INDONESIA FINANCIAL SERVICES AUTHORITY

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PRESS RELEASE

OJK APPROVES NATIONWIDE BUSINESS AREA EXPANSION FOR TWO PAWNSHOP COMPANIES

Jakarta, 19 June 2026. Indonesia Financial Services Authority (OJK) continuously promotes competitive, healthy, and inclusive pawnshop industry strengthening by increasing business capacities and expanding services to the public. OJK has granted approval of business area changes from provincial level to national level for two pawnshop companies, PT Gadai Sakti Jakarta and PT Gadai Mas Nusantara, as an effort.

The business area expansion approval for PT Gadai Sakti Jakarta was granted in OJK Letter Number S-43/PL.02/2026 dated 7 May 2026, after the company fulfilled the prerequisites and completed the licensing document in accordance with Indonesia Financial Services Authority Regulation (POJK) Number 39 of 2024 on Pawnshops.

Previously, OJK also approved the nationwide expansion of PT Gadai Mas Nusantara's business area, which is headquartered in Makassar, South Sulawesi.

With these approvals, PT Gadai Sakti Jakarta and PT Gadai Mas Nusantara may carry out pawnshop business activities in all areas of the Republic of Indonesia while adhering to and complying with the prevailing laws and regulations as well as good corporate governance principles.

The business area expansion is expected to increase the capacities of both companies, expand legal and listed pawnshop services, and provide wider financing access to communities in the regions.

The expansion measures also aligned with OJK's resolute in promoting pawnshop industry strengthening through business scale optimization, governance enforcement, and safe and credible financial services access expansion for the public.

OJK recorded a 56.80 percent (yoy) increase of pawnshop industry lending distribution in April 2026, amounting to Rp157.20 trillion. The largest financing distribution is from the conventional PT Pegadaian, which makes up to 82.85 percent or Rp130.24 trillion in value out of the total pawnshop industry lending distribution.

The pawnshop financing source in April 2026 amounted to Rp123.31 trillion or a 73.07 percent (yoy) increase where pawnshop companies' finances are sourced from Rp105.39 trillion Received Lending (85.46 percent), and Rp17.93 trillion Issued Securities (14.54 percent).

OJK will continue to drive healthy, transparent, and sustainable pawnshop industry development to support financial inclusion and public access to formal financial services in all parts of Indonesia.

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For more information
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