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PRESS RELEASE

PRESIDENT OF THE REPUBLIC OF INDONESIA EXTENDS APPRECIATION UPON TPAKD'S ACHIEVEMENT IN EXPANDING FINANCIAL ACCESS AND IMPROVING COMMON WELFARE

President of the Republic of Indonesia Prabowo Subianto Attends the 2026 National Meeting of TPAKD

Jakarta, 21 October 2026. The President of the Republic of Indonesia Prabowo Subianto extended his appreciation upon Regional Financial Access Acceleration Team (TPAKD)'s achievements for expanding public access to financial products and services across provinces, regencies, and cities throughout Indonesia.

In various funding programs reaching millions of people, TPAKD continues to support regional economic development by tailoring initiatives to local potential and characteristics, thereby improving community welfare.

President of Indonesia Prabowo Subianto attended the 2026 National Meeting of TPAKD on Thursday to extend his appreciation toward all contributors of TPAKD development in the regions.

“I hereby extend my appreciation to Indonesia Financial Services Authority, the regional government, Bank Indonesia, and all parties who have contributed to develop this agency,” he conveyed.

Furthremore, he considered TPAKD in all provinces, regencies, and cities in Indonesia as a milestone for social economy improvements.

“We are proud of what we have achieved together, namely credit distribution for the people. And we will head into a more massive movement. I checked the distribution amounted to approximately Rp64 trillion, with around 2 million recipients,” he said

The President underlined the effort to increase common welfare through the programs that have been carried out by ministries and institutions.

“My fellow Indonesians, our economic policy direction must be able to improve the welfare of our people. Welfare must not remain merely a slogan. The true meaning of welfare is that people's incomes must increase in real terms, must genuinely increase, and that every family must have real purchasing power. This is what we are striving for, this is our policy direction, and this is our strategy,” Prabowo said.

The President also presented a funding distribution plan amounting to Rp400 trillion for farmers, fishermen, village and frontier, outermost and least developed region residents, as well as low-income communities in the forthcoming year.

On the occasion, the President also inaugurated the establishment of the National Board of Financial Prosperity (DNKK) in accordance with the Government Regulation Number 42/2026, which serves to increasing household prosperity based on three indicators: quality financial resilience, endurance to turmoils, and safety in financial management.

Alignment with Asta Cita

Chairperson of the Board of Commissioners of OJK Friderica Widyasari Dewi highlighted TPAKD program's support toward the Government's Asta Cita (The Eight Goals), which resonates with the objective of the 2025-2029 Medium-Term National Development Plan and 2025-2045 Long-Term National Development Plan: expanding public financial access to promote economic equality, eradication of poverty, and improvement of common welfare.

"And today, Sir, we are holding the TPAKD National Coordination Meeting. We would like to report that this meeting aligns with and supports the Asta Cita, particularly in promoting economic equality, eradicating poverty, and improving common welfare. Currently we have 552 Regional Financial Access Acceleration Teams in all provinces, regencies, and cities in Indonesia," Friderica reported.

Furthermore, she highlighted the nurtured and well-maintained collaborations between the government, OJK, BI, all regional levels of government in Indonesia, have born fruits, including increasing the benefits of funding distribution to debtors through TPAKD flagship programs.

"These results can be seen in our flagship programs, including the Credit/Financing Against Loan Sharks program, which has distributed Rp64.8 trillion to 2.3 million debtors, and the Credit/Financing for Priority Sectors program, which has distributed Rp5.4 trillion to more than 103,000 debtors," Friderica explained.

Meanwhile, Coordinating Minister of Economic Affairs Airlangga Hartarto stated that the Government will continue to develop TPAKD programs that have been proven as crucial to expanding public funding in the regions, such as the establishment of the National Board of Financial Prosperity (DNKK).

Airlangga also extended his gratitude for the President's approval to the changes of the National Board of Inclusive Finances (DNKI) to National Board of Financial Prosperity (DNKK), as stipulated by Government Regulation Number 42/2026.

Airlangga viewed the change from the National Board of Inclusive Finances to National Board of Financial Prosperity as a signifier of policy orientation shifts, from financial inclusion through account ownerships to household prosperity improvement indicator. The changes correspond with the notion of households as the smallest economic unit in society, which should be the focus of the efforts to increase prosperity.

OJK and the Coordinating Ministry of Economic Affairs and the Ministry of Home Affairs held the 2026 National Coordination Meeting of Regional Financial Access Acceleration Team "Financial Access Acceleration for Common Welfare in Indonesia". The meeting provides a moment of strengthening of collaboration among the central government, the regional government, as well as the financial services industry in expanding inclusive, high-quality financial access that provides real benefits for the people.

Ministers, leaders of institutions, leaders of regional government, leaders of the financial services industry, and representatives of TPAKD program benefit recipients from all over Indonesia attended the 2026 National Coordination Meeting of TPAKD.

TPAKD Across Indonesia: Expanding Equitable Financial Access

TPAKD have been established in all 38 provinces and 514 regencies and cities, bringing the total to 552 teams nationwide. TPAKD serve as coordination and collaboration platforms to identify local financial needs, expand access to financial products and services, and develop programs tailored to regional potential and characteristics.

The TPAKD programs that have been proven to have concrete achievements in expanding public financial access are as follows:

- Credit/Financing Against Loansharks (K/PMR) Program, distributed Rp64.85 trillion to 2.28 million debtors.
- Credit/Financing of Priority Sector, distributed Rp5.41 trillion to more than 103 thousand debtors.
- One Student One Bank Account “KEJAR” Program, totalling to 59.36 million bank accounts, or 88.83 percent of the total Indonesian student segment.
- Laku Pandai, which reached 72,982 villages and introduced 17 million people to the formal financial system as well as supported governmental aid distribution.

Moreover, as of 2026, OJK has carried out 135 Inclusive Financial Ecosystem (EKI) programs at the rural-village level. The programs integrated financial literacy, transaction digitization, business matching, business fostering, and village flagship product marketing.

EKI programs have opened more than 174 thousand saving accounts, established 455 Laku Pandai agents, and distributed credit or financing to more than 18 thousand debtors. The programs also assisted investment, insurance, and social worker insurance access expansion, as well as transaction digitization for MSME actors.

TPAKD are also encouraged to cooperate with the government’s priority programs. The collaboration is directed to expand funding access for local farmers, breeders, fishermen, MSME, and entrepreneurs for supply chain participation, productivity enhancement, and job creation in the regions.

Minister of Home Affairs Tito Karnavian extended his appreciation for OJK’s coordination of financial access acceleration through TPAKD. He viewed the President’s attendance in the 2026 National Coordination Meeting of TPAKD as a form of the government’s care and responsibility to the public financial access acceleration measures, as it is a part of the regional economy development measures too.

“The President attended this meeting despite his demanding schedule. His presence demonstrates how much he cares about accelerating financial access across the regions,” Tito said.

Tito also reaffirmed the government's commitment to continue providing fiscal incentives to the regional governments as a tool to enhance regional development progress and innovation. The incentive is the Government's support in further motivating the regions in increasing their development goals and common welfare.

Rp53.15 Trillion Credit Distribution to 2.1 Million Debtors

To concretely expand productive financing access, Rp53.15 trillion of credit was distributed to 2,106,401 debtors throughout August to October 2026.

This achievement demonstrates the collaboration of financial services sector and TPAKD in opening economic opportunities for the people, enforcing business activities, and promoting equal economic growth.

During the 2026 National Coordination Meeting, the President handed over a symbolic credit or financing aqd (contract) to the TPAKD program benefit recipients as real-time support to the financial services industry in developing local businesses.

DNKK Establishment: The Financial Prosperity National Strategy Optimization

The government officially established National Board of Financial Prosperity (DNKK) as a strategic measure in strengthening national strategy coordination and implementation for public financial prosperity. DNKK follows up the President of the Republic of Indonesia's instruction regarding the need of a more structured and integrated national strategy, as well as the mandate of Article 226 item (2) of the Financial Sector Development and Strengthening Law (PPSK Law).

DNKK strengthens the national financial well-being strategy while further enhancing various initiatives previously implemented through the National Council for Financial Inclusion (DNKI). The President of the Republic of Indonesia directly leads DNKK, with the Coordinating Minister of Economic Affairs as the Chairperson, and OJK, Bank Indonesia, Ministry of Finance, and Ministry of Home Affairs as the Vice Chairpersons.

In alignment with the national strategy optimization, TPAKD bears an even more crucial role as the spearhead of financial prosperity programs in the regions. In this approach, the programs' success is measured beyond the number of accounts or financial access expansion—it also measures the people's financial management skills, daily need fulfilment, business development skills, financial risk management, and continuous household economy resilience enhancement.

Regional Government's Performance Appreciation in the 2026 TPAKD Award

To appreciate the regional governmental commitment and innovation, the 2026 National Coordination Meeting of TPAKD also held the 2026 TPAKD Award for regional government with the best performance and achievement in promoting financial access. The award is expected to encourage more innovations, cross-sector collaborations, and inter-region practical replications in expanding public financial access.

The 2026 TPAKD Award was presented to 5 TPAKD in Provincial Level, 5 TPAKD in Regency Level, 5 TPAKD in City Level, who were considered to have successfully implemented financial access expansion programs in their regions.

Best TPAKD in Provincial-Level

Sumatera Area	:	South Sumatera Province
Java-Bali Area	:	Special Capital Region of Jakarta Province
Kalimantan Area	:	West Kalimantan Province
Sulawesi Area	:	South Sulawesi Province
Nusa Tenggara, Maluku, and Papua Area	:	Maluku Province

Best TPAKD in Regency-Level

Sumatera Area	:	Deli Serdang Regency
Java-Bali Area	:	Bantul Regency
Kalimantan Area	:	Tabalong Regency
Sulawesi Area	:	Selayar Islands Regency
Nusa Tenggara, Maluku, and Papua Area	:	East Lombok Regency

TPAKD Terbaik Tingkat Kota

Sumatera Area	:	Metro
Java-Bali Area	:	Surabaya
Kalimantan Area	:	Pontianak
Sulawesi Area	:	Palu
Nusa Tenggara, Maluku, and Papua Area	:	Ambon

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