

PRESS RELEASE**OJK APPROVES NATIONAL-SCALE BUSINESS AREA EXPANSION FOR TWO
PAWNSHOPS**

Jakarta, 30 September 2026. Indonesia Financial Services Authority (OJK) continues to promote a healthy, inclusive, and competitive pawnshop industry by strengthening business capacity and expanding access to pawnshop services. As a part of this resolution, OJK has approved a national-scale business area expansion for two pawnshops: PT Gadai Mulia Sejahtera and PT Solusi Gadai Pintar.

The approval of the national-scale business area expansion for PT Gadai Mulia Sejahtera was ratified in OJK Letter Number S-79/PL.02/2026 dated 18 September 2026, and PT Solusi Gadai Pintar in OJK Letter Number S-80/PL.02/2026 dated 21 September 2026. The approval was granted after the company fulfilled the requirements and completed licensing documents in accordance with Indonesia Financial Services Authority Regulation Number 39 of 2024 on Pawnshops as amended by Indonesia Financial Services Authority Regulation Number 29 of 2025.

With this approval, PT Gadai Mulia Sejahtera and PT Solusi Gadai Pintar may carry out pawnshop business activities in all regions in the Republic of Indonesia while adhering to the prevailing laws and regulations as well as good governance principles.

Previously, OJK had granted approval of national-scale business activities expansion to four private pawnshops: PT Gadai Mas Nusantara, PT Gadai Sakti Indonesia (previously known as PT Gadai Sakti Jakarta), PT Pusat Gadai Indonesia, and PT Gadai Elektronik Jakarta. The national-scale companies will complement the pawnshops industry ecosystem in Indonesia, accompanying PT Pegadaian (Persero), which first engaged and operated nationally for public financing needs in every part of this nation. Currently, several other pawnshops have also submitted applications for the expansion of their business activities to a national scale.

The expansion of the business area is expected to increase companies' business activities, expand access to legal and registered pawnshop services, and provide more accessible financing for communities across various regions in Indonesia.

This measure aligns with OJK's resolution in optimizing pawnshops industry by increasing business scale, enforcing governance, and providing the public with accessible safe and trustworthy financial services.

OJK recorded 50.73 percent yoy pawnshop industry loan distribution growth in July to 160.78 trillion with maintained credit risk rate. The largest pawnshops industry loan portion was distributed as Pawnshop products amounting to Rp136.39 trillion or 84.43 percent of the total loans distributed by the pawnshops industry.

The pawnshop finances in the July 2026 period amounted to Rp126.93 trillion, a 65.71 percent (yoy) growth. The Pawnshop Company financing sourced from Received Loans amounted to Rp111.46 trillion (87.81 percent) and Issued Bonds/Securities valuing to Rp15.47 trillion (12.19 percent).

OJK continues to promote the development of a healthy, transparent, and sustainable pawnshop industry to strengthen financial inclusion and expand public access to formal financial services across Indonesia.

For more information

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