

PRESS RELEASE

OJK SUPPORTS 3 MILLION HOUSES PROGRAM ACCELERATION THROUGH COLLABORATIONS AND SLIK POLICY STRENGTHENING

Jakarta, 13 April 2026. Indonesia Financial Services Authority (OJK) fully supports three million houses provision as the national development priority program acceleration of MSME development through Financial Information Services System (SLIK) and cooperation with ministries/institutions and related stakeholders.

During her meeting with the Minister of Housing and Residential Areas of the Republic of Indonesia Maruarar Sirait, Chairperson of the Board of Commissioners of OJK Friderica Widyasari Dewi stated OJK's supportive stance on the three million houses provision priority program.

Friderica explained the decisions of the Board of Commissioners meeting from last week to supporting the program's implementation.

The first decision was to display credit or financing information amounting more than Rp1 million based on the debtor's ceiling or debit balance in SLIK report.

"During the recent Board of Commissioners Meeting, we have reached a decision that SLIK Reports will display credits amounting to more than Rp1 million, from the debtor's accumulative credit records or their debit balance," Friderica said.

The second decision was to accelerate loan repayment status update in SLIK to maximum of three working days after the repayment. This measure is expected to expedite the housing financing application process.

"When someone has repaid their loans, the repayment status update will be displayed in SLIK within three days, implemented by the end of June 2026. It is essential for developers to accelerate the housing financing process," Friderica said.

Moreover, to accelerate the housing program, OJK also granted BP Tapera access to SLIK data in accordance with the prevailing regulations to support BP Tapera's duties in housing financing facility provision.

OJK through Chief Executive of the Insurance, Guarantee, and Pension Fund Supervision will issue affirmation on subsidized mortgage (KPR) acknowledgement as the government's priority program. The affirmation is essential due to its implication to housing financing guarantee.

OJK and the Ministry of Housing and Residential Areas will establish the 3 Million Houses Program Acceleration Task Force. The task force will include OJK, the Ministry of Housing and Residential Areas, BP Tapera, developer associations, and other stakeholders to strengthen coordination and financial services sector-related troubleshooting of the housing program.

Additionally, OJK will highlight in the SLIK system that the data in SLIK does not automatically determine credit or financing provision approval or rejection by financial services business actors. SLIK is an information record used as a reference in credit or financing analysis.

Previously, OJK also carried out various measures to support the government's housing provision program for Low-Income Communities (MBR) through OJK Letter Number S-2/D.03/2025 dated 14 January 2025 on Support to the Government's Program in Housing Provision to the Low-Income Communities and SLIK Report Quality Improvement. In the letter, OJK underlined the neutrality of SLIK information, serving not as a blacklist. OJK also emphasized there is no credit or financing provision prohibition for debtors with credit quality other than "excellent", including the accumulation of other credit or financing facilities, particularly for small credit or financing.

In addition, KPR approval to MBR is within the banks' autonomous governance, taking the principles of prudence and risk mitigation into consideration. OJK also continuously instructs banks to improve SLIK data quality, including periodical data update.

"OJK will continuously support and promote various acceleration measures to achieve the 3 million houses program," Friderica concluded.

For more information

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