

**DISCLOSURE OF INFORMATION
REGARDING THE SHARES BUYBACK PLAN IN SIGNIFICANTLY FLUCTUATING
MARKET CONDITIONS
PT BFI FINANCE INDONESIA TBK
("Disclosure of Information")**

THIS DISCLOSURE OF INFORMATION IS MADE BY PT BFI FINANCE INDONESIA TBK ("COMPANY") TO COMPLY WITH THE FINANCIAL SERVICES AUTHORITY ("OJK") REGULATION NO. 13 OF 2023 ON THE POLICY IN MAINTAINING CAPITAL MARKETS PERFORMANCE AND STABILITY IN SIGNIFICANTLY FLUCTUATING MARKET CONDITIONS, OJK REGULATION NO. 29 OF 2023 ON THE BUYBACK OF SHARES ISSUED BY PUBLIC COMPANIES, OJK LETTER NO. S-102/D.04/2025 DATED 17 SEPTEMBER 2025 ON THE IMPLEMENTATION POLICY OF BUYBACK OF SHARES ISSUED BY PUBLIC COMPANIES IN SIGNIFICANTLY FLUCTUATING MARKET CONDITIONS AND OJK REGULATION NO. 31/OJK POJK.04/2015 OF 2015 ON THE DISCLOSURE OF INFORMATION OR MATERIAL FACTS BY ISSUERS OR PUBLIC COMPANIES AND ITS AMENDMENTS.



PT BFI Finance Indonesia Tbk

Business Activity:

General activities in the business sector of Financing Institutions

Domiciled in Tangerang Selatan

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This Disclosure of Information is published on 20 February 2026

SUMMARY OF INFORMATION

In supporting the regulator's efforts to maintain share price stability on Indonesia Stock Exchange ("IDX"), the Company plans to buyback the Company's shares that have been issued and listed on the IDX ("**Buyback**").

The Buyback will be conducted, among others, in accordance with the following provisions:

1. OJK Regulation No. 13 of 2023 on the Policy in Maintaining Capital Market Performance and Stability in Significantly Fluctuating Market Conditions ("**OJK Regulation No. 13/2023**");
2. OJK Letter No. S-102/D.04/2025 dated 17 September 2025 on the Implementation Policy of Buyback of Shares Issued by Public Companies in Significantly Fluctuating Market Conditions ("**OJK Letter No. S-102/D.04/2025**"); and
3. OJK Regulation No. 29 of 2023 on the Buyback of Shares Issued by Public Companies ("**OJK Regulation No. 29/2023**").

The total value of the Buyback is a maximum of Rp100,000,000,000,- (one hundred billion Rupiah) which includes brokerage fees and other costs related to the Buyback. The number of shares to be repurchased by the Company will not exceed 1% (one percent) of the Company's paid-up capital and the outstanding shares (free float) after the Buyback implementation will not be less than 40% (forty percent) of the Company's paid-up capital. The Buyback does not have a material impact on the Company's financial performance and business activities.

A. BACKGROUND AND PURPOSE

The Company may conduct Buyback in significantly fluctuating market conditions, in accordance with letter Number: S-102/D.04/2025 dated September 17, 2025. In connection with the Significantly Fluctuating Market Conditions as referred to in POJK No. 13/2023 and with the determination of these conditions by the OJK based on OJK Letter No. S- 102/D.04/2025 dated September 17, 2025, in order to participate in realizing the creation of stable Indonesian capital market activities, the Company plans to conduct Buyback as an effort to maintain the stability of share trading in the capital market in conditions of high volatility and to increase investor confidence. The determination of significantly fluctuating market conditions as applicable until 6 (six) months, on March 17, 2026.

In accordance with OJK Letter No. S-102/D.04/2025, in addition to being subject to the provisions of OJK Regulation No. 13/2023, the implementation of Buyback must comply with the provisions of Article 5, Article 6, and Article 14 of OJK Regulation No. 29/2023.

B. THE COMPANY'S PLAN FOR THE BUYBACK SHARES

The Company will transfer the shares resulting from the Buyback with due observance of the provisions of OJK Regulation No. 13/2023, OJK Regulation No. 29/2023, and/or other applicable laws and regulations.

C. ESTIMATED SCHEDULE AND LIMITATION ON THE BUYBACK PERIOD, THE METHOD TO BE USED, AND SHARE PRICE LIMITATION FOR SHARE BUYBACK

Schedule and Period Limitation

1. Publication of Disclosure of Information: 20 February 2026.
2. Buyback Period (Buyback Period Limitation): Starting from 23 February 2026 up to a maximum period of 3 (three) months starting from the date of Information Disclosure (February 20, 2026), unless terminated earlier by the Company with due observance of the prevailing laws and regulations.

Methods

The Buyback will be conducted on the IDX through the regular market and will only be conducted through PT Trimegah Sekuritas Indonesia. The Buyback implementation will be in accordance with other provisions in OJK Regulation No. 13/2023 and OJK Regulation No. 29/2023.

Price Limitation

The buyback will be conducted at a price deemed appropriate and fair by the Company, with due regard to the applicable laws and regulations.

D. THE ESTIMATED NOMINAL AMOUNT OF ALL SHARES TO BE REPURCHASED AND THE COST OF SHARE BUYBACK

The maximum amount of the Company's shares that will be repurchased is equivalent to the maximum purchase value of Rp100,000,000,000,- (one hundred billion Rupiah), which includes brokerage fees and other costs related to the Buyback. In accordance with OJK Regulation No. 13/2023, the number of shares to be repurchased will not exceed 1% (one percent) of the Company's paid-up capital.

E. MANAGEMENT ANALYSIS, ESTIMATION OF THE DECREASE IN REVENUE OF THE PUBLIC COMPANY AS A RESULT OF THE IMPLEMENTATION OF SHARE BUYBACK AND THE IMPACT OF THE FINANCING COSTS OF THE PUBLIC COMPANY AND PROFORMA EARNINGS PER SHARE OF THE PUBLIC COMPANY AFTER THE SHARE BUYBACK IS IMPLEMENTED, TAKING INTO ACCOUNT THE DECREASE IN REVENUE AND THE SOURCE OF FUNDS TO BE USED FOR THE SHARE BUYBACK

Management Analysis and Estimation of the Decrease in Revenue of the Public Company

The Company believes that the Buyback will not have material impact on the Company's operations, financial performance, capital structure, or liquidity. The Company has adequate liquidity position and cash flow to carry out the Company's operational activities.

Proforma Earnings per Share After the Share Buyback

The following proforma financial indicators show minimal impact with the assumption that the Buyback value is Rp100,000,000,000,- (one hundred billion Rupiah) and in the case that it was carried out in the fiscal year of 2025:

In Rp bn (except ratio) (unaudited)

Description	September 2025	Proforma	Impact
Asset	25,429	25,329	-100
Equity	10,893	10,793	-100
Net Profit	1,167	1,167	-
ROA	6.2%	6.2%	-
ROE	14.8%	14.8%	-

Source of Funds to be Used for Share Buyback

In implementing the Buyback, the Company will use its own funds and not from loans. The results of the Buyback will be recorded as treasury shares as a deduction from the Company's equity.

F. OTHER INFORMATION

In accordance with Article 11 of OJK Regulation No. 13/2023, any party that is:

- a. commissioners, directors, employees and main shareholders of the Company;
- b. individuals who, due to their position or profession or due to their business relationship with the Company enables them to obtain insider information; or
- c. the parties that within the last 6 (six) months are no longer a party as referred to in letters a and b,

are prohibited from conducting transactions on the Company's shares during the shares buyback period or on the same day as the sale of shares resulting from the buyback conducted by the Company through the IDX.

G. ADDITIONAL INFORMATION

The shareholders who require additional information regarding the Buyback may contact the followings:

PT BFI FINANCE INDONESIA TBK

Corporate Secretary

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