

PRESS RELEASE

OJK ENSURES TO MAINTAIN BANKING FUNDAMENTALS AND INTERMEDIARIES, IN RESPONSE TO TURBULENT GLOBAL GEOPOLITICS

Jakarta, 22 May 2026. Indonesia Financial Services Authority (OJK) continuously observes the current global economic and oil price movement, which impact the volatility of global financial market and rising US Dollar index, resulting to highly fluctuating emerging markets foreign exchange. Amid this condition, Indonesia economy remains resilient supported by controlled inflation rate and rather high domestic economic growth.

OJK continuously and consistently carried out close and intensive monitoring to the banking industry performance, including monitoring the Third-Party Funds (DPK) growth trend based on currency types.

In April 2026, DPK grew by 11.39 percent (yoy), dominated by DPK in Rupiah denomination with 11.49 percent (yoy) growth. The Rupiah DPK growth was due to the growth of Giro at 23.25 percent (yoy), Savings at 7.88 percent (yoy), and Deposit at 6.91 percent (yoy).

Forex DPK grew annually by 10.87 percent (yoy) with growth of Forex Giro at 3.15 percent (ypy), Forex Savings at 23.21 percent (yoy), and Forex Deposit at 22.00 percent (yoy).

Parallely, DPK accounts has increased to 667,169,152 accounts by April 2026, a 7.22 percent (yoy) growth, in which the majority uses rupiah denomination.

“Since the beginning of 2026, we saw an increase in Forex DPK portion in the total DPK. However, the Forex DPK growth figure is still considered normal, thereby making Forex DPK relatively stable at 15 to 16 percent to the total DPK,” Chief Executive of Banking Supervision of OJK Dian Ediana Rae said.

Forex DPK mainly increased in the deposits, as banks offer quite competitive forex deposit interest rate as an incentive for exporters who placed their funds domestically.

Adequate Banking Liquidity

OJK affirmed that the current domestic financial stability remains maintained. Banking endurance remains resilient based on the rather high Capital Adequacy Ratio (CAR) as buffer against the current risks.

This condition is supported by adequate banking liquidity and Loan to Deposit Ratio (LDR) in April 2026 at 86.88 percent and Liquid Instruments/Non-Core Deposit (AL/NCD) dan Liquid Instruments /DPK (AL/DPK) at 111.13 percent and 25.39 percent respectively, far above the 50 percent and 10 percent respective threshold. Therefore, intermediary functions and foreign exchange transaction services to the public is operating well.

Moreover, OJK continues to periodically monitor and evaluate the exchange rate and its impact to the banks. The Net Foreign Exchange Position Ratio (PDN) of banks is consistently below the maximum threshold of 20 percent of the bank capital, showing the banks' controlled direct exposure to the exchange rate risks, hence relatively limiting the immediate impact of rupiah weakening to the banking stability.

Nevertheless, OJK continues to observe second round impact of both imported inflation and cost-push inflation rising pressures as the global oil price increases. OJK viewed the occurring forex demand fluctuation is due to the fair and measured assets diversification.

OJK continues to strengthen policy coordination and public communication strategies with BI, IDIC, and the Indonesian Ministry of Finance within the Financial System Stability Committee (KSSK) to ensure solid macroeconomy and financial system stability in facing various domestic and global challenges for sustainable national economic growth.

For more information
Head of Financial Services Sector Surveillance and Integrated Policy Department of OJK –
Agus Firmansyah
Tel. 021.29600000; Email: humas@ojk.go.id