INVESTOR PRESENTATION

PT BFI FINANCE INDONESIA TBK

31 October 2025

Key Financial Highlights

Slower Growth Reflects Ongoing Weak Consumer Sentiment and Affordability

Growth	• YoY bookings increased by 15.2% to Rp16,375 billion and QoQ bookings increased by 9.9% to Rp5,480 billion • Total Managed Receivables grew 13.0% YoY and 1.4% QoQ, at Rp25,992 billion
Asset Quality	• NPF ratio at 1.55% in Sep-25, higher by 12 bps YoY and lower 8 bps QoQ • NPF coverage at 2.5x, decreased from 2.6x YoY and increased from 2.4x QoQ • CoC increased from 3.7% to 4.6% YoY due to additional provision for impairment losses, and loss on repossessed assets. Improving, however, on a QoQ basis - 4.9% to 4.5% QoQ
Profitability	• 9M25 Net Revenue was Rp4,080 billion – an increase of 7.7% YoY and 4.4% QoQ • OPEX decreased by 1.4% YoY to Rp1,769 billion and increased by 4.2% QoQ to Rp604 billion • 9M25 Operating Income reached Rp2,311 billion – an increase of 16.0% YoY and 4.6% QoQ • PAT increased by 4.7% YoY and 13.5% QoQ, reaching Rp1,167 billion due to higher COC
Other	• Ares Management replaces Northstar as shareholders in Trinugraha • Buyback of treasury shares from 4 August 2025 to 31 October 2025, with maximum number of shares repurchased equivalent to Rp500 billion • As of 30 October 2025, >175 million shares have been repurchased

Balance Sheet Highlights

Robust Balance Sheet Allows for Risk Absorption in Challenging Times

In Rp bil * (unless otherwise stated)	9M25	9M24	YoY Δ		3Q25	2Q25	QoQ Δ	
New Bookings**	16,375	14,219	↑	15.2%	5,480	4,983	↑	9.9%
Managed Receivables^	25,992	23,003	↑	13.0%	25,992	25,627	↑	1.4%
Total Net Receivables	22,432	21,213	↑	5.7%	22,432	22,536	↓	0.5%
Total Assets	25,429	24,109	↑	5.5%	25,429	25,337	↑	0.4%
Total Debt#	13,398	12,833	↑	4.4%	13,398	13,800	↓	2.9%
Total Proforma Debt^	15,947	13,780	↑	15.7%	15,947	15,889	↑	0.4%
Total Equity	10,893	10,249	↑	6.3%	10,893	10,516	↑	3.6%

(*) All absolute figures have been rounded to the closest Rp billion and therefore may have some discrepancies with percentage calculations

(#) Consists of borrowings and debt securities issued

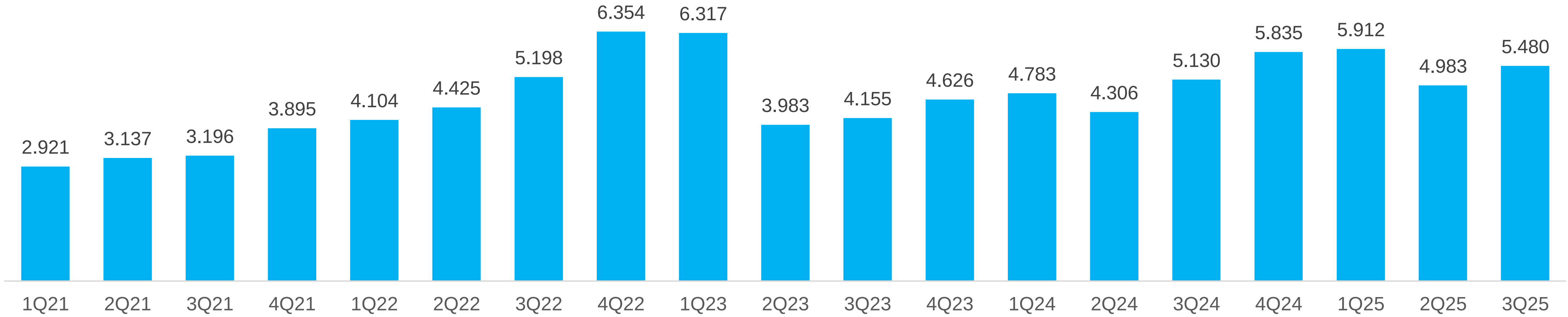
(**)New booking excluding Channeling Pinjam Modal

(^) Includes channeling and joint financing transactions

Balance Sheet Highlights

Gradual QoQ Recovery – Indonesia Auto Market Continues to Face Sluggish Demand and Lower Spending

Quarterly Bookings (excl Pinjam Modal) Trend (2021-3Q25)



Sources of Application (NDF only)
9M25

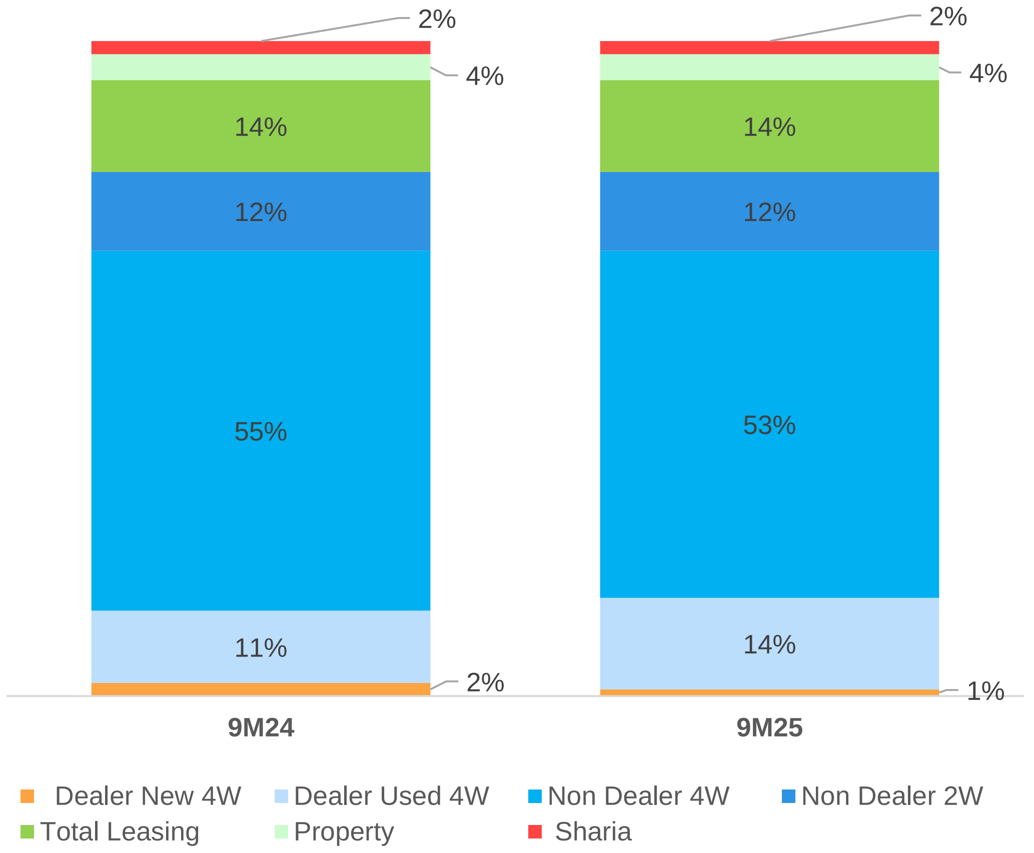
AGENCY
49%

NON-AGENCY
51%

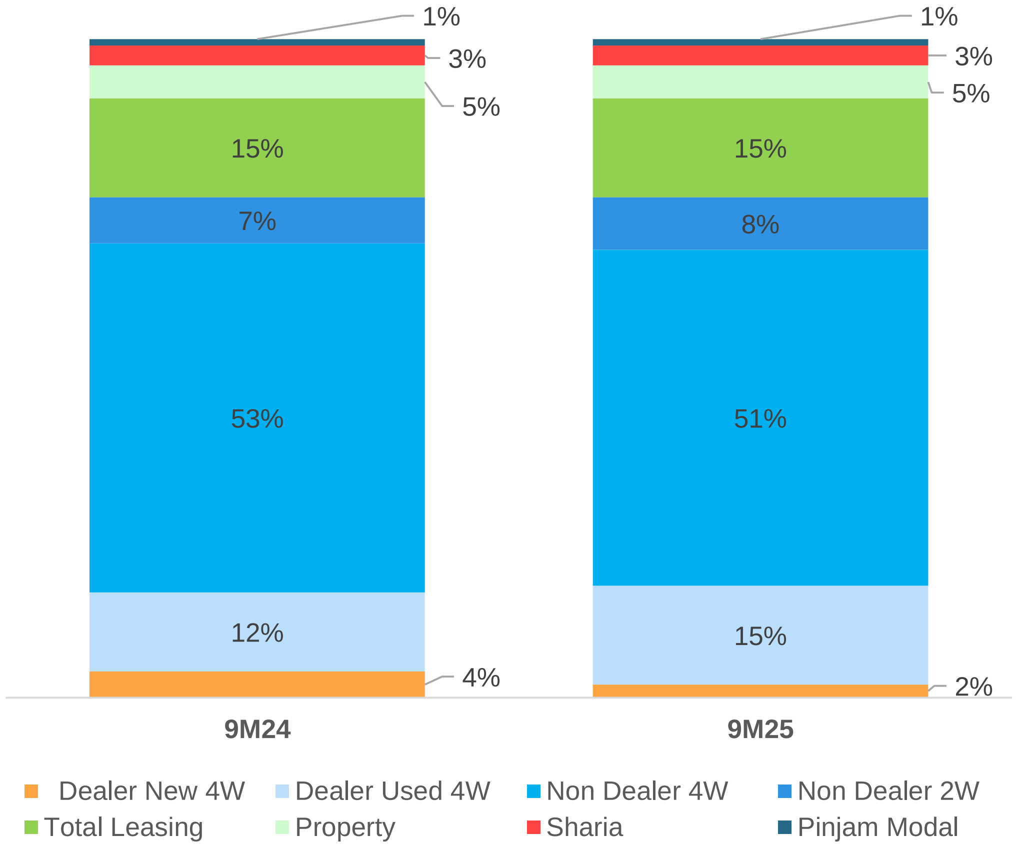
Product Breakdown

NDF Remains our Core Product and We Continue to Maintain Market Leadership in this Category

Breakdown of Bookings (excl Pinjam Modal)
9M24 vs 9M25



Breakdown of Receivables (incl Pinjam Modal)
9M24 vs 9M25



Profit & Loss Highlights

Healthy Bottomline Amid Challenging Market – QoQ Growth is Strong

In Rp bil * (unless otherwise stated)	9M25	9M24	YoY ∆		3Q25	2Q25	QoQ ∆	
Interest Income	3,488	3,230	↑	8.0%	1,183	1,163	↑	1.7%
Financing Cost	713	706	↑	1.0%	239	241	↓	0.6%
Net Interest Income	2,775	2,524	↑	10.0%	944	922	↑	2.3%
Fees & Other Income	1,305	1,263	↑	3.3%	448	409	↑	9.3%
Net Revenue	4,080	3,787	↑	7.7%	1,392	1,331	↑	4.4%
Operating Expenses	1,769	1,795	↓	1.4%	604	579	↑	4.2%
Operating Income	2,311	1,992	↑	16.0%	788	752	↑	4.6%
Cost of Credit	871	619	↑	40.7%	289	310	↓	7.2%
PBT	1,440	1,373	↑	4.8%	499	442	↑	12.9%
PAT	1,167	1,115	↑	4.7%	405	357	↑	13.5%

Key Ratios

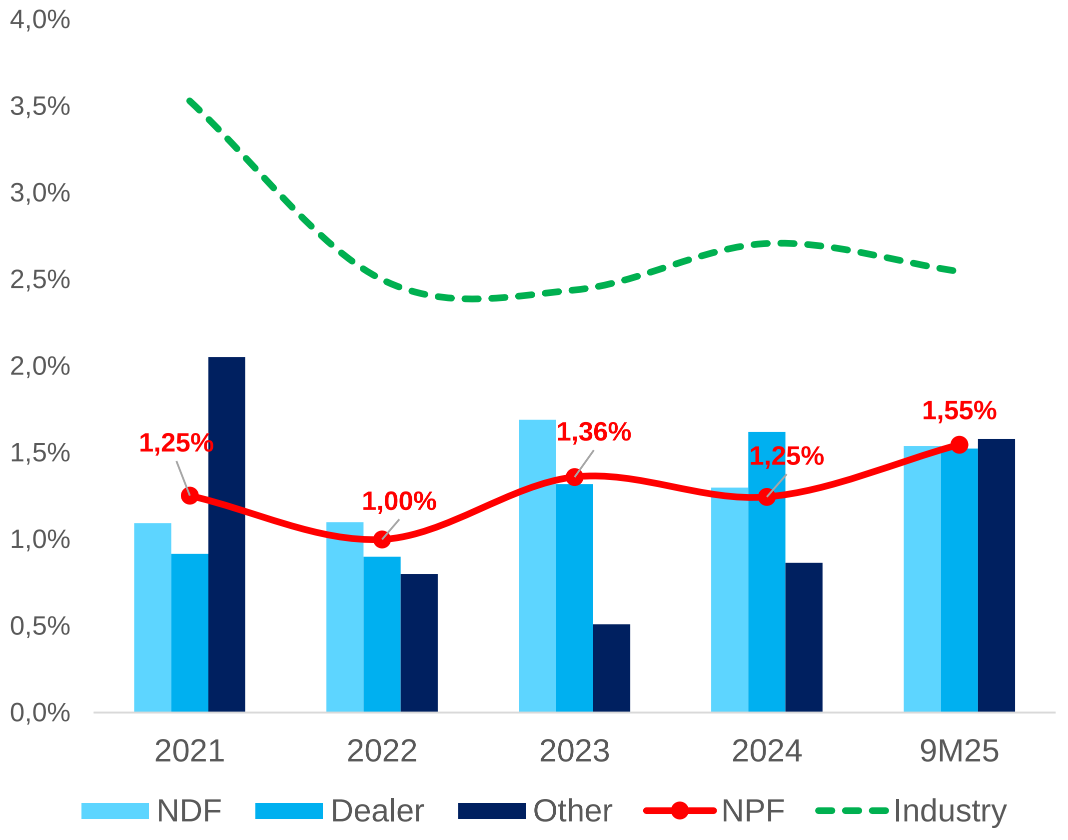
Improve on overall QoQ performance

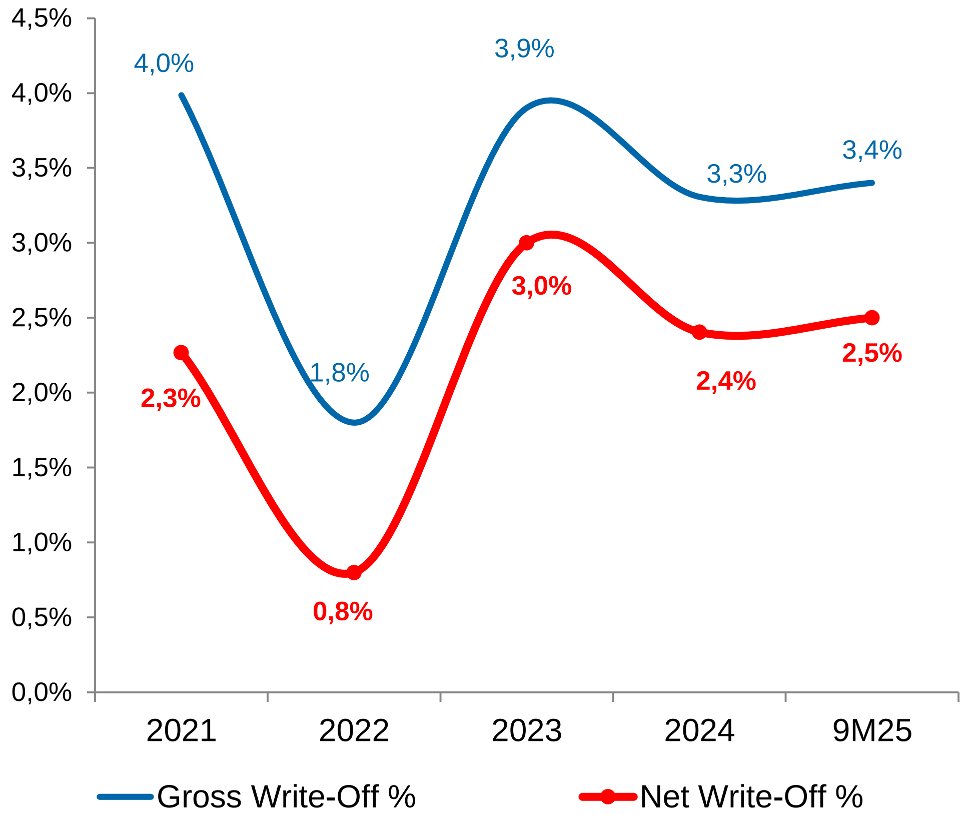
	9M25	9M24	YoY ∆		3Q25	2Q25	QoQ ∆	
Net Interest Spread	11.6%	11.9%	↓	30 bps	11.6%	11.5%	↑	13 bps
Cost to Income	42.9%	46.9%	↓	407 bps	42.9%	43.0%	↓	2 bps
CoC / Avg. Rec.	4.6%	3.7%	↑	93 bps	4.5%	4.9%	↓	41 bps
ROAA (after tax)	6.2%	6.2%	-	0 bps	6.4%	5.7%	↑	75 bps
ROAE (after tax)	14.7%	15.1%	↓	45 bps	15.0%	13.5%	↑	152 bps
NPF**	1.55%	1.42%	↑	12 bps	1.55%	1.63%	↓	8 bps
NPF coverage	2.5x	2.6x	↓	0.1x	2.5x	2.4x	↑	0.1x

Strong Balance Sheet Quality

NPF Trend Consistently Below Industry

NPF Trend 2021-9M25	***Write-Off Trend 2021-9M25***



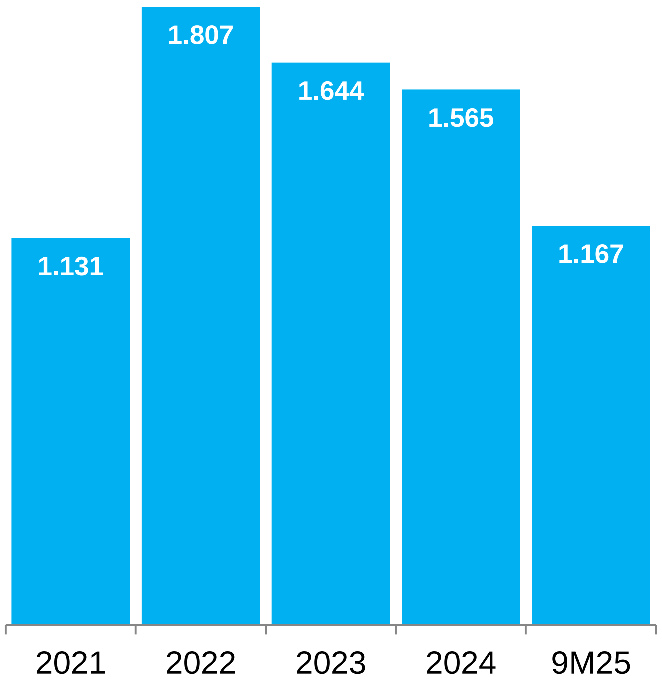


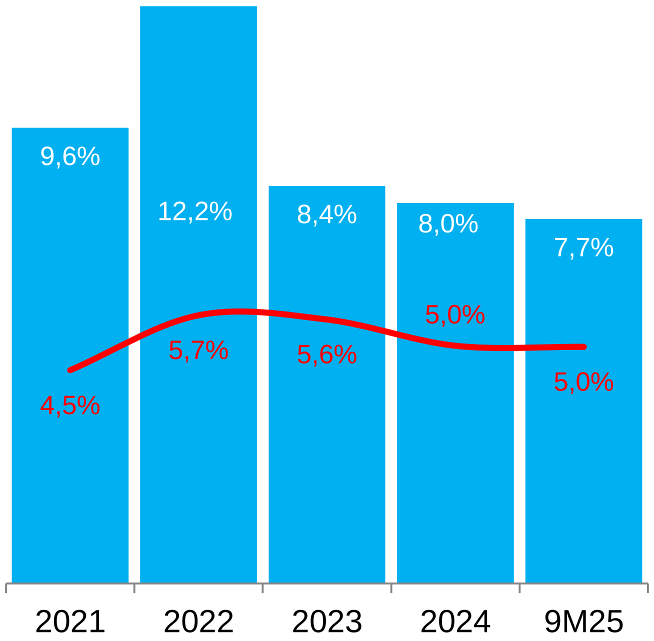
Source: Company and Industry June-25 figures from OJK

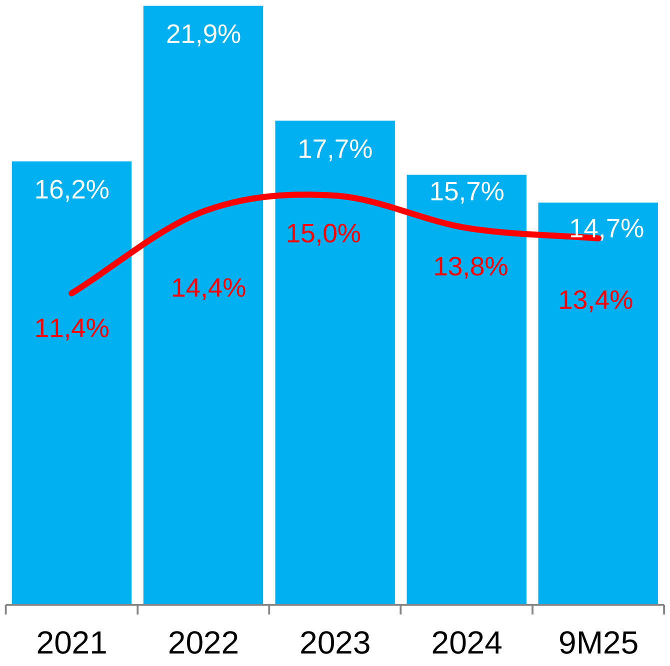
Historical Financials

Proven Track Record – Consistently outperforming the Industry

PAT (Rp bil) Track Record 2021-9M25	ROA vs Industry 2021-9M25	ROE vs Industry 2021-9M25







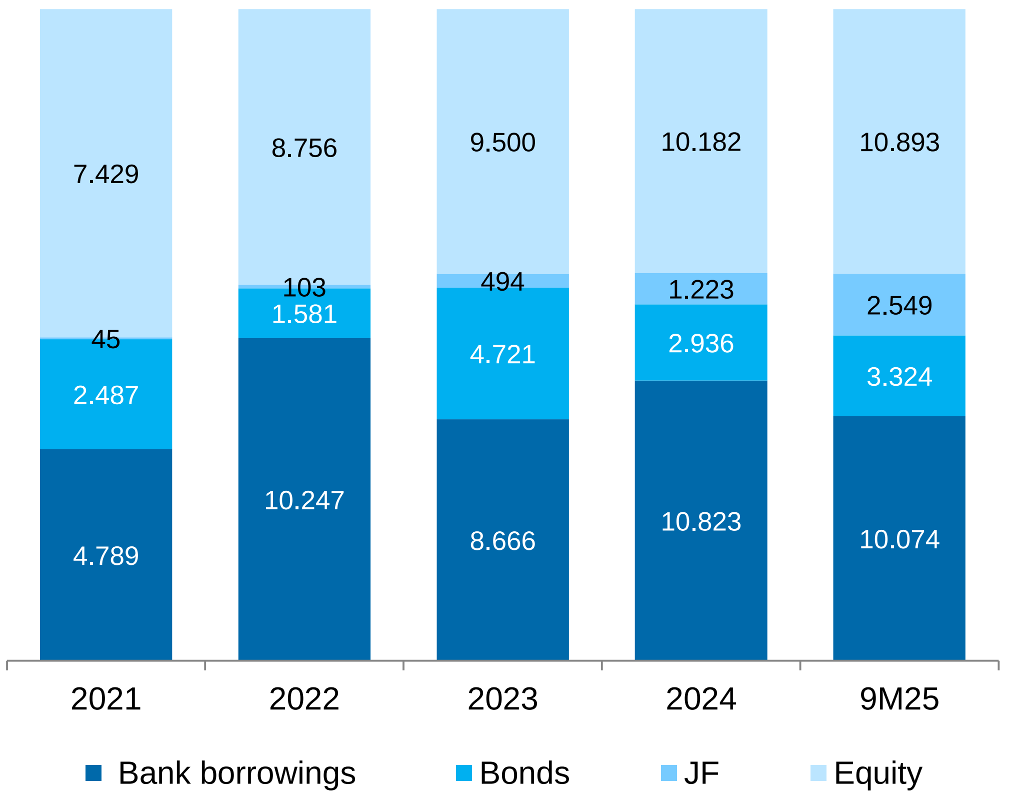
Source: Company and Industry June-25 figures from OJK

Notes:
ROA Company calculated using PBT/Average Total Assets
ROE Company calculated using PAT/Average Total Equity

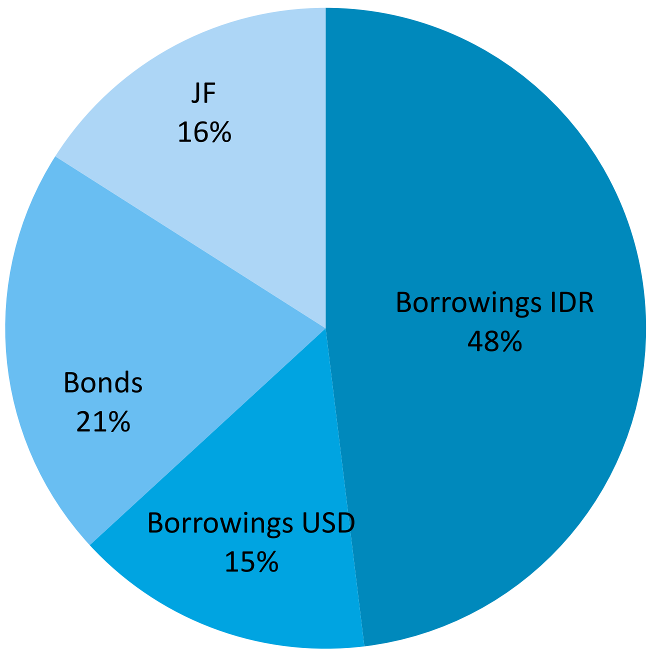
Strong Capital Base

Funding sources still dominated by bank borrowings

Source of Funding 2021-9M25



External Funding Sources 9M25

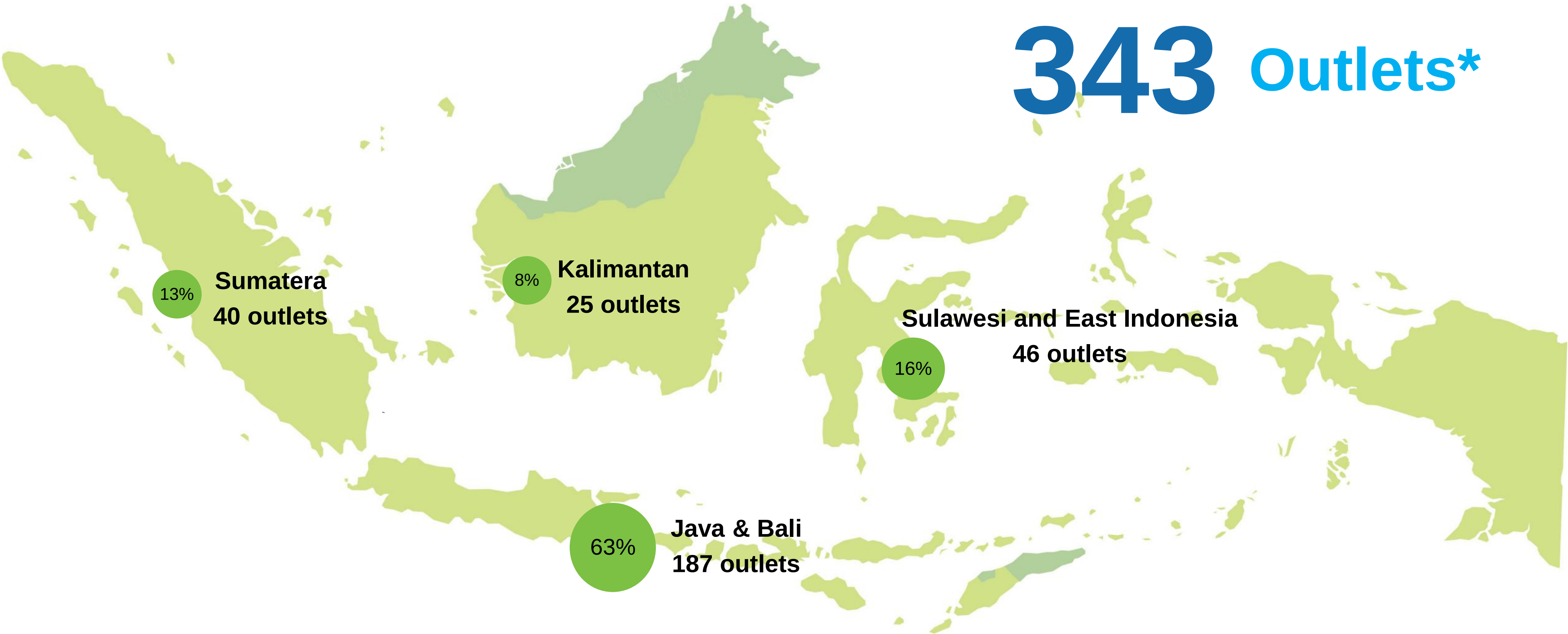


Total : Rp15,947 billion

Distribution Network

Multichannel Selling Strategy with Extensive Branch and Non-Branch Touchpoints Across the Archipelago

343 Outlets*



* Consists of 191 branches, 107 kiosks and POS, and 45 Sharia representatives

Thank You