INDONESIA FINANCIAL SERVICES AUTHORITY

SP 150/DKPU/OJK/VIII/2026

PRESS RELEASE

SHARIA FINANCIAL INDUSTRY'S PERPETUAL GROWTH

OJK Releases the 2025 Sharia Financial Development Report

Jakarta, 6 August 2026. Indonesia Financial Services Authority (OJK) released the 2025 Sharia Financial Development Report (LPKSI), a strategic publication that highlights the resilience, competitiveness, and future direction of Indonesia's sharia financial industry in supporting sustainable and inclusive economic growth.

The report explores "Sharia Financial Industry Competitiveness Enhancement for Acceleration of National Economic Growth" as a part of OJK's commitment to strengthening the sharia financial ecosystem through adaptive, integrous, and sustainable policies.

The 2025 LPKSI presents the latest developments and achievements of Indonesia's sharia financial industry amid an increasingly dynamic global economic landscape. It also highlights the industry's continued transformation, supported by policy initiatives and regulatory reforms following the enactment of Law Number 4 of 2023 on the Development and Strengthening of the Financial Sector (PPSK/P2SK Law).

Chairperson of the Board of Commissioners of OJK Friderica Widyasari Dewi stated that the national sharia financial industry continues to demonstrate stronger fundamentals and greater competitiveness, driven by policy synergies among OJK and relevant stakeholders.

"In alignment with various policy directions that have been set forth, the national sharia financial industry continues to move into a better direction beyond quantitative growth, seeing improvements in quality and competitiveness. This achievement shall be upheld and maintained to ensure the financial services sector remains stable amid the high volatility of the global economic conditions," Friderica said.

Amid global trade fragmentations, various economic policy changes in several nations, and the rising geopolitical tensions, Indonesia's economic fundamentals were maintained. In 2025, Indonesia's economy grew by 5.11 percent, increasing from the previous year at 5.03 percent, creating a solid foundation for the national sharia financial industry development.

Meanwhile, the total national sharia financial industry assets in 2025 amounted to Rp3,131.02 trillion, growing by 8.56 percent (year on year/yoy), while becoming the highest asset value to date. The sharia banking assets made up Rp1,067.73 trillion of these figures, or 8.92 percent yoy growth. Meanwhile, the total sharia capital market assets outside sharia stock capitalization amounted to Rp1,875.25 trillion or 8.18 percent yoy growth.

In the Sharia Non-Bank Financial Industry (NBFI) sector, the Insurance, Guarantee, and Pension Fund (“PPDP”) assets amounted to Rp74.27 trillion or 10.59 percent yoy growth, while the Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Service Companies (“PVML”) sector assets amounted to Rp124.51 trillion or 10.29 percent yoy growth.

Chief Executive of Banking Supervision of OJK Dian Ediana Rae and concurrent Chairman of Sharia Financial Development Committee (KPKS) explained that OJK will continue to monitor the sharia financial industry development through the implementation of various regulations, sectoral roadmap, and policies that advocates for industrial competitiveness.

According to Dian, the establishment of KPKS in June 2025 has served as a strategic platform to strengthen coordination between stakeholders, sped up information exchange processes, and promoted an integrated policy design. This synergy is expected to increase sharia financial industry’s competitiveness, maintain financial services sector stability, and advocate for sustainable national economic growth.

Released annually, LPKSI presents comprehensive information on the sharia financial industry developments, challenges, opportunities, and policy directions in Indonesia. The report is expected to serve as a reference for regulators, industry players, academicians, investors, and the public in understanding the national sharia financial developments and industry prospects.

OJK will continue strengthening collaboration with all stakeholders to accelerate the development of a more inclusive, innovative, competitive, and sustainable sharia financial ecosystem, while reinforcing Indonesia’s position as a leading global hub for sharia finance.

***

For more information
Head of Financial Services Sector Surveillance and Integrated Policy Department of OJK – Agus Firmansyah
Tel. 021.29600000; Email: humas@ojk.go.id