

PRESS RELEASE**OJK JABODEBEK ENCOURAGES BPR/BPRS TO STRENGTHEN GOVERNANCE
AND RISK MANAGEMENT**

Tangerang, May 9, 2025. The Indonesia Financial Services Authority (OJK) Office of Jakarta, Bogor, Depok, and Bekasi (Jabodebek), together with the OJK Office of Banten Province, continue to encourage the strengthening of governance and risk management of Rural Banks (BPR) / Sharia Rural Banks (BPRS) to support the stability and resilience of the financial services sector in the Jabodebek region.

This was conveyed by the Head of OJK Jabodebek, Edwin Nurhadi, in his speech at the Performance Evaluation of BPR and BPRS in the Jabodebek and Banten regions, which was held in Tangerang on Friday (9/05).

Edwin stated that the dynamic global economic conditions and rapid technological developments in the current digital era require banks, especially BPR/S as local intermediary institutions, to consistently prioritize the principles of prudence, risk management, and sound credit principles, ensuring the quality of credit and financing remains smooth.

"BPR and BPRS also need to pay close attention to customer protection, including transparency, speed, and ease of access to products and/or financial services, given that the intermediary function of banking is based on trust and public satisfaction," added Edwin.

The performance evaluation event also featured Wani Sabu from Bank Central Asia and Diki Zaenal Abidin from the State Property and Auction Service Office (KPKNL) as speakers. It was attended by more than 400 representatives of BPR and BPRS under the supervision of the OJK Office of Jabodebek and Banten Province.

During the performance evaluation, current performance developments and strategic issues related to BPR and BPRS in the Jabodebek and Banten provinces were discussed. As of March 2025, the performance of BPR and BPRS in the Jabodebek and Banten provinces showed positive growth, both in terms of assets, credit and financing disbursements, and third-party fund (DPK) collections.

In the Jabodebek region, conventional BPRs showed a positive performance trend, reflected in asset growth of 5.80 percent (year-on-year) to Rp12.44 trillion, which was supported by enhanced intermediary functions, where credit disbursement increased by 6.97% (yoy) to Rp8.95 trillion, and third-party funds mobilization increased by 6.83% (yoy) to Rp8.61 trillion.

In line with conventional BPRs, the performance of Islamic BPRs also showed a positive trend, with assets growing by 3.50 percent (yoy) to Rp4.12 trillion, with strengthened intermediary functions marked by an increase in financing value of 4.30 percent (yoy) to Rp3.35 trillion and DPK increasing by 8.21 percent (yoy) to Rp2.67 trillion.

In the Banten region, conventional BPR also recorded a positive performance, with asset growth of 9.32 percent (year-over-year) to Rp9.13 trillion and an increase in intermediary functions, with credit distribution growing by 12.33 percent (year-over-year) to Rp6.95 trillion, and deposits increasing by 10.18 percent (year-over-year) to Rp5.58 trillion.

The performance of Sharia BPRs in the Banten region also recorded asset growth of 12.99 percent (year-over-year) to Rp 1.63 trillion, supported by strengthened intermediary functions, with total financing increasing by 6.80 percent (year-over-year) to Rp 1.16 trillion, and DPK growing significantly by 12.87 percent (year-over-year) to Rp 1.27 trillion.

Banten Media Casual Discussion

As part of the same series of activities, OJK Jabodebek and OJK Banten Province also held a media discussion in Banten Province. This activity aimed to strengthen synergy in conveying accurate and balanced information to the public, particularly regarding developments in the financial services sector at the regional level.

The event, attended by numerous media representatives, also served as a platform for disseminating information about the impact of the Law on the Development and Strengthening of the Financial Sector (UU P2SK), the global and regional economic conditions, and the performance of the financial services sector in the Jakarta and Banten regions.

This activity will continue to be conducted regularly as part of efforts to build public trust through transparency in information and sustained collaboration between the OJK and the media.

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