



PT BFI FINANCE INDONESIA Tbk
Domiciled in Tangerang Selatan
("Company")

ANNOUNCEMENT DISTRIBUTION OF CASH DIVIDEND
FOR 2025 FISCAL YEAR

It is hereby notified to the Company's shareholders that based on the Decision of the Company's Annual General Meeting of Shareholders on May 20, 2026, the Company will distribute cash dividends of Rp 35,- per share which will be paid to the Company's shareholders whose names are recorded in the Company's Shareholder Register on June 4, 2026 (recording date for cash dividends), with the schedule and procedures for distributing cash dividends ("Dividends") as follows:

A. SCHEDULE FOR DISTRIBUTION OF INTERIM CASH DIVIDEND

No.	Description	Date
1.	Cum dividend in regular and negotiation markets	June 2, 2026
2.	Ex-dividend in regular and negotiation markets	June 3, 2026
3.	Cum dividend in cash market	June 4, 2026
4.	Ex-dividend in cash market	June 5, 2026
5.	Recording date for dividend	June 4, 2026
6.	Dividend payment	June 18, 2026

B. PROCEDURES FOR DIVIDEND DISTRIBUTION

1. This notification is officially made by the Company and the Company does not issue a specific notification letter to the Company shareholders.
2. Dividend will be distributed to the Company shareholders whose names are listed on the Register of the Company Shareholders dated June 4, 2026, at 16:00 WIB (hereinafter referred to as "**Eligible Shareholders**").
3. Dividend Payment Method:
 - a. For Eligible Shareholders whose shares are in script form, dividend payment will be made by way of book-entry (telegraphic transfer) directly to the accounts of 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 (*Biro Administrasi Efek* or "**BAE**"), along with a copy of proof of identity of an individual or a legal entity and a copy of the Taxpayer Identification Number (*Nomor Pokok Wajib Pajak* or "**NPWP**") for Domestic Taxpayers (*Wajib Pajak Dalam Negeri* or "**WPDN**") or an original Certificate of Domicile in a DGT Form (*Surat Keterangan Domisili* or "**SKD**") for Foreign Taxpayers (*Wajib Pajak Luar Negeri* or "**WPLN**"), addressed to the Company or the BAE no later than June 4, 2026, at 16:00 WIB 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, Tangerang Selatan 15322
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 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 dividend distribution will be conducted by KSEI through Securities Companies and/or Custodian Banks where the Eligible Shareholders open their securities accounts.
4. Income Tax Withholding Provisions:
- a. Dividends will be subject to Income Tax in accordance with the applicable taxation provisions, which is the obligation of Eligible Shareholders.
- b. The conditions applied for Eligible Shareholders who are WPDN are as follows:
- (i) Under the laws and regulations currently in force, dividends received by Resident Individual Taxpayers 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 invested in the territory of the Unitary State of the Republic of Indonesia as regulated in Government Regulation Number 9 of 2021 (**"PP9"**), Regulation of the Minister of Finance Number 18 of 2021 (**"PMK18"**) and the implementing tax regulations; otherwise, Resident Individual Taxpayers may also choose to be subjected to final income tax of 10% according to Article 17 Paragraph 2c* of the Income Tax Law (*Undang-Undang Pajak Penghasilan* or **"UU PPh"**) without the obligation to invest the same in the territory of the Unitary State of the Republic of Indonesia. If Resident Individual Taxpayers choose to treat the dividends as income that is not included as an income tax object but fail 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 UU PPh.
- * Payment of the final income tax (PPh) on the dividends as described above must be made by the relevant Resident Individual Taxpayers no later than the 10th (tenth) day of the month subsequent to the month of the Recording Date.*
- (ii) Eligible Shareholders are required to submit a copy of their NPWP to KSEI, the Company or the BAE (as applicable) no later than June 4, 2026, at 16:00 WIB.
- c. The conditions applied for Eligible Shareholders who are WPLN are as follows:
- (i) Eligible Shareholders whose countries do not have a Double Taxation Avoidance Agreement (*Persetujuan Penghindaran Pajak Berganda* or **"P3B"**) or Tax Treaty with the Republic of Indonesia, will be subject to 20% Income Tax, in accordance with Article 26 of UU PPh.
- (ii) Eligible Shareholders whose countries have P3B or Tax Treaty with the Republic of Indonesia, will be subject to Income Tax at a lower rate only if the Eligible Shareholders meet the requirements stated in Regulation of the Minister of Finance of the Republic of Indonesia No. 12 of 2025 dated December 30, 2025 on Procedures for Implementing P3B (**"PMK-112/2025"**), and submit an SKD that is filled in correctly, completely, and clearly, as well as signed by the Eligible Shareholders (which approval can be replaced by an original Certificate of Residence in English) to KSEI,

the Company, or the BAE (as applicable), no later than June 4, 2026, at 16.00 WIB. If up to the time limit (a) the Eligible Shareholders fail to meet the requirements in PMK-112/2025; and/or (b) KSEI, the Company, or the BAE have not received the said documents, Eligible Shareholders will be subject to 20% Income Tax, in accordance with Article 26 of UU PPh.

- d. 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.
- e. 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, May 22, 2026

PT BFI Finance Indonesia Tbk

Board of Directors