



PT BFI FINANCE INDONESIA Tbk
("Company")

ANNOUNCEMENT DISTRIBUTION OF INTERIM CASH DIVIDEND FOR 2025
FISCAL YEAR

It is hereby notified to the Shareholders that the Company's Board of Directors Meeting held on 28th November 2025 has decided to distribute the interim cash dividend for 2025 fiscal year of Rp35,- (thirty five Rupiah) per share.

The schedule and procedures of the Cash Dividend distribution are as follows:

A. SCHEDULE FOR DISTRIBUTION OF INTERIM CASH DIVIDEN

No.	Description	Date
1.	Cum dividends on the regular and negotiation markets	10 December 2025
2.	Ex-dividends on the regular and negotiation markets	11 December 2025
3.	Cum dividends on the cash market	12 December 2025
4.	Ex-dividends on the cash market	15 December 2025
5.	Recording date for dividends	12 December 2025
6.	Payment of dividends	18 December 2025

B. PROCEDURES FOR DISTRIBUTION OF INTERIM CASH DIVIDEN

1. This announcement constitutes an official made by the Company, and the Company does not issue any specific announcement to the Company shareholders.
2. Dividends will be distributed to the Company shareholders whose names are listed on the Register of the Company Shareholders dated December 12, 2025, at 16:00 Western Indonesian Time (here in after referred to as "Eligible Shareholders").
3. Dividends Payment Method:
 - a. For shareholders whose shares are in script form, dividends payment will be made by way of book-entry (telegraphic transfer) directly to the accounts of the Eligible Shareholders, only if the Eligible Shareholders have submitted their dividend mandates (the dividend mandate form can be obtained from the Company's Share Registrar, PT Raya Saham Registra ("**BAE**")) along with a copy of proof of identity of an individual or legal entity and a copy of the Taxpayer Identification Number ("**NPWP**") for Domestic Taxpayers ("**WPDN**") or an original Certificate of Domicile in the form of DGT Form ("**SKD**") for Foreign Taxpayers ("**WPLN**"), addressed to the Company or the BAE no later than December 12, 2025, at 16:00 Western Indonesian Time with the following addresses:

The Company

Corporate Secretary
PT BFI Finance Indonesia Tbk BFI
Tower, Sunburst CBD Lot 1.2
Jl. Kapt. Soebijanto Djojohadikusumo
BSD City
Phone: (021) 2965 0300, 2965 0500 ext. 692
E-mail: corsec@bfi.co.id

BAE

PT Raya Saham Registra
Plaza Sentral 2nd Floor
Jl. Jend. Sudirman Kav. 47-48
Jakarta 12930
Phone: (021) 2525666
E-mail: rsbae@registra.co.id

- b. For Eligible Shareholders whose shares are registered in the collective custody of PT Kustodian Sentral Efek Indonesia (Indonesian Central Securities Depository or **"KSEI"**), the distribution of Dividends will be conducted by KSEI through Securities Companies and/or Custodian Banks where the Eligible Shareholders open their securities accounts.
4. The interim cash dividends to be paid to a shareholder with status as a Domestic Taxpayers ("WPDN") will not be subject to Income Tax withholding, whereas the interim cash dividends to be paid to a shareholder with Foreign Taxpayers ("WPLN") status will be subject to Income Tax withholding in accordance with the tax law prevailing as of the Record Date.
- The Income Tax obligation arising in connection with the dividends received by Domestic Taxpayers shareholder status constitutes the responsibility of the relevant shareholder and must be fulfilled by the relevant shareholder on their own.
5. A shareholder with Foreign Taxpayers ("WPLN") status from a country with which the Republic of Indonesia has entered into a Double Taxation Agreement (DTA) or Tax Treaty may benefit from a lower rate of withholding tax (at the rate as agreed in the DTA), being less than the normal rate of 20% provided that such shareholder meets the requirements stipulated in Regulation of the Directorate General of Taxes No. PER-25/PJ/2018 dated 21 November 2018 on the Procedure for the Implementation of DTAs, i.e., filing with KSEI the Non-Resident Taxpayer's Certificate of Domicile (SKD) in the form of the original DGT Form, which has been duly and accurately completed and signed and certified by the competent officer in the country of the counterparty (if not available, such document may be substituted with the Certificate of Residence (CoR) in the English language) in accordance with the provisions laid down by KSEI. However, if during the year 2025, the Foreign Taxpayer has conducted a transaction and has provided a Taxpayer in Indonesia with the original DGT Form accompanied by the CoR, the SKD in the form of the DGT Form may be substituted with a soft copy of the Receipt for the SKD that has been registered on the e-SKD official website. If the shareholder fails to provide such document within the time frame stipulated by KSEI, then the interim cash dividends payable to such Foreign Taxpayer will be subject to income tax withholding under Article 26 of the Tax Law (PPH Pasal 26) at the maximum rate imposed by law, i.e 20%.
6. Under the tax laws and regulations currently in force, the dividends received by a Resident Individual Taxpayer (WPOPND) are no longer subject to income tax withholding and can be treated as income that is not included as an income tax object as long as they are invested in the territory of the Unitary State of the Republic of Indonesia as regulated in Government Regulation No. 9 of 2021 (PP9), Regulation of the Minister of Finance No. 18 of 2021 (PMK18) and the implementing tax regulations; otherwise, the Resident Individual Taxpayer may also choose to be subjected to final income tax of 10% according to Article 17 paragraph (2c)* of

the Income Tax Law without the obligation to invest the same in the territory of the Unitary State of the Republic of Indonesia.

If the Resident Individual Taxpayer chooses to treat the dividends as income that is not included as an income tax object but fails to comply with the investment requirement under the provisions and procedures stipulated in PP9 and PMK18, the relevant dividends will, notwithstanding the above, be subjected to final income tax of 10% according to Article 17 paragraph (2c)* of the Income Tax Law.

** Payment of the final income tax (PPh) on the dividends as described above must be made by the relevant Resident Individual Taxpayer no later than the 15th (fifteenth) day of the month subsequent to the month of the Record Date.*

7. The Income Tax (PPh) withholding will be made in accordance with the tax laws and regulations prevailing as of the Record Date. If a new tax law or regulation is later issued after the income tax (PPh) withholding is made and the new tax law or regulation is retroactively applied to the Record Date, resulting in overwithholding, then the refund of the overwithheld tax will be claimed by the relevant shareholders affected by the new tax law or regulation through the tax refund mechanism under the prevailing tax laws or regulations (as of the date of this announcement, being Regulation of the Minister of Finance No. 81 Year 2024).
8. For Eligible Shareholders whose shares are in script form, proof of dividend tax deduction (if any) can be obtained at the office of the Company's BAE.
9. For Eligible Shareholders whose shares are registered in the collective custody of KSEI, proof of dividend tax deduction (if any) can be obtained at the offices of Securities Companies and/or the Custodian Banks where the Eligible Shareholders open their securities accounts.

Tangerang Selatan, December 2, 2025

PT BFI Finance Indonesia Tbk

Board of Directors