OTORITAS JASA KEUANGAN

Pertemuan Tahunan Industri Jasa Keuangan

PERTEMUAN TAHUNAN INDUSTRI JASA KEUANGAN 2026

SEKTOR JASA KEUANGAN YANG STABIL DAN KONTRIBUTIF MENDUKUNG PENDALAMAN PASAR DAN PEREKONOMIAN NASIONAL

PERTEMUAN TAHUNAN INDUSTRI JASA KEUANGAN (PTIJK) 2026

Sektor Jasa Keuangan yang Stabil dan Kontributif Mendukung Pendalaman Pasar dan Perekonomian Nasional

Jakarta, 5 Februari 2026

Assalamu'alaikum Warahmatullahi Wabarakatuh

Selamat malam, salam sejahtera untuk kita semua

Shalom, Salve, Om swastyastu, Namo buddhaya, Salam Kebajikan

A. PEMBUKAAN

1. Puji dan syukur kepada Tuhan Yang Maha Kuasa karena atas rahmat-Nya, kita dapat bertemu dalam acara Pertemuan Tahunan Industri Jasa Keuangan 2026 dengan tema **"Sektor Jasa Keuangan yang Stabil dan Kontributif - Mendukung Pendalaman Pasar dan Perekonomian Nasional"**.
2. Terima kasih kepada Bapak Menteri Koordinator Bidang Perekonomian Republik Indonesia, berkenan hadir bertemu dengan pelaku seluruh sektor jasa keuangan pada malam hari ini, baik yang hadir secara fisik maupun secara virtual sebanyak lebih dari 7.000 orang.

B. KONDISI PEREKONOMIAN & SEKTOR JASA KEUANGAN (SJK) INDONESIA

Bapak/Ibu hadirin yang kami hormati,

3. Tahun 2025 diwarnai oleh peningkatan multipolarisme kebijakan global. Namun demikian, kondisi fundamental perekonomian dan kinerja sektor jasa keuangan Indonesia yang solid menjadi modalitas yang kuat.

Assalamu'alaikum Warahmatullahi Wabarakatuh

Good evening and warm greetings to us all.

Shalom, Salve, Om Swastyastu, Namo buddhaya, Salam Kebajikan

A. OPENING

1. Praise and gratitude to Almighty God, whose grace and blessings have enabled us to convene this evening at the 2026 Annual Meeting of the Financial Services Industry (PTIJK 2026), under the theme of: **"A Stable and Contributive Financial Services Sector Supporting Market Deepening and the National Economy."**
2. We extend our sincere appreciation to the Coordinating Minister of Economic Affairs of the Republic of Indonesia, who has graciously honored us with his presence this evening to meet with 7,000 stakeholders across the financial services sector, attending both in person and virtually.

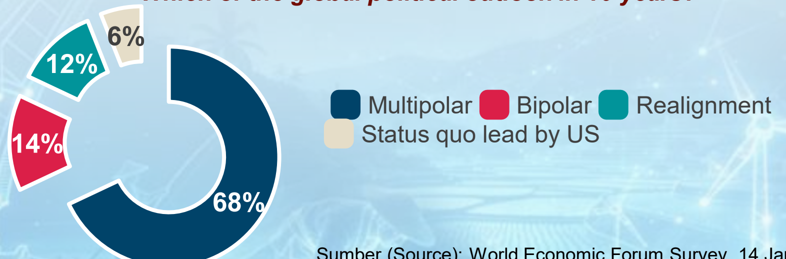
B. INDONESIA'S ECONOMIC CONDITIONS & FINANCIAL SERVICES SECTOR (FSS)

Distinguished Ladies and Gentlemen,

3. The year 2025 was marked by an increasing degree of policy multipolarity in the global landscape. Nevertheless, the sound economic fundamentals and the solid performance of Indonesia's financial services sector continue to provide a strong foundation for resilience and stability.

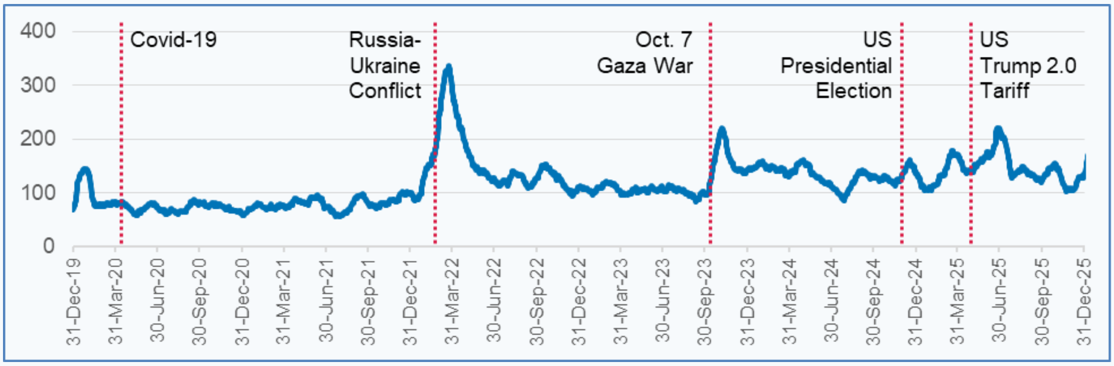
Grafik 1 (Figure 1). World Economic Forum Global Risks Perception Survey 2025-2026

"Which of the global political outlook in 10 years?"



Sumber (Source): World Economic Forum Survey, 14 January 2026

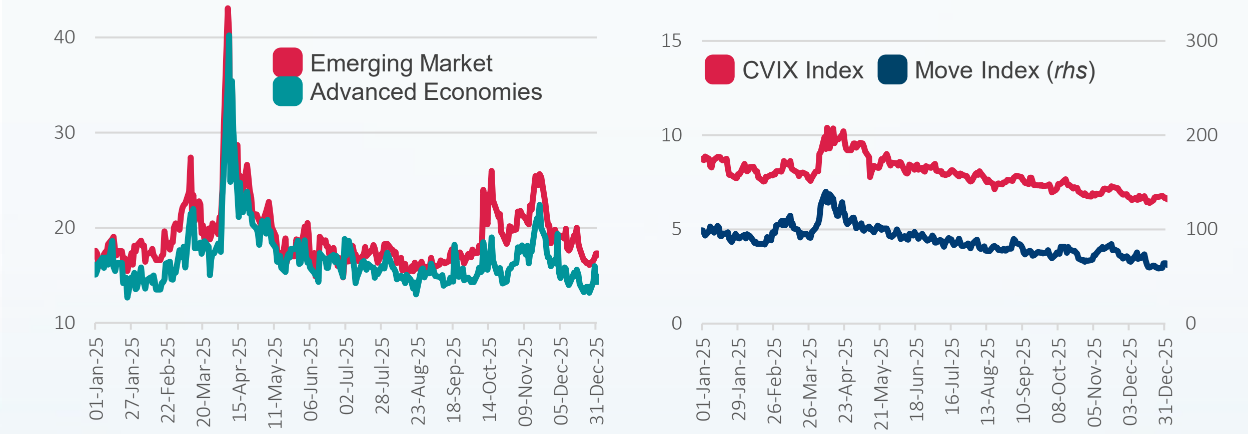
Grafik 2 *(Figure 2)*. Geopolitical Risk Index [1]



[1] Indeks GPR Caldara–Iacoviello berbasis proporsi artikel surat kabar internasional terkait risiko geopolitik, disajikan sebagai rata-rata bergerak 30 hari (Caldara, Dario and Matteo Iacoviello, 2022).

[1] The Caldara–Iacoviello GPR index is based on the proportion of international newspaper articles on geopolitical risk, presented as a 30-day moving average (Caldara, Dario, and Matteo Iacoviello, 2022).

Grafik 3. Volatilitas Pasar
Figure 3. Market Volatility



Sumber (Source): Bloomberg

4. Kami berterima kasih atas program-program Prioritas Pemerintah yang telah bergulir dan menjadi motor penggerak perekonomian nasional, dengan capaian **pertumbuhan ekonomi yang impresif** yang baru diumumkan pada hari ini yaitu sebesar **5,11% di tahun 2025**.

4. We would like to extend our appreciation for the Government's Priority Programs, which have been effectively implemented and continue to serve as a key engine of national economic growth, as reflected in the **impressive economic growth** achievement of **5.11 percent in 2025**, as announced earlier today.

Grafik 4. PDB Indonesia (Tahunan, dalam %)
Figure 4*. Indonesia's GDP Growth *(Full Year, in %)

Sumber (Source): Badan Pusat Statistik

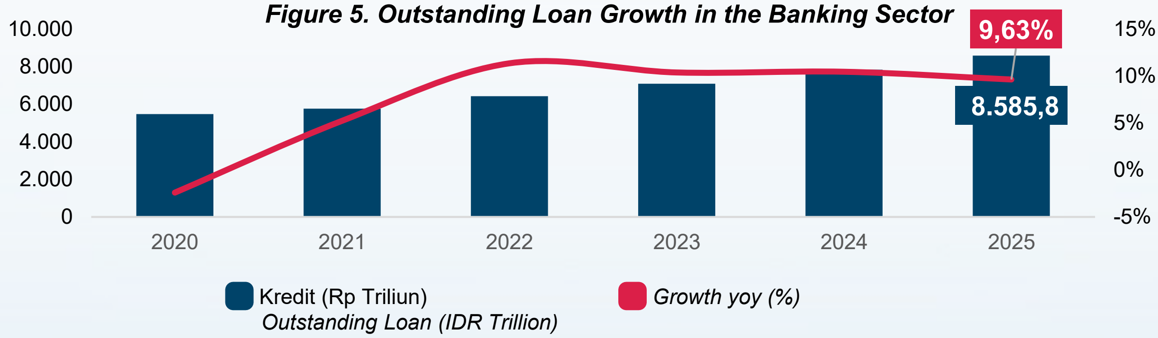
5. Dapat kami laporkan, **kontribusi pembiayaan pembangunan oleh lembaga jasa keuangan mencapai Rp9.840 triliun**, utamanya kredit perbankan yang tumbuh 9,63% yoy.

5. Allow us to report that **financing provided by financial services sector has reached IDR9,840 trillion**, driven primarily by financing from banks, which grew by 9.63% year-on-year.

6. Indikator **likuiditas, profil risiko, dan solvabilitas industri jasa keuangan terpantau solid**, mengindikasikan kapasitas yang besar untuk melanjutkan pembiayaan pembangunan dari sektor keuangan.

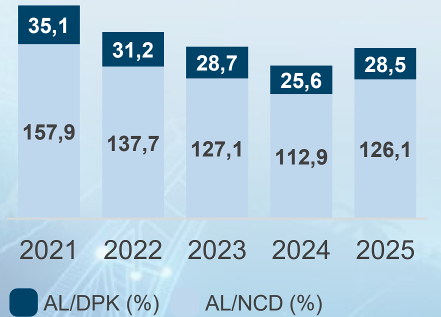
6. Liquidity **indicators, risk profiles, and solvency levels across the financial services industry remain sound, reflecting a strong capacity** to further support development financing by the financial sector.

Grafik 5. Pertumbuhan Kredit Perbankan
Figure 5. Outstanding Loan Growth in the Banking Sector



Sumber (Source): Otoritas Jasa Keuangan

Grafik 6. Likuiditas Perbankan
Figure 6. Banking Sector Liquidity



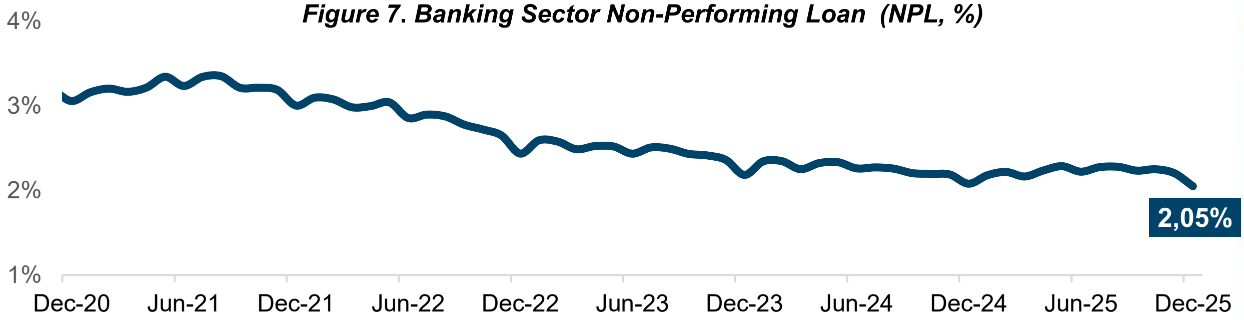
AL = Aset Likuid (*liquid asset*)
DPK = Dana Pihak Ketiga (*Third Party Fund*)

Tabel 1. Buffer Kecukupan Modal
Table 1. Capital Adequacy Buffer

	2021	2022	2023	2024	2025
CAR (%)	25.67	25.63	27.65	26.69	25.89
Gearing Ratio (x)	1.98	2.07	2.26	2.31	2.18
RBC Asuransi Jiwa* (%)	540	484	458	421	486
RBC Asuransi Umum** (%)	327	327	363	326	335

**Life Insurance **General Insurance*
Threshold Kesehatan Keuangan/*Financial Soundness Thresholds*
1. Bank Capital Adequacy Ratio (CAR)*: minimum of 8%*
2. *Gearing Ratio* Perusahaan Pembiayaan/*Financing Companies' Gearing Ratio:* maksimum 10 kali (*maximum of 10 times*)
3. *Risk-Based Capital (RBC)* Asuransi Jiwa (*Life Insurance*) dan Asuransi Umum (*General Insurance*) : minimum of 120%

Grafik 7. Non-Performing Loan Perbankan (NPL, %)
Figure 7. Banking Sector Non-Performing Loan (NPL, %)



Sumber (Source): OJK

7. Sinergi yang kuat antara OJK dengan Kementerian Bidang Perekonomian, serta Kementerian Keuangan, Bank Indonesia dan Lembaga Penjamin Simpanan dalam **Komite Stabilitas Sistem keuangan**, serta seluruh pelaku industri jasa keuangan, telah memberikan kontribusi yang signifikan terhadap pencapaian tersebut.
8. Memasuki tahun 2026, fragmentasi geo-politik dan geo-ekonomi semakin tereskalasi, sehingga terjadi pergeseran lalu lintas perdagangan dan pola aliran modal.
9. Namun, Indonesia menunjukkan resiliensi dengan pertumbuhan ekonomi yang diperkirakan mencapai 5,4% pada tahun 2026 ini.

7. Solid synergy between OJK, Coordinating Ministry for Economic Affairs, the Ministry of Finance, Bank Indonesia, and the Indonesia Deposit Insurance Corporation (LPS), within the **Financial System Stability Committee (KSSK)**, together with all stakeholders of the financial services industry, has made a significant contribution to the achievement of these outcomes.
8. In 2026, escalating geo-political and geo-economic fragmentation continues to reshape global trade and alter patterns of global capital flows.
9. However, Indonesia has continued to demonstrate resilience, with economic growth projected to reach 5.4% in 2026.

Proyeksi Pertumbuhan Ekonomi Indonesia 2026
(Indonesia economic growth projection 2026)

IMF: 5,1%	World Bank: 5,0%	OECD 5,0%	APBN 5,4%

10. Untuk mendukung hal tersebut, fokus kebijakan kami yang **pertama** adalah **Penguatan Ketahanan Sektor Jasa Keuangan**.
11. Tahun 2026 ini menjadi *critical path* dalam agenda **pemenuhan modal minimum Lembaga Jasa Keuangan**, agar terbentuk struktur industri jasa keuangan yang semakin kuat dan semakin kompetitif.

10. To support the above, **our first policy priority is to strengthen the resilience of the financial services sector.**
11. The year 2026 represents a critical path in the agenda to **fulfill minimum capital requirements for financial services institutions**, with the aim to establishing a financial services industry structure that is competitive and efficient.

12. Dalam rangka mengembangkan industri keuangan syariah, OJK bersama dengan Dewan Syariah Nasional - Majelis Ulama Indonesia (DSN-MUI) membentuk **Komite Pengembangan Keuangan Syariah** dan mendorong dilakukannya ***spin off*** bagi LJK yang Unit Usaha Syariahnya telah memenuhi kriteria, seperti untuk Perusahaan asuransi/reasuransi.

13. Ketahanan sektor jasa keuangan juga diperkuat melalui **penyempurnaan tata kelola dan manajemen risiko**, termasuk **pengelolaan risiko terhadap ancaman siber** yang semakin kompleks dan canggih.

12. In advancing the development of the Islamic finance industry, OJK, in collaboration with the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), has established the **Sharia Finance Development Committee (KPKS)**, and encourages the **spin-off** of financial institutions that have met the criteria, such as for insurance and reinsurance companies.

13. The resilience of the financial services sector is further strengthened through **enhancements in governance and risk management**, including the **management of risk arising from increasingly complex and sophisticated cyber threats**.

14. **Infrastruktur pengawasan dan pelaporan diperkuat** termasuk mendayagunakan teknologi terkini seperti AI, melalui pengembangan pengawasan terintegrasi berbasis teknologi.

14. **Supervisory and reporting infrastructure** continues to be enhanced through the adoption of advanced technologies such as Artificial Intelligence (AI), by developing integrated supervisory-based technology.

15. Dinamika yang terjadi pada pasar modal, kami sadari menjadi momentum refleksi bahwa pertumbuhan yang tinggi tidaklah cukup, diperlukan langkah perbaikan agar pertumbuhan lebih berkualitas.

16. OJK bersama Self-Regulatory Organization (SRO), pelaku industri dan para *stakeholders* berkomitmen segera melakukan reformasi integritas pasar modal Indonesia yang akan didukung dengan pembentukan **Satgas Reformasi Integritas Pasar Modal**.

15. Recent developments in the capital market have become a moment of reflection. We recognize that high growth alone is not sufficient. Concrete improvements are required to ensure higher-quality growth.

16. OJK, together with Self-Regulatory Organization (SROs), industry participants, and relevant stakeholders, is firmly committed to promptly undertaking reforms to strengthen the integrity of Indonesia's capital market. These efforts are supported by the establishment of the **Capital Market Integrity Reform Task Force**.

17. Untuk itu, OJK mencanangkan **8 Rencana Aksi Percepatan Reformasi Integritas Pasar Modal**, yaitu:
    1) Kebijakan *free float* dari 7,5% menjadi 15%,
    2) Pengungkapan *Ultimate Beneficial Owner* (UBO),
    3) Perluasan pengungkapan tipe investor dan kepemilikan saham dari sebelumnya 5% menjadi di atas 1%,
    4) Demutualisasi bursa efek,
    5) Penegakan peraturan dan sanksi,
    6) Peningkatan tata kelola emiten,
    7) Pendalaman pasar secara terintegrasi, serta
    8) Kolaborasi dan sinergi dengan seluruh *stakeholders* dan pelaku sektor jasa keuangan.

17. To this end, OJK has launched **Eight Action Plans to accelerate the reform of Indonesia's capital market integrity**, namely:
    1) Increasing the free float requirement from 7.5% to 15%,
    2) Strengthening the disclosure of Ultimate Beneficial Ownership (UBO).
    3) Expanding the disclosure of investor types and share ownerships thresholds from 5% to above 1%,
    4) Demutualization of the stock exchange,
    5) Strengthening regulatory enforcement and sanctions,
    6) Enhancing Issuers' governance,
    7) Advancing integrated capital market deepening, and
    8) Strengthening collaboration and synergy with all stakeholders and industry participants across the financial services sector.

18. Di tengah meningkatnya praktik *scam* dan kejahatan keuangan digital, **Indonesia Anti-Scam Centre**, yang dimiliki OJK bersama 21 Kementerian/Lembaga dan Aparat Penegak Hukum, yang tergabung dalam Satuan Tugas Pemberantasan Aktivitas Keuangan Ilegal, dan didukung oleh pelaku usaha jasa keuangan, telah berhasil mengembalikan Rp161 mliar dana masyarakat korban *scams.*

Bapak/Ibu Hadirin yang kami banggakan

19. Kebijakan lanjutan diperlukan agar **industri jasa keuangan memiliki ruang yang lebih luas dalam penyediaan pembiayaan** dan **mendukung Program Prioritas Pemerintah.**

20. Untuk itu, kami mengarahkan kebijakan prioritas **kedua** yaitu **Pengembangan Ekosistem Sektor Jasa Keuangan yang Kontributif.**

21. Serangkaian kebijakan **deregulasi** untuk menciptakan iklim usaha yang lebih kondusif di sektor jasa keuangan, melalui **persyaratan perizinan usaha yang lebih akomodatif,** termasuk simplifikasi proses perizinan.

18. Amid the rising prevalence of scams and digital financial crimes, **the Indonesia Anti-Scam Centre (IASC),** established by OJK in collaboration with 21 Ministries, Government Institutions, and Law Enfocement Agencies, under the Task Force for the Eradication of Illegal Financial Activities (Satgas PASTI), and supported by financial industry participants, has successfully recovered IDR161 billion for members of the public who fell victim to scams.

Distinguished Ladies and Gentlemen,

19. Further policies are required to provide **the financial services industry with greater flexibility to expand financing activities and to better support the Government's Priority Programs**.

20. Accordingly, our **second policy priority** focuses on **the Development of a Contributive Financial Services Sector Ecosystem** that supports the national economy

21. A series of **deregulatory** measures is intended to create a more conducive business environment within the financial services sector, including through more **accommodating business licensing requirements** and the simplification of the licensing process.

22. OJK juga telah menetapkan kebijakan penguatan **kemudahan akses pembiayaan bagi UMKM.** Penyediaan akses pembiayaan dan pendampingan dilakukan agar UMKM semakin berkembang dan semakin berkontribusi terhadap perekonomian nasional.

23. Dalam **mendukung pembiayaan Koperasi Desa/Kelurahan Merah Putih,** dapat kami laporkan bahwa per Desember 2025 telah disalurkan pembiayaan sebesar Rp149 triliun sebagai pembiayaan awal untuk pembangunan 80 ribu KDMP di seluruh Indonesia.

22. OJK has also established policies to **strengthen access to financing for micro, small, and medium enterprises (MSME).** Such access to finance, complemented by structured assistance, is aimed at ensuring that MSMEs continue to grow and play an even greater role in supporting the national economy.

23. In support of **financing for the Koperasi Desa/Kelurahan Merah Putih (KDKMP),** we report that as of December 2025, total financing disbursed has reached IDR149 trillion, serving as initial funding for the establishment of 80,000 KDKMP throughout Indonesia.

24. Untuk **Program Makan Bergizi Gratis**, telah disalurkan **pembiayaan oleh sektor jasa keuangan** untuk mendukung ekosistem MBG kepada 952 SPPG dengan nilai lebih dari Rp1 triliun.

25. Di samping itu, OJK bersama Kementerian Kesehatan dan *stakeholders* terkait, memperkuat sistem kesehatan nasional melalui **penguatan ekosistem asuransi kesehatan** untuk menekan inflasi medis, seperti pelaksanaan Koordinasi Manfaat dengan asuransi sosial serta mewajibkan perusahaan asuransi memiliki fungsi *Medical Advisory Board*. Saat ini, jumlah pemegang polis asuransi kesehatan tercatat sebesar 21 juta polis dengan pembayaran premi mencapai Rp43,85 triliun.

22. With regard to the **Free Nutritious Meals Program (MBG), financing has been provided** to support the MBG ecosystem for 952 Nutritional Provision Service Units (SPPG), with a total value exceeding IDR1 trillion.

23. In addition, OJK, in collaboration with the Ministry of Health and relevant stakeholders, continues to strengthen the national health system through the **enhancement of health insurance ecosystem.** This includes efforts to curb medical inflation, such as through the implementation of Coordination of Benefits with social insurance and by requiring insurance companies to have a Medical Advisory Board. Currently, the number of health insurance policyholders (excluding social insurance programs) stands at 21 million policies, with total premium payments amounting to IDR43.85 trillion.

26. Dalam rangka mendukung program **hilirisasi**, OJK bersama Pemerintah melakukan **pengembangan ekosistem bulion** yang tumbuh dengan cepat dengan transaksi kegiatan usaha bulion tercatat sebanyak 16.870 kg emas senilai Rp48 triliun

27. Selanjutnya, kami menyadari, dibutuhkan dukungan yang besar untuk menjaga pertumbuhan UMKM, terutama setelah terjadinya bencana di Sumatera. Untuk itu, **OJK telah menetapkan kebijakan pemberian perlakuan khusus** atas kredit atau pembiayaan kepada debitur yang terkena dampak bencana selama 3 tahun ke depan.

28. Lebih dari **237 ribu nasabah telah diberikan restrukturisasi kredit** dengan nominal sebesar Rp12,58 triliun.

26. In supporting the downstreaming program, OJK, in coordination with the Government, has been **developing the bullion ecosystem** which continues to record rapid growth, with bullion business transactions amounting to 16,870 kg of gold, valued at IDR48 trillion.

27. We recognize that substantial support is required to maintain the growth momentum of MSMEs, particularly in the aftermath of recent disasters in Sumatra. Accordingly, **OJK has enacted a policy providing special treatment for loan and financing** extended to debtors affected by disasters for a period of three years.

28. More than **237 thousand debtors have received loan restructuring**, with a total value of IDR12.58 trillion.

Bapak/Ibu Hadirin yang kami hormati,

29. Dalam rangka memenuhi kebutuhan tersedianya sumber pendanaan alternatif, kami mengarahkan kebijakan prioritas **ketiga** menuju **Pendalaman Pasar Keuangan dan Pengembangan Keuangan Berkelanjutan.**

30. Agenda pendalaman pasar keuangan menjadi semakin krusial untuk mencapai target pertumbuhan, antara lain melalui **peningkatan peran perbankan, asuransi dan dana pensiun, sebagai *investor institusional*** bersama dengan BPI Danantara.

Distinguished Ladies and Gentlemen,

29. In order to address the need for alternative sources of financing, we have directed our **third** policy priority toward **Financial Market Deepening and the Development of Sustainable Finance**.

30. The agenda of financial market deepening has become increasingly critical in achieving growth targets, among others through **strengthening the role of banking institutions, insurance companies and pension funds as institutional investors,** in collaboration with BPI Danantara.

31. Upaya literasi dan inklusi keuangan difokuskan pada **peningkatan kesejahteraan keuangan masyarakat (*financial health*)** sebagai tujuan akhir.

31. Financial literacy and inclusion initiatives are directed toward **enhancing the financial well-being of the public (financial health)** as end goal.

Hadirin yang kami hormati,

32. Sebagai dukungan OJK terhadap komitmen Pemerintah untuk pencapaian *Net Zero Emission*, pada hari ini kami **meluncurkan Taksonomi untuk Keuangan Berkelanjutan Indonesia versi 3** yang merupakan kontribusi kolektif dengan seluruh *stakeholders*, yang juga dilengkapi dengan Taksonomi Navigator.

33. Selanjutnya, dalam rangka implementasi Peraturan Presiden Nomor 110 Tahun 2025 terkait Nilai Ekonomi Karbon, OJK dan lembaga terkait sedang memfinalisasi pengembangan **Sistem Registri Unit Karbon (SRUK)** agar Indonesia dapat memperoleh manfaat maksimal dari pengembangan ekonomi berkelanjutan.

Distinguished Guests,

32. As part of OJK's support for the Government's commitment to achieving Net Zero Emissions, today we **officially launch Version 3 of the Indonesia Sustainable Finance Taxonomy.** This taxonomy represents a collective contribution developed in collaboration with all relevant stakeholders and is complemented by the Taxonomy Navigator.

33. In support of the implementation of Presidential Regulation Number 110 of 2025 on Carbon Economic Value, OJK, together with relevant institutions, is finalizing the development of the **Carbon Unit Registry System (SRUK)**, to ensure that Indonesia can derive maximum benefits from the advancements of a sustainable economy.

Bpk/Ibu yang kami hormati,

34. Mencermati berbagai tantangan dan peluang yang dihadapi, serta kebijakan-kebijakan yang diambil, kami optimis kinerja sektor keuangan tetap tumbuh secara berkelanjutan di tahun 2026.

Distinguised Ladies and Gentlemen,

34. Taking into account the various challenges and opportunities ahead, as well as the policy measures that have been implemented, we remain optimistic that the performance of the financial sector will continue to grow sustainably in 2026.

35. Berikut *outlook* di sektor jasa keuangan 2026 dimana Kredit perbankan diproyeksikan akan tumbuh sebesar **10%-12%**, didukung pertumbuhan Dana Pihak Ketiga sebesar **7%-9%**.

36. Aset program asuransi diperkirakan tumbuh **5%-7%**. Aset Program Dana Pensiun diperkirakan tumbuh **10%-12%,** dan Aset Program Penjaminan diperkirakan tumbuh **14%-16%**.

37. Sedangkan, piutang pembiayaan Perusahaan Pembiayaan, diproyeksikan tumbuh **6%-8%**. Di pasar modal, penghimpunan dana ditargetkan sebesar **Rp 250 triliun**.

38. Lebih lanjut, total permintaan skor kredit melalui *Innovative Credit Scoring* diperkirakan mencapai **200 juta permintaan**. Nilai transaksi melalui agregator diproyeksikan tumbuh hingga **Rp 27 triliun**.

39. Kami mengharapkan sinergi dan kolaborasi dari Bapak/Ibu untuk memberikan yang terbaik untuk pertumbuhan ekonomi Indonesia di 2026 ini.

35. For 2026, the outlook for the financial services sector suggests that bank lending is projected to grow by **10% to 12%**, underpinned by third party fund growth of **7% to 9%**.

36. Insurance assets are expected to grow by **5 to 7%**. Pension Fund assets are projected to increase by **10% to 12%**, while assets of Guarantee Program are estimated to grow by **14% to 16%**.

37. Meanwhile, financing receivables of Financing Companies are projected to expand by **6% to 8%**. In the capital market, fundraising is targeted to reach **IDR 250 trillion**.

38. Furthermore, total demand for credit scores through Innovative Credit Scoring is expected to reach **200 million requests**. The value of transactions approved by Aggregator Partners is forecasted to reach **IDR 27 trillion**.

39. We look forward to continued synergy and collaboration from all distinguished ladies and gentlemen as we work together to deliver our best for Indonesia's economic growth in 2026.

Bpk/Ibu yang saya hormati,

40. Demikian arah kebijakan sektor jasa keuangan tahun 2026 ini kami sampaikan.
41. Perkenankan kami pada kesempatan yang baik ini meluncurkan Taksonomi untuk Keuangan Berkelanjutan Indonesia versi 3, sebagai persembahan OJK dan kita semua untuk Indonesia.
42. Selanjutnya dengan hormat, kami mohon perkenan Bapak Menteri Koordinator Bidang Perekonomian Republik Indonesia untuk berkenan menyampaikan arahan kepada kami semua terkait program pemerintah di tahun 2026.
43. Kami mohon maaf apabila ada hal yang kurang berkenan. Kami berterima kasih atas sinergi dan kolaborasi bersama *stakeholders* dan pelaku usaha jasa keuangan.
44. Kita yakin kita bisa melampaui 2026 dengan capaian yang kita harapkan.

Terima kasih.

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

Om shanti shanti shanti om.

Jakarta, 05 Februari 2026

Friderica Widyasari Dewi
Pejabat Sementara Ketua Dewan Komisioner OJK

Distinguished Ladies and Gentlemen,

40. This concludes our presentation on OJK's policy directions for 2026.
41. On this auspicious occasion, we are pleased to officially launch Version 3 of the Indonesia Sustainable Finance Taxonomy (TKBI), as a collective contribution from OJK and stakeholders to our nation.
42. We respectfully invite the Coordinating Minister for Economic Affairs of the Republic of Indonesia to kindly deliver his remarks and guidance on the Government's program for 2026 .
43. We sincerely apologize for any shortcomings that may have occured, and extend our deepest appreciation for the synergy and collaboration fostered among stakeholders and participants in the financial services industry.
44. We are confident that, we can overcome the challenges of 2026 and achieve the aspirations we have set.

Thank you.

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

Om shanti shanti shanti om.

Jakarta, February 5th 2026

Friderica Widyasari Dewi
Acting Chairman of the Board of Commissioners OJK