MEDIA RELEASE

For Immediate Release

BFI Finance Records Solid Performance amid Challenging Industry Growth Landscape

- Total assets of Rp25.4 trillion, growing 5.5% (yoy)
- Managed receivables grew impressively by 13.0% to Rp26.0 trillion
- Non-Performing Financing (NPF) ratio stood at 1.55% gross and 0.26% net
- Net profit increased by 4.7% to Rp1.17 trillion

South Tangerang, October 30, 2025 – PT BFI Finance Indonesia Tbk (BFI Finance) once again demonstrated solid performance in the third quarter of 2025, supported by strong business fundamentals and disciplined risk management practices. This achievement represents consistent excellence amidst a challenging environment for the financing industry, marked by macroeconomic and global uncertainties, weakened consumer purchasing power affecting automotive sales, and intensified industry competition.

As of the end of September 2025, the Company recorded growth in both assets and net profit with financing quality maintained above the industry average. This performance reaffirms BFI Finance's position as one of the multifinance companies with the healthiest fundamentals in Indonesia.

The Company successfully posted total assets of Rp25.4 trillion, a 5.5% increase year-on-year (yoy). This asset value supported by managed receivables reaching Rp26.0 trillion, reflecting a 13.0% increase compared to the same period last year. New financing disbursement from January to September 2025 reached Rp16.4 trillion, growing 15.2% yoy.

"Our solid performance demonstrates that a business strategy grounded in prudent financing quality and strong corporate governance has driven sustainable growth. We continue to strengthen service innovation and process efficiency to maintain the trust of consumers and business partners," stated Sutadi, President Director of BFI Finance.

In terms of managed receivables portfolio, the car-collateralized segment at 51.1%, followed by motorcycle-collateralized (7.6%), and car ownership financing (17.3%), dominated BFI Finance financing composition. Outside the automotive sector, the heavy equipment and machinery-financing portfolio accounted for 14.9%, property-collateralized at 5.4%, and sharia and others at 3.7%.

To maintain competitiveness, the Company focuses on strategies oriented towards accurate market valuation, enhanced service quality, and optimization of strategic partnerships. BFI Finance also continues to strengthen service innovation emphasizing convenience and process speed to meet consumer needs in the digital era.

While expanding its products and services, BFI Finance remains strongly committed to maintaining prudential principles. The Company’s Non-Performing Financing (NPF) ratio was well-controlled at 1.55% gross and 0.26% net, significantly lower than the industry average of 2.51% as of August 2025 (OJK data). The NPF coverage ratio stood at 2.5 times the gross NPF value. On the capital side, the gearing ratio remained healthy at 1.2 times, well below the regulatory maximum limit of 10 times and also lower than the industry average of 2.2 times.

Profitability ratios also remained robust. Net profit after tax reached Rp1.17 trillion, up 4.7% yoy, with a Return on Assets (ROA) of 7.7% and a Return on Equity (ROE) of 14.7%.

The Company's funding structure also remained healthy with 63.2% of funding sources derived from financial and non-financial institutions, supplemented by alternative funding through bond issuances. BFI Finance has fully repaid the principal and interest of the Rp100 billion Sustainable Bonds VI Phase I 2024 Series A, which matured on October 5, 2025, reflecting solid liquidity management.

As a trusted financial partner for the community, BFI Finance remains committed to supporting productive economic growth through working capital financing receivables amounting to Rp14.8 trillion, up 15.5% yoy. The Company also supports small and medium enterprises through educational and social initiatives such as “BFI Finance Fair #BFINgangkatUsahaLokal”, held at Tangcity Mall, Tangerang City, from August 7–10, 2025.

“BFI Finance is committed to empowering communities through competitive, flexible, and growth-oriented financing solutions. We believe that supporting business players contributes to building Indonesia’s economic independence,” Sutadi concluded.

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About BFI Finance

BFI Finance focuses on providing financing for various purposes such as working capital, multipurpose needs, and investment, secured by four-wheeled and two-wheeled motor vehicles, heavy equipment and machinery, property, as well as car ownership credit. BFI Finance has grown into a financing company with an extensive network and a wide range of products, supported by more than 10,000 employees across over 300 outlets throughout Indonesia, complemented by Sharia Business Unit financing services. BFI Finance is licensed and supervised by the Financial Services Authority (OJK).

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