

**CHANGES AND/OR ADDITIONAL INFORMATION REGARDING INFORMATION DISCLOSURE
PLAN TO TRANSFER REPURCHASE SHARES IN ACCORDANCE WITH OJK REGULATION NO. 29
OF 2023 THROUGH THE IMPLEMENTATION OF THE MANAGEMENT & EMPLOYEE STOCK
OPTION PLAN (MESOP PROGRAM)**



PT BFI Finance Indonesia TBK
("The Company")

Line of Business:

General business activities in financing services

Domiciled in

Tangerang Selatan

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The General Meeting of Shareholders to decide on the planned transfer of treasury shares through the MESOP Program will be held in Tangerang Selatan on May 20, 2026.

Changes and/or Additional Information to this Information Disclosure published in Tangerang Selatan on May 12, 2026 forms part of the supplement to the disclosure previously published on May 8, 2026, and inseparable from the Information Disclosure that was announced on April 13, 2026

TRANSFER OF TREASURY SHARES THROUGH THE MESOP PROGRAM

The Company conducted share buybacks from August 4, 2025 to October 31, 2025 and from February 23, 2026 to March 17, 2026, under fluctuating market conditions as stipulated in OJK Circular Letter No. 13/SEOJK.04/2023 and OJK Regulation No. 29 of 2023.

As reported by the Company in Letter No. Corp/Sjn/L/X/25-0219 dated October 31, 2025, and Letter No. Corp/IWN/L/III/26-0054 dated March 17, 2026, the number of shares repurchased is as follows:

Period	Legal Basis	Number of Shares Repurchased	Acquisition Cost
August 4, 2025 – October 31, 2025	<ol style="list-style-type: none"> 1. OJK Regulation No. 13/2023; 2. OJK Letter No. S-17/D.04/2025 dated March 18, 2025 regarding Policies on the Implementation of Share Buybacks by Public Companies in Conditions of Significant Market Fluctuations; and 3. OJK Regulation No. 29/2023. 	190,000,000 (recorded as the Company's Treasury Stock in the Financial Statements as of December 31, 2025)	Rp147,311,728,616. -
February 23, 2026 – March, 17 2026	<ol style="list-style-type: none"> 1. OJK Regulation No. 13/2023; 2. OJK Letter No. S-102/D.04/2025 dated September 17, 2025 regarding Policies on the Implementation of Share Buybacks by Public Companies in Conditions of Significant Market Fluctuations; and 3. OJK Regulation No. 29/2023. 	100,000,000	Rp76,095,661,475. -
Total		290,000,000	Rp223,407,390.091. -

Time Limit for the Transfer of Repurchased Shares

In accordance with the provisions of Article 16 paragraph (1) of POJK 29/2023, the time limit for the transfer of repurchased shares shall not exceed 3 (three) years following the completion of the share repurchase. Taking into account the end of the buyback periods for:

- *the first phase, namely October 31, 2025, for 190,000,000 shares*
- *the second phase, namely March 17, 2026, for 100,000,000 shares*

Thus, the total number of treasury shares recorded is 290,000,000 shares.

In accordance with applicable regulations, the transfer of treasury shares must be carried out no later than 3 (three) years from the end date of the First Phase Share Buyback, namely no later than October 31, 2028.

In this regard, the Company plans to transfer these treasury shares through the Management and Employee Stock Option Plan (MESOP).

PURPOSE OF THE TRANSFER OF TREASURY SHARES THROUGH THE MESOP PROGRAM

The Company is engaged in the financing industry to continuously improve service quality and achieve consistent performance growth, a strong commitment from management and all employees is required in executing appropriate strategies. This aims to generate optimal performance while sustaining long-term business growth. The MESOP program is designed to foster a sense of ownership in the Company, thereby improving the performance of each MESOP Program participant, which will ultimately enhance the Company's performance.

Since the MESOP does not involve the issuance of new shares, the Company's shareholders will not be subject to dilution.

MANAGEMENT AND EMPLOYEE STOCK OPTION PROGRAM (MESOP PROGRAM)

The MESOP program will be implemented after the Company obtains approval from the Company's Extraordinary General Meeting of Shareholders which is planned to be held on May 20, 2026 with the following details:

MESOP Program Participants

Directors and Senior Employees with specific positions as determined by the Board of Commissioners acting in their capacity as the Company's Nomination and Remuneration Committee, provided that such employees are listed in the Company's personnel records 14 (fourteen) days prior to the option grant date. MESOP Program Participants will be determined by the Company's Board of Directors, taking into account the recommendations of the Company's Nomination and Remuneration Committee.

Senior Employees are permanent employees who are key personnel with a minimum of 10 years of service, holding strategic decision-making positions within the Company, including managers and department heads, and meet the following criteria for MESOP program participants:

- a) Performance evaluations as determined by the Company's Nomination and Remuneration Committee.
- b) Demonstrating good behavior and uphold the Company's core values.

Number of Treasury Shares Transferred for the MESOP Program

The MESOP Program provides MESOP Program Participants with the opportunity to purchase 290,000,000 (two hundred ninety million) treasury shares.

Transfer Price of Treasury Shares for the MESOP Program

The exercise price for the transfer of Treasury Shares through the MESOP Program will be determined by the Board of Commissioners, not lower than the average repurchase price of the treasury shares. The average closing price for trading from January 12 to April 10, 2026, was Rp722.23 (seven hundred twenty-two rupiah and twenty-three cents).

Assuming that the purchase price set by the Board of Commissioners is at least Rp722.23, the total amount payable by employees, Directors, and/or the Board of Commissioners is Rp209,446,700,000 (two hundred nine billion four hundred forty-six million seven hundred thousand rupiah).

The Exercise Price must be paid in full by MESOP Program Participants during the implementation period determined by the Company.

Based on the latest Amendment to the Articles of Association, Deed No. 1 dated June 3, 2025, drawn up before Shanti Indah Lestari, S.H., M.Kn., Notary in Tangerang Regency, regarding the approval of changes to the issued and paid-up capital, which has been received and recorded in the Legal Entity Administration System database of the Ministry of Law of the Republic of Indonesia through Letter of Receipt of Notification of Amendment to the Articles of Association No. AHU-0045866.AH.01.02 of 2025 dated July 14, 2025, the following is a breakdown of the share capital structure before and after the implementation of the MESOP Program:

	BEFORE			AFTER		
	Number of Shares	Total Nominal Value (Rp25)	%	Number of Shares	Total Nominal Value (Rp25)	%
Authorized Capital	20,000,000,000	500,000,000,000	-	20,000,000,000	500,000,000,000	-
Issued and Fully Paid-Up Capital:						
Trinugraha Capital & Co SCA	7,688,125,938	192,203,148,450	51.12%	7,688,125,938	192,203,148,450	51.12%
Ownership of Commissioners, Directors, and Employees						
Commissioners and Directors	398,926,680	9,973,167,000	2.65%	598,926,680	14,973,167,000	3.98%
Shareholders from the MESOP Program (Employees)	-	-	-	90,000,000	2,250,000,000	0.60%
Public with ownership below 5%	6,662,331,002	166,558,275,050	44.30%	6,662,331,002	166,558,275,050	44.30%
Treasury Shares (buyback August 4, 2025 - October 31, 2025 and February 23, 2026 - March 17, 2026)	290,000,000	7,250,000,000	1.93%	-	-	-
Total Issued and Fully Paid-Up Capital	15,039,383,620	375,984,590,500	75.20%	15,039,383,620	375,984,590,500	75.20%
Shares in Portfolio	4,960,616,380	124,015,409,500	24.80%	4,960,616,380	124,015,409,500	24.80%

Since the MESOP Program provides incentives for Program Participants based on their performance within the Company, shares resulting from the exercise of Option Rights are not subject to lock-up. Therefore, they can be traded after the Option Participants exercise the MESOP Program.

MESOP Program Implementation Stages

No	INFORMATION	ESTIMATED DATE
1	The selection of participants and the allocation of stock options to each participant will be determined based on the participants' performance evaluation for the 2025 fiscal year, as well as an additional allocation for participants whose performance meets the standards set by the Commissioner overseeing the Remuneration and Nomination Committee as of March 31, 2026.	2 June 2026
2	Determination of the Exercise Price of Option Rights by the Company's Board of Commissioners.	2 June 2026
3	Distribution Date of Option Rights to MESOP Program Participants.	5 June 2026

No	INFORMATION	ESTIMATED DATE
4	Distribution Date of Option Rights to MESOP Program Participants.	5 June 2026
5	MESOP Program Implementation Period	
	PHASE I	- 1 July 2026 to 31 July 2026 - 2 November 2026 to 30 November 2026
	PHASE II	- 3 May 2027 to 31 May 2027 - 1 October 2027 to 29 October 2027
	PHASE III	- 1 March 2028 to 31 March 2028 - 1 August 2028 to 28 August 2028

Provisions regarding the Termination of Participant Option Rights

- Option rights to purchase shares held by MESOP Program Participants may not be transferred by the Participant to any other party.
- Option rights will be forfeited if the Participant resigns or if the Participant is subject to disciplinary action due to a violation of the Company's regulations.
- Option rights not exercised to purchase shares by the expiration date of the Option Rights exercise will be forfeited by law and may not be used to purchase shares of the Company.

GENERAL MEETING OF SHAREHOLDERS

The General Meeting of Shareholders (GMS) to discuss the approval of the transfer of treasury shares to Program participants will be held in Tangerang Selatan on May 20, 2026. The GMS announcement on April 13, 2026, and the GMS notice published on April 28, 2026, both through the Indonesia Stock Exchange website www.idx.co.id, eASY-KSEI, and the Company's website www.bfi.co.id.

Agenda Items

Approval of the transfer of shares from the share buyback (Treasury Shares) through the Implementation of the Employee and/or Board of Directors and Board of Commissioners Stock Ownership Program (Management and Employee Stock Option).

The EGMS will be held in accordance with the provisions of the Company's Articles of Association and OJK Regulation No. 15/POJK.04/2020 concerning the Planning and Implementation of General Meetings of Shareholders of Issuers or Public Companies. Therefore, agenda items related to the MESOP Program may be held if the GMS is attended by more than 1/2 (one half) of the total shares with valid voting rights held by the Shareholders. Resolutions of the GMS are valid if approved by more than 1/2 (one half) of the total shares with valid voting rights held by the Company's Shareholders.

Second Meeting

If a quorum is not achieved, a second GMS may be held, provided that the second GMS may be held if it is attended by more than 1/2 (one half) of the total shares with valid voting rights held by the Shareholders.

Resolution of the second GMS is valid if approved by more than 1/2 (one-half) of the total number of shares with valid voting rights held by the Shareholders present at the second GMS.

Third Meeting

If the attendance quorum for the second GMS is not reached, a third GMS may be held, provided that the third GMS is valid and has the authority to make decisions if attended by Shareholders of shares with valid voting rights, within the attendance quorum determined by the Financial Services Authority upon the request of the Public Company.

This information disclosure is prepared to comply with the provisions of OJK Regulation No. 15/POJK.04/2020 and OJK Regulation No. 29 of 2023.

Tangerang Selatan, May 12, 2026

PT BFI Finance Indonesia Tbk

Directors