

## MEDIA RELEASE

**For Immediate Release**

### **BFI Finance Starts 2026 with Solid Performance**

- Total managed receivables amounted to Rp26.8 trillion, increased by 5.5% yoy.
- NPF ratios were well controlled with a gross NPF ratio of 1.57% and net NPF ratio of 0.25%.

**South Tangerang, April 29, 2026** – In the beginning of 2026, global uncertainty still continued as geopolitical tensions escalated in the Gulf region and potentially influenced global economic stability. This condition impacted the dynamics of domestic economy and community consumption levels, which eventually overshadowed financial services industry's performance, including multifinance sector in Indonesia.

Amid such challenges, PT BFI Finance Indonesia Tbk (BFI Finance; IDX: BFIN) remained committed to driving healthy business growth by upholding prudential principles. Disciplined risk management has become the main foundation in maintaining portfolio quality while ensuring measurable business expansion at the same time.

As of March 2026, BFI Finance recorded total assets of Rp25.3 trillion. This performance was supported by managed receivables that reached Rp26.8 trillion, or grew by 5.5% annually (year-on-year/yoy). As much as 57.8% of the amount, or equal to Rp15.5 trillion, has been disbursed for working capital financing of various business scales.

Throughout quarter I-2026, the company disbursed Rp5.5 trillion in new financing, which was relatively stable compared to previous quarter. The stable disbursement reflected the company's business resilience amid uncertainty, and at the same time showed its consistency in implementing the principles of selectivity and risk discipline.

"Equipped with well-tested experiences, we are optimistic that we can continuously maintain a healthy risk posture. The selective and discipline approach has become the key to anticipate market volatility and safeguard the foundation of our business sustainability," said Sutadi, President Director of BFI Finance.

In terms of portfolio composition, four-wheel vehicles financing, both refinancing and unit purchasing, still dominated the portion by 68.1%. Whereas financing with two-wheel motorized vehicles as collateral contributed 8.0%, heavy equipment and machinery financing stood at 15.0%, and property-backed financing and others accounted for 8.9%.

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The quality of financing remained well-maintained. As of March 31, 2026, gross Non-Performing Financing (NPF) ratio and net NPF ratio stood at 1.57% and 0.25% respectively, lower than the industry average (industry's gross NPF ratio as of February 2026 was 2.78%). The company also maintained adequate level of reserves, reflected in the coverage ratio of 2.71 times gross NPF ratio.

In terms of financial performance, BFI Finance recorded Rp1.7 trillion in revenue, increased by 3.1% yoy. Net profit in the same period was recorded at Rp354.3 billion. Profitability ratios remained solid with Return on Assets (RoA) of 7.0% and Return on Equity (RoE) of 13.0%. Meanwhile, gearing ratio was maintained at the level of 1.2 times, far below the maximum threshold stipulated by the regulator.

The company's liquidity remained strong as well, supported by effective cash flow management. In Januari 2026, BFI Finance has paid off bond principal and bond interest of Sustainable Bonds V Phase III Year 2023 of C Series on time. Furthermore, rating agency Fitch Ratings Indonesia has again confirmed BFI Finance's long-term national rating at the level of 'AA-(idn)' with a Stable Outlook, reflecting a good level of trust both from creditors and investors.

"As an independent financial institution, we will continue optimizing the diversification of funding resources and strengthening strategic collaborations with our partners. With a solid risk management, we are optimistic we can keep creating long-term added values for the whole stakeholders," 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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