

PRESS RELEASE
SUPPORTING REGIONAL ECONOMIES, DKI JAKARTA AND BANTEN
FINANCIAL SERVICES SECTORS ARE MAINTAINED STABLY

Jakarta, July 16, 2025 - The Financial Services Authority (OJK) office of Jakarta, Bogor, Depok, and Bekasi (Jabodebek) noted that the stability and resilience of the financial services sector in the DKI Jakarta and Banten regions remained stable until mid-2025. This is reflected in positive growth of the banking sector, capital market, and non-bank financial industry, in line with the strengthening of the regional economy and increasing literacy and consumer protection.

Regional Banking Developments

As of May 2025, the banking sector in the DKI Jakarta and Banten areas has shown a solid and sustainable performance. The positive growth is reflected in the improvement of the banking intermediation function, both in terms of fundraising and credit/financing distribution, with the quality of credit/financing remaining under control.

In DKI Jakarta, the total collection of Third Party Funds (DPK) reached IDR 4,846.54 trillion, representing a 4.87 percent year-over-year (yoy) growth. This achievement is a positive indicator of high public confidence and stable liquidity conditions.

In terms of credit/financing disbursements, IDR 4,113.50 trillion has been disbursed, representing a 10.06 percent year-over-year (yoy) growth, with the *Non-Performing Loan* (NPL) ratio maintained at 1.71 percent. This figure reflects the implementation of prudential principles and the effectiveness of risk management by banks in the region.

Positive banking performance was also observed in the Banten region, where total deposit collections reached IDR 295.11 trillion, representing a 6.21 percent year-over-year (yoy) growth. Credit/financing disbursements also grew by 3.84 percent yoy to IDR 219.47 trillion, with the NPL ratio maintained at 3.13 percent.

In line with the majority of credit/financing allocations in working capital, the focus of banking financing in the DKI Jakarta area is still dominated by the Processing Industry economic sector, with a portion of 12.12 percent, followed by Wholesale and Retail Trade with a portion of 10.30 percent, and Financial Intermediaries with a portion of 10.19 percent.

Meanwhile, in the Banten region, with the majority of credit/financing allocations for consumptive loans, credit/financing distribution is more absorbed in the consumption and trade sectors, with credit for residential home ownership reaching 31.89 percent, ownership of other household appliances at 15.17 percent, and large and retail trade at 12.00 percent.

The composition of this financing indicates that banks in both regions prioritize supporting the main sectors of the economy, including both productive and consumptive sectors. Amid these positive trends, challenges still need to be anticipated, especially related to credit quality in several sectors, such as individual services that serve households and the fisheries sector in DKI Jakarta, as well as the transportation, warehousing, and communication sectors, including the mining and quarrying sectors in Banten.

Regional Capital Market Development

Public interest in investing in the capital market industry continues to show a positive trend, in line with increasing financial literacy and the ease of access to financial products and services within the industry. This is reflected in the growth in the number of Single Investor Identification (SID) and capital market transaction activities in the DKI Jakarta and Banten areas.

As of April 2025, the number of investors in the DKI Jakarta area was recorded at 3.75 million, representing a significant 138.45 percent year-over-year (yoy) growth, with the largest concentration in Central Jakarta, accounting for 60.11 percent of the total investors. Meanwhile, the number of investors in the Banten region reached 827.74 thousand, representing an 8.30 percent year-over-year (yoy) growth, with Tangerang City accounting for 29.99 percent of the total.

In terms of transactions, from April 2024 to April 2025, the average monthly value of stock transactions in the DKI Jakarta and Banten areas showed a fluctuating trend. In April 2025, the total value of stock transactions in DKI Jakarta reached IDR 147.19 trillion, a 1.71 percent year-over-year (yoy) decrease, with the highest contribution coming from investors in South Jakarta at 40.58 percent. In Banten, the value of stock transactions experienced positive growth of 8.70 percent year-over-year (yoy) to IDR 14.79 trillion, with investors in Tangerang City accounting for 58.17 percent of the total transactions.

The increase in the number of investors and the fluctuation in stock transactions reflect the growing public participation in utilizing the capital market as an alternative for investment and long-term financial management.

Development of the Non-Bank Financial Industry Sector (IKNB)

The Non-Bank Financial Industry (IKNB) in the DKI Jakarta and Banten areas continues to exhibit positive and stable performance across various subsectors, including financing companies, online loans, insurance, and guarantees.

In the financing company sector, as of April 2025, financing receivables in DKI Jakarta reached IDR 92.51 trillion, representing a 0.36 percent year-over-year (yoy) growth, with a controlled Non-Performing Financing (NPF) ratio of 1.89 percent. Meanwhile, in Banten, financing receivables increased 7.47 percent year-over-year (yoy) to IDR 35.19 trillion, with NPF at 3.21 percent.

The online lending sector has also shown significant growth. As of March 2025, in the DKI Jakarta area, there were 2.61 million active loan accounts with outstanding loans of IDR 12.42 trillion, representing a 20.13 percent year-over-year (yoy) growth. The default rate (TWP 90) was relatively controlled at 3.08 percent. Meanwhile, in Banten, the number of active loan accounts was recorded at 1.64 million, with an outstanding of IDR 5.94 trillion, growing 15.47 percent yoy, and TWP 90 maintained at the level of 2.71 percent.

The insurance industry also recorded a positive performance in the first quarter of 2025. In DKI Jakarta, life insurance premiums and general insurance grew by 8.35 percent year-over-year (yoy) and 5.50 percent yoy, respectively, to IDR 21.50 trillion and IDR 21.15 trillion. Life insurance claims decreased by -11.11 percent yoy to IDR 16.46 trillion, while general insurance claims increased by 9.65 percent yoy to IDR 7.60 trillion.

Meanwhile, in Banten, life insurance premiums contracted slightly by 0.06 percent year-over-year (yoy) to IDR 1.98 trillion, while general insurance premiums grew 3.34 percent yoy to IDR 0.61 trillion. Both general insurance and life insurance claims also declined, by 9.21 percent year-over-year (yoy) to IDR 1.49 trillion and 25.46 percent yoy to IDR 0.20 trillion, respectively.

Guarantee Company

In the guarantee sector, both in DKI Jakarta and Banten, the total investment value decreased by 0.66 percent year-over-year (yoy) to IDR 27.26 trillion and by 10.21 percent yoy to IDR 0.10 trillion, respectively. In terms of total outstanding guarantees, turning from DKI Jakarta, which contracted by 8.17 percent year-over-year (yoy) to IDR 27.26 percent, in Banten, it experienced a surge of 159.42 percent to IDR 7.76 trillion.

Overall, the growth trend in various IKNB subsectors reflects continuous efforts to maintain stability, expand access, and increase public confidence in non-bank financial products and services in the DKI Jakarta and Banten areas.

Development of Education and Consumer Protection

As part of its commitment to consumer protection, OJK actively provides information and education services to the public and follows up on public complaints in the financial services sector.

Based on data from the OJK Consumer Protection Portal (APPK) Application as of June 30, 2025, the OJK has facilitated 4,231 consumer complaints from the DKI Jakarta Province and Banten Province, with a completion rate of 84.99 percent.

In DKI Jakarta, the most complaints were addressed to Online Peer-to-Peer Lending platforms (44.54 percent), followed by Banking (35.25 percent) and Finance Companies (14.63 percent). The types of problems presented were dominated by the behavior of collection officers (50.39 percent), credit restructuring (8.74 percent), and fraud/account break-ins (7.50 percent). Meanwhile, in Banten, a similar trend is reflected in the dominance of complaints on online peer-to-peer lending platforms

(49.92 percent), Banking (31.25 percent), and Finance Companies (15.70 percent). The types of problems reported were also dominated by the behavior of collection officers (49.16 percent), credit restructuring (11.13 percent), and fraud/account break-ins (9.07 percent).

In addition to complaints, APPK also recorded 103 pieces of information related to alleged illegal investment activities and 3,460 pieces of information about illegal online loans, with the most extensive distribution coming from the people of DKI Jakarta (67 illegal investment information and 2,181 illegal online loans) and the people of Banten (36 illegal investment information and 1,279 illegal online loan information).

To improve financial literacy, the Jabodebek OJK Office actively organizes financial education with stakeholders as part of the National Financial Smart Movement (GENCARKAN) campaign. From January to June 2025, 3,001 educational activities were recorded in the DKI Jakarta and Banten areas, reaching 10,628,340 participants from various circles, including students, teachers, MSME actors, women, people with disabilities, and the general public. Activities in DKI Jakarta included 2,426 activities, involving a total of 10,393,576 participants. In Banten, 575 activities were carried out, involving 234,764 participants. This achievement reflects OJK's commitment to encouraging the improvement of inclusive and sustainable financial understanding at all levels of society.

OJK Jabodebek and OJK Banten Province are also actively involved in providing education and capacity building for financial services business actors, covering operational aspects, consumer protection, and the strengthening of information technology use.

Regional economic development efforts are also synergized by OJK Jabodebek and Banten Province, together with Regional Governments, Financial Services Institutions, and related stakeholders, particularly in the development of the creative economy sector, including product clusters and content clusters. In addition, there are other strategic programs, such as One Account One Student (KEJAR), the Inclusive Financial Ecosystem in Disadvantaged, Frontier, and Outermost areas, and the Sharia Financial Inclusion Center Ecosystem (EPIKS).

The OJK continues to urge the public to be cautious of illegal online loan offers, unprofitable investments, and suspicious part-time job opportunities. Always ensure that you check the legality of the entity through the APPK or contact the OJK directly via phone at 157, WhatsApp at 081-157-157-157, or email at konsumen@ojk.go.id. To stay up-to-date with the latest information and education, the public can also follow the official Instagram accounts of the OJK in [@ojkindonesia](#), the OJK Jabodebek Office in [@ojk_jabodebek](#), the OJK Office of Banten Province in [@ojk_banten](#), and the information services in [@Kontak157](#).

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