

## MEDIA RELEASE

### For Immediate Release

## **New Financing Up 9.3% YoY, BFI Finance Closes 2025 with Business Resilience and Prudent Strategy**

- Total assets recorded at Rp25.5 trillion
- Managed receivables grew by 8.9% YoY to Rp26.3 trillion
- Net profit recorded at Rp1.581 trillion
- Non-performing financing (NPF) maintained at 1.39% (gross) and 0.22% (net)

**South Tangerang, March 6, 2026** – The year of 2025 presented the financing industry with market dynamics shaped by shifting consumer purchasing power and spending behavior, alongside a heightened risk sensitivity across various segments. These conditions reflect a broader economic reality faced by the public and their financial decisions in response to domestic macroeconomic developments.

Responding to the situation, PT BFI Finance Indonesia Tbk (BFI Finance), as a company deeply integrated into the nation's economy, implemented strategic business measures focused on enhancing portfolio quality and operational resilience, accompanied by strategic adjustments across all product lines.

Through these efforts, the Company managed to sustain total asset growth of 1.4% year-on-year (YoY) to Rp25.5 trillion in 2025. This increase was driven by an 8.9% year-on-year (YoY) rise in managed receivables, reaching a total of Rp26.3 trillion. The company also continued to record consistent business expansion, with new financing disbursement totaling Rp21.9 trillion, up 9.3% from 2024.

"We have demonstrated business resilience supported by solid capitalization, ample liquidity, and a manageable risk profile. This achievement is undoubtedly attributed to our ability to apply the principle of agility, coupled with the hard work of the entire team, a spirit of strategic collaboration, and the trust of our consumers, investors, and stakeholders," stated Sutadi, President Director of BFI Finance.

Through its diverse financing solutions, BFI Finance consistently supports economic activities across various consumer segments, ranging from individual needs and Micro, Small, and Medium Enterprises (MSMEs) to large-scale business requirements. As of December 2025, the composition of managed receivables was predominantly for productive purposes, comprising 57.3% for working capital and 17.6% for investment. Meanwhile, financing allocated for multipurpose needs accounted for 22.0%, and Sharia-based financing represented 3.1%.

Regarding the income statement, BFI Finance recorded total revenue of Rp6.7 trillion for the year 2025, a 6.5% increase compared to 2024. The Company also posted stable performance with profitability growing for 1.0% YoY, reaching Rp1.581 trillion.

Amidst efforts to enhance performance, the Company effectively managed its risk, keeping the Non-Performing Financing (NPF) ratio well below two percent. As of December 31, 2025, the gross NPF stood at 1.39% and the net NPF at 0.22%. These figures are lower than the

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industry average NPF, which was recorded at 2.51% (gross) and 0.77% (net) based on OJK data as of December 2025.

"Through prudent risk management to safeguard asset quality, BFI Finance has been able to maintain performance stability while upholding a solid financial position as a foundation for future growth," Sutadi added.

Among other key financial ratios, Return on Assets (ROA) and Return on Equity (ROE) stood at 7.9% and 14.8%, respectively. The gearing ratio was recorded at 1.3 times.

Efforts to sustain performance did not diminish the commitment to providing sustainable added value to shareholders. In 2025, the Company completed the distribution of dividends totaling Rp902 billion for the 2024 fiscal year and distributed an interim cash dividend for the 2025 fiscal year on December 18, amounting to Rp35.00 per share, or equivalent to Rp520 billion.

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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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