bahana Mitra Usaha. Along with its development, BKI has consulting services including Feasibility Study, Merger and Acquisition, Divestment, Capital Raising, Debt Restructuring, Alliance & Joint Venture, Risk Management, and Leverage Buyout.

Jenis Produk dan Layanan Type of Products and Services	Keterangan Description
Manajemen Aset Asset Management	BTIM mendapatkan pendapatan usaha yang bersumber dari kegiatan utama perusahaan adalah pendapatan usaha yang dihasilkan dari jasa pengelolaan produk investasi yang dikelola perusahaan. Prinsip pengelolaan risiko yang berhati-hati (<i>prudent</i>) dan ketaatan terhadap peraturan telah melekat dan dijalankan oleh seluruh insan BTIM dalam praktik pengelolaan perusahaan dan portofolio secara berkesinambungan. BTIM derives its operating income from its main business activities, namely income generated from investment management services provided by the company. The principles of prudent risk management and regulatory compliance have been embedded and implemented by all BTIM people in the practice of managing the company and portfolio on an ongoing basis.
Investasi dan Manajemen Properti Property Investment and Management	PT Grahaniaga Tatautama (GNTU) merupakan pemilik dan pengelola Gedung Graha CIMB yang merupakan <i>landmark</i> Jalan Sudirman dan telah memperoleh Sertifikasi <i>Green Building</i> sejak tahun 2015. PT Grahaniaga Tatautama (GNTU) is the owner and manager of Graha CIMB Building which is a landmark of Jalan Sudirman and has obtained Green Building Certification since 2015.
Jasa Keuangan Non Bank dan Investasi Non-Bank Financial Services and Investment	BMI bergerak di bidang jasa keuangan non bank dan investasi, BMI pada tahun buku 2022 tidak melakukan kegiatan usaha atau dalam kondisi <i>dormant</i> . PT Grahaniaga Tatautama (GNTU) is the owner and manager of Graha CIMB Building which is a landmark of Jalan Sudirman and has obtained Green Building Certification since 2015.

KOMPETENSI INTI

Perusahaan memiliki kompetensi inti sebagai penyedia solusi yang berkualitas bagi pelanggannya. Setiap produk dan jasa yang dibuat oleh Perusahaan adalah solusi terhadap kebutuhan pelanggan dan diberikan dalam kualitas yang tinggi secara konsisten.

CORE COMPETENCIES

The Company has a core competency as a provider of quality solutions to its customers. Every product and service made by the Company is a solution to customer needs and is delivered in consistently high quality.

KRITERIA CRITERIA	POSISI PASAR MARKET POSITION	KINERJA KEUANGAN FINANCIAL PERFORMANCE	TINGKAT KESEHATAN PERUSAHAAN COMPANY'S SOUNDNESS LEVEL	PERSEPSI MEREK PERUSAHAAN BRAND PERCEPTION
ASPIRASI ASPIRATION	Menjadi <i>Leader</i> di Industri Become a Leader in the Industry	Keuntungan 2x lipat 2x Profit	Pencadangan yang kuat Strong backup	Merrek yang Kuat Strong Brand
	#1 Dalam Asuransi Non Jiwa dan Penjaminan #1 In Non-Life Insurance and Guarantee #1 Dalam Manajemen Aset #1 in Asset Management TOP5 Dalam Sekuritas TOP 5 In Securities TOP 5 Dalam Asuransi Jiwa TOP 5 In Life Insurance	Dari Rp3,7T sampai Rp7,8T pada 2024 From IDR3.7 trillion to IDR7.8 trillion by 2024	RBC Min 200% GR maksimal 20x GR max 20x	
PENGGERAK UTAMA KEY DRIVERS	Kapasitas SDM & Budaya Perusahaan di Asuransi Penjaminan dan Pasar Modal HC Capacity & Corporate Culture in Guarantee Insurance and Capital Market	Tata Kelola Perusahaan yang Baik (GCG) & Manajemen Risiko yang kuat Strong Good Corporate Governance (GCG) & Risk Management		Kemampuan Digital Digital Capability
PENGGERAK UTAMA KEY DRIVERS	Laporan Keuangan yang Akuntabel Accountable Financial Statements		Sinergi Perusahaan <i>Holding</i> dengan Anggota <i>Holding</i> Holding Synergy with Holding Members	

STRUKTUR GROUP IFG

GROUP STRUCTURE OF IFG

