INDONESIA FINANCIAL SERVICES AUTHORITY

Kolaborasi Perkuat Ekonomi Majukan Negeri

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PRESS RELEASE

OJK COMPLETES INVESTIGATION INTO BANKING CRIMES AT BPR DCN MALANG, HANDS TWO SUSPECTS OVER TO PROSECUTORS

Jakarta, 31 October 2026. Indonesia Financial Services Authority (OJK) completed its investigation into the alleged banking crimes at PT BPR SCN Malang banking crime case in Malang, East Java, and handed over the two suspects and the evidence (Phase II) to the Public Prosecutors at Batu District Attorney Office, Friday (30/10).

These actions demonstrated OJK's commitment to enforcing the law, maintaining the banking industry's integrity, and protecting public interests.

The suspects are ZNA, the President Director of PT BPR DCN, and APW, Director of PT BPR DCN. Previously, OJK Investigators submitted the case files to the Public Prosecutors (Phase I), who subsequently issued a notification confirming that the investigation files were complete (P-21) on 14 October 2026.

The investigation followed OJK's supervisory process, which encompassed routine supervision, special examinations, preliminary investigation, and criminal investigations into investigation the alleged banking crime.

Based on the investigation findings, OJK identified several indications of alleged banking crimes involving the two suspects, as follows:

1. Failure to record cash withdrawal from deposits from January 2020 to June 2024 in PT BPR DCN's balance sheets, involving unaccounted-for funds amounting to Rp5.8 billion.

2. Failure to record the withdrawal of gold collateral and gold jewelry from PT BPR DCN's balance sheets in February 2024, amounting to Rp600 million.

3. Recording fictitious accounting entries in PT BPR DCN's balance sheets, involving 71 credit facilities granted under the names of 31 debtors, amounting to approximately Rp15.6 billion from July 2020 to June 2024. The credit facilities were allegedly granted without the debtors' knowledge and/or the disbursed funds were not used by the respective debtors.

In addition to alleged acts described above, APW is also suspected of failing to record in PT BPR DCN's balance sheet collected from 37 depositors through 78 certificates of deposit, totalling approximately Rp32.9 billion throughout March 2020 to 2022.

The two suspects are suspected of violating Article 49 item (1) letter a and/or letter b and Article 49 item (2) letter b of Law Number 7 of 1992 on Banking as last amended by Law Number 4 of 2023 on the Development and Strengthening of the Financial Sector juncto Article 20 letter c and juncto Article 127 of Law Number 1 of 2023 on the Criminal

Procedure Code. Based on these stipulations, a maximum prison sentence of 15 years and a maximum fine of Rp200 billion.

OJK continues to strengthen coordination with law enforcement authorities, such as Indonesian National Police and the Attorney General's Office of the Republic of Indonesia, when handling financial services sector criminal cases. OJK is committed to enforcing the law firmly, professionally, and consistently to safeguard the integrity of the financial services sector, strengthen consumer protection, and maintain public confidence.

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For more information
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