

ABSTRACT

The management of credit exposure systems at PT Jamkrindo faces significant challenges due to disconnected systems across organizational units, manual processes prone to calculation errors, and inaccurate data spread across various locations, impacting suboptimal operational performance and the overall organizational health. This research aims to analyze and design an Enterprise Architecture (EA) for the exposure system at PT Jamkrindo using the TOGAF ADM 10 framework, encompassing the Preliminary phase through the Migration Planning phase, and focusing on the exposure unit responsible for customer active credit volume. The design results include an integrated blueprint of business, data, application, and technology architectures, with solutions such as automated customer exposure checking and calculation, improved IT infrastructure quality, and optimized workflows that can increase data efficiency and accuracy. Thus, this EA design is expected to overcome exposure calculation errors, enhance overall data accuracy, strengthen corporate governance, and support the achievement of PT Jamkrindo's vision as a leading national credit guarantee institution.

Keywords: *Enterprise Architecture, TOGAF ADM, PT. Jamkrindo, Exposure*