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Financial Services Authority (OJK) & Banking Regulations Update
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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 17/2026**

   Date : 30 September 2026

   Title (Indonesian) : Rencana Bisnis Bank Umum

   Title (English) : Business Plans of Commercial Banks

   Summary

   Business planning by commercial banks is reshaped by Financial Services Authority Regulation No. 17 of 2026 concerning Business Plans of Commercial Banks, which renews the earlier regulation on bank business plans. It aims to make planning more adaptive to industry developments, digital transformation, and economic dynamics, while supporting more effective risk-based supervision. The Financial Services Authority stresses that a business plan is not merely a reporting obligation but a strategic instrument guiding policy direction, business development, and measured, sustainable risk management. Banks must prepare realistic, risk-based business plans that observe prudential principles, governance, and risk management, and that stay aligned with the bank's strategic plan. Responsibilities are clearly divided: the Board of Directors prepares, implements, and communicates the plan; the Board of Commissioners oversees its implementation; and the Sharia Supervisory Board gives an opinion for Sharia commercial banks and conventional commercial banks with Sharia business units. At a minimum, a business plan covers an executive summary, management policies and strategies, risk management, governance and performance, projected financial statements and ratios, funding and fund-provision plans, equity participation and divestment plans, capital plans, organizational infrastructure development, strategic product plans, branch network changes, and other information. Submission, amendment, adjustment, evaluation, and reporting run through the authority's reporting system, including the Business Plan Realization Report and the Business Plan Supervision Report. The regulation also sets administrative sanctions, transitional provisions, and implementing provisions. Through these arrangements, the authority expects stronger plans and forward-looking supervision that remains prudent.

2. Regulation : **POJK 14/2026**

   Date : 17 September 2026

   Title (Indonesian) : Organisasi, Tata Kerja, dan Anggaran Badan Supervisi Otoritas Jasa Keuangan

   Title (English) : Organization, Working Procedures, and Budget of the Financial Services Authority Supervisory Board

   Summary

   POJK No. 14 of 2026 on the Organization, Working Procedures, and Budget of the Financial Services Authority Supervisory Board regulates the functions, duties, and authority of the OJK Supervisory Board, including its organizational structure and working procedures. The regulation implements the mandate under Article 38A paragraph (8) of Law No. 21 of 2011 concerning the Financial Services Authority, as amended most recently by Law No. 4 of 2026. The regulation governs the preparation of the Supervisory Board's work plans, budgets, and work programs, as well as the preparation of institutional performance evaluation reports on OJK and performance reports. It also establishes mechanisms for monitoring and evaluating budget utilization and work program implementation, sets out provisions concerning the Supervisory Board's budget, and regulates procedures for requesting data and/or information from

OJK. Through these provisions, the regulation establishes the administrative and operational framework for the OJK Supervisory Board to carry out its oversight functions.

3. Regulation : **PADK 11/2026**

Date : 21 September 2026

Title (Indonesian) : Pelaksanaan Penawaran Umum Efek Bersifat Utang dan/atau Sukuk secara Elektronik

Title (English) : Electronic Implementation of Public Offerings of Debt Securities and/or Sukuk

Summary

This regulation on the Electronic Implementation of Public Offerings of Debt Securities and/or Sukuk establishes technical guidelines for conducting electronic public offerings of debt securities and/or sukuk (e-IPO EBUS) in Indonesia's capital market. The regulation implements provisions of OJK Regulation No. 41/POJK.04/2020 concerning the Electronic Implementation of Public Offerings of Equity Securities, Debt Securities, and/or Sukuk. The regulation governs the application of the e-IPO system and the eligibility criteria for electronic public offerings of debt securities and/or sukuk. It sets out procedures for providing funds for subscriptions, submitting indications of interest and orders, and verifying investor indications of interest and/or orders under both the fixed allotment and pooling allotment mechanisms. It also addresses verification of the availability of funds for securities subscriptions, allocation procedures and mechanisms for both allotment methods, and the settlement of debt securities and/or sukuk subscriptions. In addition, the regulation authorizes OJK to adjust the values, thresholds, and/or percentages specified in its appendices. These provisions provide a more detailed operational framework for electronic offerings of debt securities and/or sukuk, supporting the implementation of the existing e-IPO regulatory framework.

4. Regulation : **PADK 10/2026**

Date : 21 September 2026

Title (Indonesian) : Penerapan Manajemen Risiko Country Risk dan Transfer Risk Bagi Bank Umum

Title (English) : Implementation of Country Risk and Transfer Risk Management for Commercial Banks

Summary

PADK No. 10 of 2026 on the Implementation of Country Risk and Transfer Risk Management for Commercial Banks establishes requirements for conventional commercial banks to manage risks arising from their international exposures. The regulation responds to the increasing integration of the global financial system, in which geopolitical developments, changes in monetary policy, trade conflicts, and crises in other countries may affect the stability of Indonesia's banking sector. The regulation requires banks to establish adequate policies and processes to identify, measure, monitor, control, and report exposures subject to country risk and transfer risk. Country risk refers to the potential for losses arising from economic, political, or other conditions in a particular country, while transfer risk concerns the possibility that a borrower may be unable to transfer funds across borders to meet its obligations, including due to restrictions imposed by the relevant country. Banks are required to determine which exposures are subject to these risks, calculate the relevant country risk and transfer risk ratios, implement appropriate risk management measures, establish provisions for potential losses, and submit reports on these exposures to the Financial Services Authority (OJK). The framework is intended to support timely identification and mitigation of potential losses arising from international exposures. The regulation is based on OJK Regulation No. 18/POJK.03/2016

concerning Risk Management for Commercial Banks and OJK Regulation No. 17 of 2023 concerning Governance for Commercial Banks

New Banking Regulations

1. Regulation : **PBI 9/2026**

   Date : 15 October 2026

   Title (Indonesian) : Edukasi serta Pemberdayaan Masyarakat dan Lingkungan

   Title (English) : Education and Community and Environmental Empowerment

   Summary

   Bank Indonesia's education and community programmes now have a dedicated legal foundation in Bank Indonesia Regulation No. 9 of 2026 concerning Education and Community and Environmental Empowerment. It implements Article 57A of the Bank Indonesia Law, as most recently amended by Law No. 4 of 2026, and serves as a guide for how the central bank runs these programmes in support of its duties. The programme covers three areas. Education spans schooling and culture; community empowerment spans religion, health, and social affairs; and environmental empowerment spans the environment and disaster response. Activities may take place inside or outside Indonesia and are funded from Bank Indonesia's own budget. Support can be provided as goods, services, or both. It is delivered to non-profit institutions, organizations, or groups with proper legal identity and management. Five principles guide implementation: inclusivity, usefulness, prudence, transparency, and accountability. Implementation follows three stages: annual planning, execution, and monitoring and evaluation. Bank Indonesia carries out the programme at its head office and domestic representative offices, either on its own initiative or at the request of external parties, and it decides the form, value, and recipients of assistance. Monitoring relies on accountability reports from recipients and a review of results. Bank Indonesia may coordinate with relevant parties such as ministries, institutions, universities, and regional governments, including through partnerships. Public transparency is achieved through a programme report that forms part of Bank Indonesia's annual report. Programmes already held or still running before the regulation continue to be recognised and proceed under the earlier Bank Indonesia provisions.

2. Regulation : **PBI 8/2026**

   Date : 30 September 2026

   Title (Indonesian) : Perubahan Ketiga atas Peraturan Bank Indonesia Nomor 7 Tahun 2023 tentang Devisa Hasil Ekspor dan Devisa Pembayaran Impor

   Title (English) : Third Amendment to Bank Indonesia Regulation No. 7 of 2023 on Foreign Exchange Proceeds from Exports and Foreign Exchange Payments for Imports (DHE DPI)

   Summary

   Bank Indonesia Regulation No. 8 of 2026 concerning the Third Amendment to Bank Indonesia Regulation No. 7 of 2023 on Foreign Exchange Proceeds from Exports and Foreign Exchange Payments for Imports (DHE DPI) amends the regulatory framework governing foreign exchange proceeds from exports and foreign exchange payments for imports. The amendment supports the implementation of specific requirements for foreign exchange proceeds from natural

resource exports under Government Regulation No. 36 of 2023, as amended most recently by Government Regulation No. 21 of 2026. The regulation introduces provisions allowing Bank Indonesia to consider input from and/or coordinate with relevant ministries and agencies when designating banks for the implementation of the special requirements applicable to natural resource export proceeds. It also expands the basis for Bank Indonesia's supervisory activities, particularly in relation to natural resource exporters meeting the criteria for these requirements. In implementing policies on natural resource export proceeds, Bank Indonesia is required to take into account and/or coordinate with relevant ministries and agencies. The regulation also aligns the implementation of the special requirements with export customs declarations issued from 1 September 2026, reflecting coordination among the relevant government institutions.

3. Regulation : **PBI 7/2026**

Date : 30 September 2026

Title (Indonesian) : Perubahan Kedua atas Peraturan Bank Indonesia Nomor 23/13/PBI/2021 tentang Rasio Pembiayaan Inklusif Makroprudensial (RPIM) bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah

Title (English) : Second Amendment to Bank Indonesia Regulation No. 23/13/PBI/2021 on the Macroprudential Inclusive Financing Ratio (RPIM) for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units

Summary

Bank Indonesia Regulation No. 7 of 2026 adjusts the framework for banks to fulfill their Macroprudential Inclusive Financing Ratio (RPIM) obligations. The amendment follows Bank Indonesia's periodic evaluation of RPIM implementation and aims to broaden eligible financing channels while strengthening the effectiveness of inclusive financing policies. The regulation expands the scope of eligible credit or financing to include supply-chain financing provided by non-micro, small, and medium enterprise (MSME) business entities, excluding financial services institutions, to support inclusive sectors and national priority programs in accordance with criteria established by Bank Indonesia. It also broadens eligible financing for MSMEs, MSME corporations, and low-income individuals through other banks under channeling and executing arrangements, as well as through investment funds using *mudharabah* profit-sharing contracts or other permitted contracts. In addition, banks may transfer part of their RPIM fulfillment rights to other banks for RPIM calculation purposes through contractual arrangements, including the issuance of Inclusive Financing Securities (SDPI) and other mechanisms established by Bank Indonesia. The regulation also strengthens supervision of revised RPIM reports following Bank Indonesia examinations and provides for further implementation requirements to be stipulated in a Regulation of the Members of the Board of Governors.

4. Regulation : **PADG 33/2026**

Date : 30 September 2026

Title (Indonesian) : Perubahan Keempat atas Peraturan Anggota Dewan Gubernur Nomor 4 Tahun 2023 tentang Devisa Hasil Ekspor dan Devisa Pembayaran Impor

Title (English) : Fourth Amendment to Regulation of Members of the Board of Governors No. 4 of 2023 concerning Foreign Exchange Export Proceeds and Foreign Exchange for Import Payments

Summary

Special treatment for certain natural resource exporters is the centrepiece of Regulation of Members of the Board of Governors No. 33 of 2026 concerning the Fourth Amendment to Regulation of Members of the Board of Governors No.

4 of 2023 concerning Foreign Exchange Export Proceeds and Foreign Exchange for Import Payments. The amendment supports special provisions for bringing in, placing, and using natural resource export proceeds when implementing bilateral trade agreements or similar trade understandings, in line with Bank Indonesia's earlier regulatory changes. Exporters that meet specific criteria set by regulation of the minister responsible for state finance may receive this treatment. The list of qualifying exporters results from inter-ministerial and agency coordination, uses the taxpayer identification number as the single key for matching data, and is published on Bank Indonesia's website or other designated media. Exporters seeking clarification may write to the coordinating ministry for economic affairs, copying the finance ministry and Bank Indonesia, while listed exporters that choose not to use the treatment must notify Bank Indonesia by the date stated in the published list, using the prescribed sample letter. Bank Indonesia also designates banks to carry out these special provisions, using general criteria (size, linkages, and complexity, including interchangeability), specific criteria (transactions, interconnection, competence, risk management, and infrastructure), and other specific criteria, and may consider input from ministries and agencies. Supervision of exporters may rely on the list of qualifying exporters, and Bank Indonesia may assign other parties, such as independent auditors, to conduct examinations, provided they maintain confidentiality and report back. Reporting remains online through Bank Indonesia's application, profile data must be kept current, and correspondence goes to the designated Bank Indonesia department.

5. Regulation : **PADG 32/2026**

   Date : 30 September 2026

   Title (Indonesian) : Tata Cara Pelaksanaan Pelindungan Konsumen Bank Indonesia (PADG PKBI)

   Title (English) : Procedures for the Implementation of Bank Indonesia Consumer Protection

Summary

Bank Indonesia Regulation of Members of the Board of Governors No. 32 of 2026 on Procedures for the Implementation of Bank Indonesia Consumer Protection establishes detailed procedures for financial service providers and other parties regulated by Bank Indonesia to implement consumer protection requirements. The regulation responds to the growing complexity of digital financial products and services, which may expose consumers to risks such as information asymmetry, non-transparent business practices, misuse of personal data, and inadequate complaint handling and dispute resolution. The regulation sets out requirements for consumer protection across the stages of providing products and services, including consumer education, disclosure of information, fair treatment, protection of consumer assets and data, and complaint handling. It also governs the provision of information and explanations to consumers, the handling of consumer complaints, and the resolution of disputes between consumers and providers. Providers must establish appropriate internal policies, procedures, and mechanisms to support the implementation of these requirements. Additionally, the regulation establishes procedures for consumer protection supervision by Bank Indonesia, including the submission of periodic and incidental reports, monitoring of compliance, and the imposition of administrative sanctions for violations of applicable obligations. It also provides a framework for coordination and cooperation between Bank Indonesia and relevant parties in implementing consumer protection measures.

6. Regulation : **PADG 31/2026**

Date : 30 September 2026

Title (Indonesian) : Pelaksanaan Layanan Kebanksentralan

Title (English) : Implementation of Central Banking Services

Summary

Bank Indonesia Regulation of Members of the Board of Governors on the Implementation of Central Banking Services establishes operational guidelines for the provision and administration of central banking services by Bank Indonesia. The regulation supports the implementation of Bank Indonesia Regulation No. 23/15/PBI/2021 on Central Banking Services and aligns operational procedures with developments in business processes and the requirements governing participation in Bank Indonesia's payment systems and financial market infrastructure. Furthermore, it governs customer eligibility, customer registration and administration, service applications and approvals, changes to customer and service information, and the determination of customer and service status. Eligible customers include banks, the Ministry of Finance, other central and regional government institutions, non-bank state-owned enterprises, international financial institutions, financial market infrastructure institutions, payment service providers, securities companies, the Financial Services Authority, and other qualifying parties. Central banking services covered by the regulation include services for managing current accounts and settling financial transactions, as well as participation services for Bank Indonesia-operated payment systems and financial market infrastructure. Applications to become customers and to obtain services are submitted electronically through Bank Indonesia's licensing application system, subject to the relevant access and approval procedures. These provisions provide a standardized operational framework for managing customer relationships and delivering central banking services while supporting good governance, accountability, transparency, and operational consistency.

7. Regulation : **PADG 30/2026**

Date : 28 September 2026

Title (Indonesian) : Perubahan atas Peraturan Anggota Dewan Gubernur Nomor 12 Tahun 2024 tentang Peraturan Pelaksanaan Perizinan Terpadu Bank Indonesia Melalui Front Office Perizinan

Title (English) : Amendment to Regulation of Members of the Board of Governors No. 12 of 2024 on the Implementing Provisions for Bank Indonesia Integrated Licensing through the Licensing Front Office

Summary

Bank Indonesia has amended its integrated licensing framework through Regulation of Members of the Board of Governors No. 30 of 2026 concerning the Amendment to Regulation of Members of the Board of Governors No. 12 of 2024 on the Implementing Provisions for Bank Indonesia Integrated Licensing through the Licensing Front Office. The amendment reflects updated licensing provisions in the monetary, macroprudential, and payment system sectors and aims to strengthen electronic licensing activities so that they accommodate the development of Bank Indonesia's integrated licensing services for applicants. Three procedural matters are adjusted for applicants. First, applicants must submit missing documents, corrections, and/or updates to the application letter or supporting documents within 14 working days after receiving notification from Bank Indonesia. Second, an applicant whose licensing application has been rejected by Bank Indonesia may resubmit it only after 20 working days have passed since the rejection. Third, registration in Bank Indonesia's licensing application is completed by filling in the applicant's profile data and

uploading a power of attorney or statement letter, following the sample provided in the regulation's appendix. These adjustments give applicants clearer timelines and administrative steps to follow when dealing with the Licensing Front Office, helping keep the electronic licensing process orderly, predictable, and easier for applicants to follow.

8. Regulation : **PADG 29/2026**

Date : 25 September 2026

Title (Indonesian) : Perubahan atas Peraturan Anggota Dewan Gubernur Nomor 24 Tahun 2024 tentang Keamanan Sistem Informasi dan Ketahanan Siber bagi Penyelenggara Sistem Pembayaran, Pelaku Pasar Uang dan Pasar Valuta Asing, serta Pihak Lain yang Diatur dan Diawasi Bank Indonesia

Title (English) : Amendment to Regulation of Members of the Board of Governors No. 24 of 2024 on Information System Security and Cyber Resilience for Payment System Providers, Money Market and Foreign Exchange Market Participants, and Other Parties Regulated and Supervised by Bank Indonesia

Summary

Reporting discipline and the protection of vital information infrastructure in the financial sector are the focus of Regulation of Members of the Board of Governors No. 29 of 2026 concerning the Amendment to Regulation of Members of the Board of Governors No. 24 of 2024 on Information System Security and Cyber Resilience for Payment System Providers, Money Market and Foreign Exchange Market Participants, and Other Parties Regulated and Supervised by Bank Indonesia. Annual reports for the preceding reporting year must be submitted by 31 January. Reports received after that date but no later than 15 February are classified as late, while reports not received by 15 February are classified as unsubmitted, although the provider remains obliged to file them. Sanctions escalate with the seriousness of the breach. A late annual report draws a written warning, whereas an unsubmitted one carries a payment obligation of IDR 5 million per report. Failure to report for more than three consecutive years may bring temporary suspension of some or all activities, including cooperation arrangements, and more than five consecutive years may result in revocation of licences and/or approvals. The same IDR 5 million per report applies when an initial cyber incident notification is sent more than one hour after discovery, or an incident report is filed more than three calendar days after the incident occurs. Bank Indonesia also designates the financial sector's vital information infrastructure, covering providers, application systems and/or information technology infrastructure, and protection roadmaps. Designations rest at minimum on size, interconnectedness, Interchangeability, and complexity, while roadmaps take the provider's cybersecurity maturity into account.

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Contact

Growth

Deloitte Indonesia

iddttl@deloitte.com

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