



Financial Services Authority (OJK) & Banking Regulations Update

The following is a list of the new Financial Services Authority (OJK) & banking regulations.

All regulations are available in Indonesian.

New Financial Services Authority (OJK) Regulations

1. Regulation : [POJK 19/2025](#)

Date : 28 August 2025

Title : Kemudahan Akses Pembiayaan Kepada Usaha Mikro, Kecil, dan Menengah
(Indonesian)

Title (English) : Facilitating Access to Financing for Micro, Small, and Medium Enterprises (MSMEs)

Summary

Financial Services Authority Regulation (POJK) Number 19 of 2025 on Facilitating Access to Financing for Micro, Small, and Medium Enterprises (MSMEs) establishes a regulatory framework to expand and strengthen the role of financial service institutions in supporting MSME financing. The regulation is designed to enhance financial inclusion, create a more supportive credit environment, and ensure MSMEs can access sustainable sources of financing through both conventional and innovative mechanisms. The regulation sets out provisions requiring banks, financing companies, and other financial service providers to prioritize MSMEs as part of their lending and financing portfolios. It emphasizes the importance of simplified procedures, reduced administrative burdens, and the adoption of digital financial services to increase the efficiency of financing distribution. Institutions are encouraged to apply alternative credit assessment methods, including data from digital transactions and other non-traditional indicators, to broaden financing eligibility for MSMEs with limited collateral or credit history. POJK 19/2025 also introduces monitoring and reporting obligations, requiring financial institutions to submit data on MSME financing to the Financial Services Authority (OJK). This ensures transparency, allows regulators to track financing trends, and supports the formulation of further policies to address financing gaps. The regulation highlights collaboration between financial service providers, government programs, and other stakeholders to create integrated support systems for MSMEs, including capacity building and risk-sharing mechanisms.

2. Regulation : [POJK 18/2025](#)

Date : 8 September 2025

Title : Transparansi dan Publikasi Laporan Bank
(Indonesian)

Title (English) : Transparency and Publication of Bank Reports

Summary

This POJK establishes the regulatory framework for ensuring that banks provide accurate, timely, and comprehensive information to the public and stakeholders. It underscores the importance of transparency as a foundation for maintaining trust in the banking system, strengthening market discipline, and supporting financial system stability. Furthermore, this regulation requires banks to prepare and publish reports that cover their financial condition, risk exposures, governance practices, and compliance with regulatory standards. The published reports must follow standardized formats and guidelines determined by the Financial Services Authority (OJK) to ensure consistency, comparability, and reliability of information across the banking sector. Both conventional banks and sharia banks are subject to these provisions, with specific adjustments where necessary to reflect operational differences. This regulation also obliges banks to disclose material information that could affect stakeholders' decisions, such as significant changes in financial performance, ownership, or governance. The reports must be made accessible to the public through designated channels, including bank websites and OJK reporting systems, to promote broad

accessibility and transparency. Moreover, the regulation sets requirements for the timing and frequency of disclosures, ensuring that information remains current and relevant for stakeholders.

3. Regulation : [20/SEOJK.08/2025](#)

Date : 8 September 2025

Title : Publikasi Penanganan Pengaduan dan Laporan Layanan Pengaduan
(Indonesian)

Title (English) : Publication of Complaint Handling and Complaint Service Reports

Summary

This Circular Letter sets out the detailed provisions for financial service institutions regarding the publication and reporting of complaint handling mechanisms, emphasizes the need for transparency, accountability, and responsiveness in addressing consumer complaints within the financial services sector. Under this circular, financial service providers are required to prepare and publish reports on how consumer complaints are handled, including the types of complaints received, the processes for resolution, and the outcomes achieved. These reports must be structured in a standardized format to ensure consistency across the industry and facilitate monitoring by the Financial Services Authority (OJK). Institutions are also obliged to make the information publicly accessible, such as through their official websites, so that consumers and stakeholders can evaluate the quality and effectiveness of complaint handling services. In addition to publication, the regulation requires the submission of periodic reports to OJK, enabling the authority to supervise the implementation of complaint handling procedures and assess the responsiveness of institutions to consumer concerns. This ensures that consumer protection standards are upheld and that systemic issues identified through complaints can be addressed at a regulatory level.

New Banking Regulation

1. Regulation : [PADG 17/2025](#)
Date : 8 September 2025
Title (Indonesian) : Penyelesaian Transaksi Bilateral antara Indonesia dan Tiongkok Menggunakan Rupiah dan Renminbi melalui Bank
Title (English) : Settlement of Bilateral Transactions between Indonesia and China Using Rupiah and Renminbi through Banks

Summary

Established in this PADG are the technical and operational framework for implementing local currency settlement (LCS) between Indonesia and China. This regulation serves as the execution guideline for Bank Indonesia policies to promote the use of local currencies in bilateral trade and investment, thereby reducing dependence on third-party currencies and strengthening financial cooperation between the two countries. The regulation outlines the roles and responsibilities of appointed banks, known as Appointed Cross-Currency Dealers (ACCD), which facilitate settlement of trade, investment, and other current account transactions using Rupiah and Renminbi. It details the eligibility criteria for ACCD, procedures for opening and managing Rupiah and Renminbi accounts, and the reporting obligations to Bank Indonesia. The regulation also establishes operational standards for settlement, including transaction limits, documentation requirements, and risk management measures to ensure transparency, security, and efficiency in cross-border payments. Furthermore, PADG 17/2025 introduces mechanisms for promoting wider use of local currencies, such as incentives for market participants, cooperation frameworks with China's monetary authority, and monitoring systems to oversee implementation. The regulation emphasizes the importance of compliance with prudential principles, anti-money laundering, and counter-terrorism financing standards in conducting these transactions.

2. Regulation : [PMK 63/2025](#)
Date : 28 August 2025
Title (Indonesian) : Penggunaan Saldo Anggaran Lebih pada Tahun Anggaran 2025 untuk Pemberian Dukungan kepada Bank yang Menyalurkan Pinjaman kepada Koperasi Desa/Kelurahan Merah Putih
Title (English) : The Use of Surplus Budget Balance in Fiscal Year 2025 for Providing Support to Banks Disbursing Loans to Merah Putih Village/Urban Cooperatives

Summary

Minister of Finance Regulation (PMK) Number 63 of 2025 regulates the allocation and use of the government's surplus budget balance (Saldo Anggaran Lebih/SAL) to strengthen financing access for cooperatives at the village and urban levels. This regulation is part of the government's fiscal strategy to support grassroots economic empowerment through the Merah Putih Cooperative program, which is designed to expand access to affordable loans and stimulate local economic activities. The regulation also stipulates that SAL funds in 2025 may be utilized to provide support to banks acting as lending partners to Merah Putih Cooperatives. Such support may take the form of government guarantees, interest subsidies, or risk-sharing mechanisms, thereby reducing credit risks for banks and encouraging them to extend loans to cooperatives more actively. The aim is to ensure that banks have sufficient incentives and security to participate in distributing financing, while cooperatives benefit from easier access to credit under more favorable terms. This PMK also establishes guidelines for the disbursement and monitoring of these funds, requiring

banks and cooperatives to adhere to reporting, accountability, and compliance provisions. This ensures that the use of SAL is managed transparently, directed toward productive purposes, and aligned with state financial management principles.

3. Regulation : [KMK 276/2025](#)

Date : 12 September 2025

Title : Penempatan Uang Negara dalam Rangka Pengelolaan Kelebihan dan Kekurangan Kas untuk Mendukung Pelaksanaan Program Pemerintah dalam Mendorong Pertumbuhan Ekonomi
(Indonesian)

Title (English) : The Placement of State Funds in the Context of Managing Cash Surpluses and Deficits to Support the Implementation of Government Programs in Stimulating Economic Growth

Summary

This Decree of the Minister of Finance (KMK) regulates the mechanism for placing state funds as part of cash management strategy. The decree allows the Ministry of Finance to utilize temporary cash surpluses and address cash shortfalls through the strategic placement of government funds in financial institutions. This policy ensures liquidity is managed efficiently while also contributing to broader government objectives in sustaining economic growth. KMK 276/2025 sets out the principles and procedures for fund placement, emphasizing prudence, accountability, and effectiveness in managing state finances. The placement of funds may be directed to banks or other financial institutions designated by the government, with specific terms and conditions applied to safeguard public money. These placements are not only aimed at maintaining the government's cash flow stability but also at supporting priority programs that have a direct impact on economic activities. The decree also provides mechanisms for monitoring and reporting the use of state funds, ensuring transparency and alignment with fiscal policy. By channeling state funds strategically, the government seeks to maximize the multiplier effect of fiscal resources, ensuring that idle cash is productively used while minimizing risks associated with liquidity management.

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