INVESTOR PRESENTATION

PT BFI FINANCE INDONESIA TBK

28 April 2025

Key Financial Highlights

Bookings Consistent QoQ Despite Challenging Market Conditions

Growth	• YoY bookings increased by 23.6% to Rp5,912 billion and increased by 1.3% QoQ • Total Managed Receivables grew 12.8% YoY and 5.3% QoQ, at Rp25,406 billion
Asset Quality	• NPF ratio at 1.30% in Mar-25, higher by 6 bps YoY and 5 bps QoQ • NPF coverage at 2.8x, decrease from 2.9x YoY and increase from 2.7x QoQ • CoC increase from 3.7% to 4.4% YoY due to additional provision for impairment losses for financing and sharia receivables, and loss on repossessed assets
Profitability	• 1Q25 Net Revenue was Rp1,357 billion – an increase 8.0% YoY and 2.6% QoQ • OPEX decreased by 3.8% YoY and by 2.9% QoQ to Rp586 billion • PAT increase by 12.2% YoY whilst decreased by 9.8% QoQ, reaching Rp405 billion
Other	• Annual and Extraordinary General Meeting will be held on 8 May 2025 • New Directors appointed to the BOD • Cancellation of treasury shares

Balance Sheet Highlights

Balance Sheet Continues to be Healthy – Balancing Growth and Risk

In Rp bil * (unless otherwise stated)	1Q25	1Q24	YoY Δ		1Q25	4Q24	QoQ Δ	
New Bookings**	5,912	4,783	↑	23.6%	5,912	5,835	↑	1.3%
Managed Receivables^	25,406	22,513	↑	12.8%	25,406	24,133	↑	5.3%
Total Net Receivables	22,795	21,186	↑	7.6%	22,795	22,096	↑	3.2%
Total Assets	25,687	24,168	↑	6.3%	25,687	25,120	↑	2.3%
Total Debt#	13,880	13,397	↑	3.6%	13,880	13,758	↑	0.9%
Total Proforma Debt^	15,578	13,933	↑	11.8%	15,578	14,982	↑	4.0%
Total Equity	10,668	9,822	↑	8.6%	10,668	10,182	↑	4.8%

(*) All absolute figures have been rounded to the closest Rp billion and therefore may have some discrepancies with percentage calculations

(#) Consists of borrowings and debt securities issued

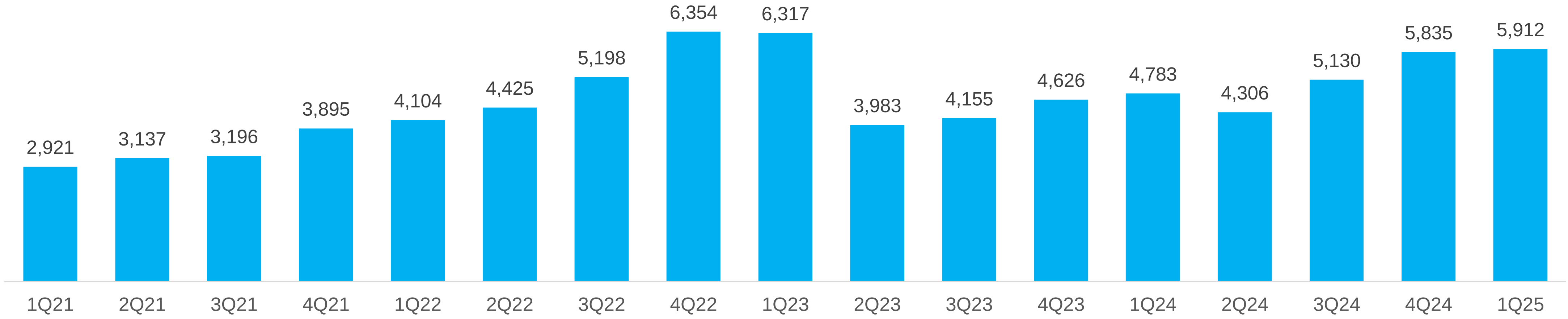
(**)New booking excluding Channeling Pinjam Modal

(^) Includes channeling and joint financing transactions

Balance Sheet Highlights

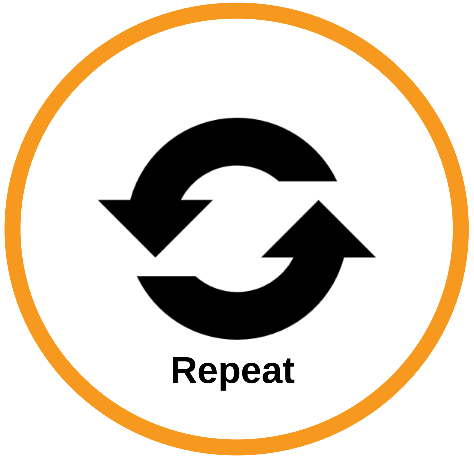
Consistent QOQ Bookings Improvement

Quarterly Bookings (excl Pinjam Modal) Trend (1Q21-1Q25)



Sources of Application (NDF only)
1Q25

AGENCY
50%

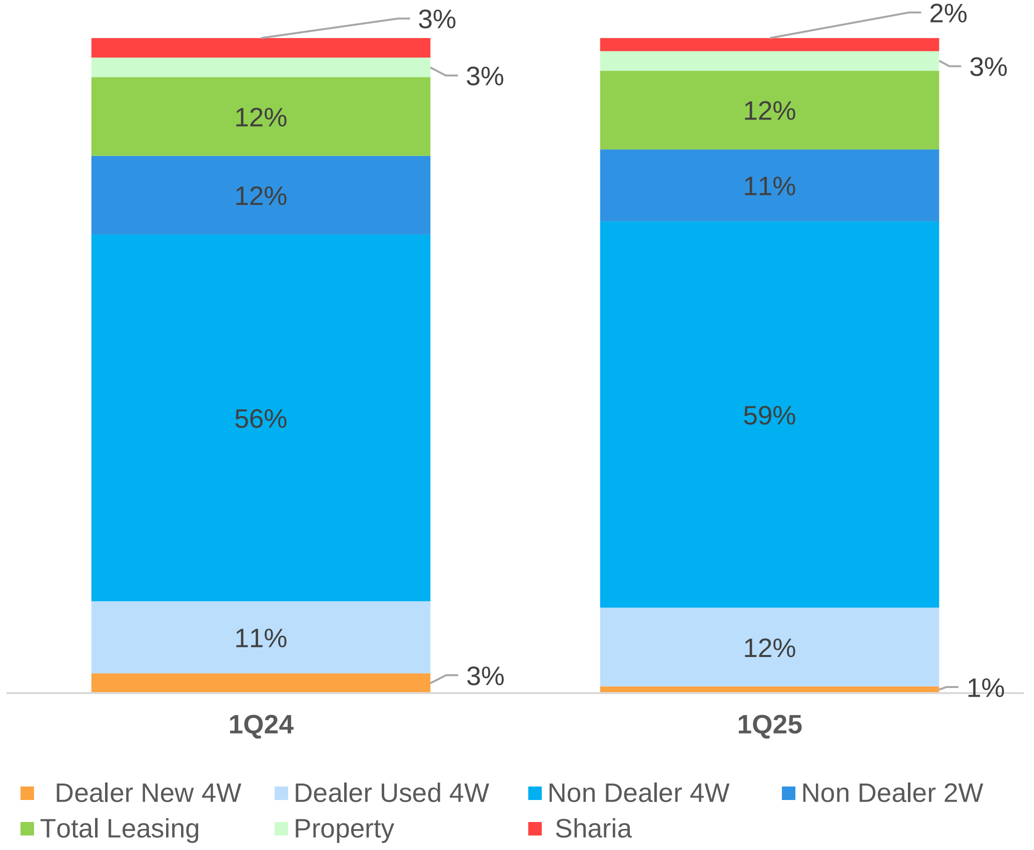


NON-AGENCY
50%

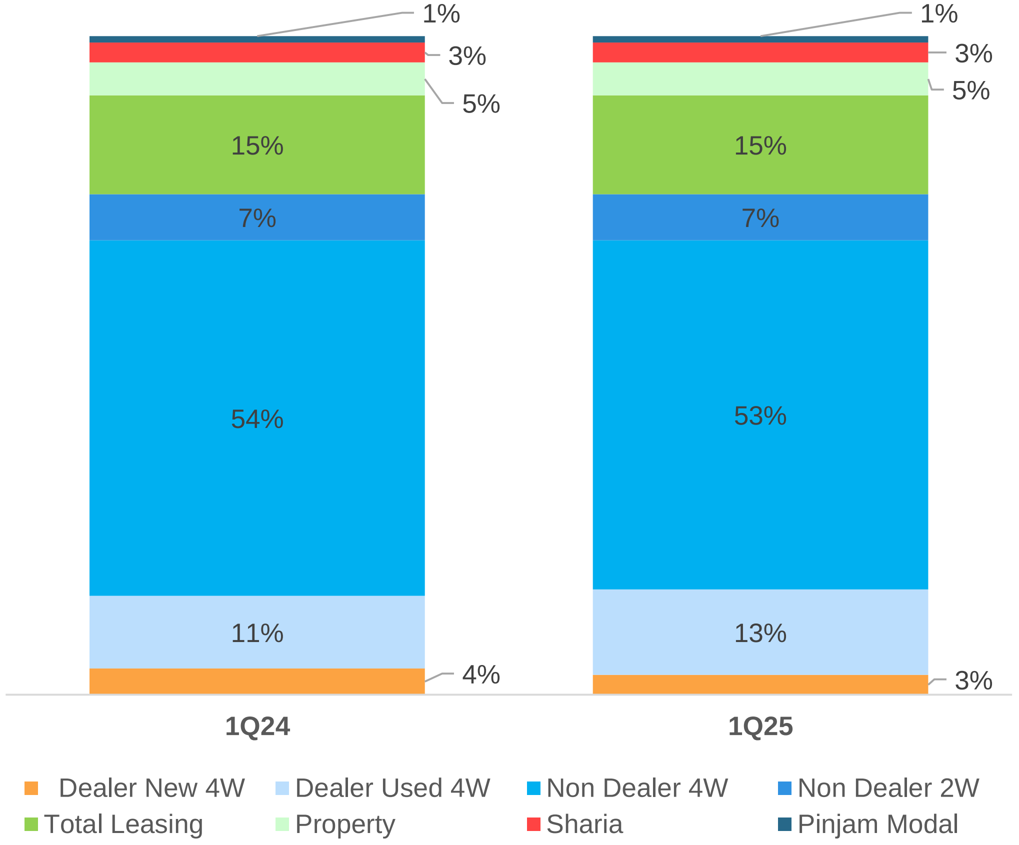
Product Breakdown

Gradually recovering momentum in NDF Book

Breakdown of Bookings (excl Pinjam Modal)
_1Q24 vs 1Q25_



Breakdown of Receivables (incl Pinjam Modal)
_1Q24 vs 1Q25_



Profit & Loss Highlights

1Q25 Shows Significant Improvement in YoY Profitability

In Rp bil * (unless otherwise stated)	1Q25	1Q24	YoY Δ		1Q25	4Q24	QoQ Δ	
Interest Income	1,142	1,066	↑	7.1%	1,142	1,105	↑	3.4%
Financing Cost	233	230	↑	1.4%	233	225	↑	3.8%
Net Interest Income	909	836	↑	8.7%	909	880	↑	3.2%
Fees & Other Income	448	420	↑	6.5%	448	443	↑	1.2%
Net Revenue	1,357	1,256	↑	8.0%	1,357	1,323	↑	2.6%
Operating Expenses	586	609	↓	3.8%	586	603	↓	2.9%
Operating Income	771	647	↑	19.0%	771	720	↑	7.1%
Cost of Credit	272	203	↑	33.5%	272	166	↑	63.4%
PBT	499	444	↑	12.4%	499	554	↓	9.8%
PAT	405	361	↑	12.2%	405	450	↓	9.8%

Key Ratios

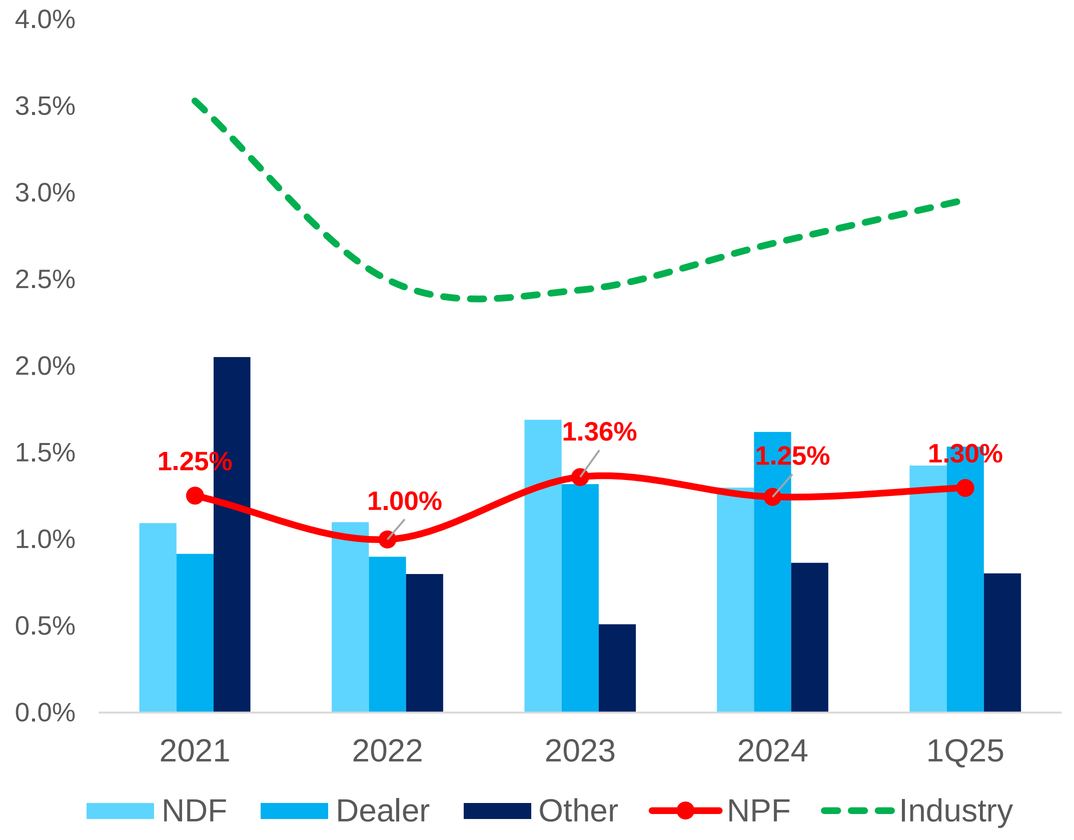
Encouraging YoY Performance – ROAA and ROAE

	1Q25	1Q24	YoY Δ		1Q25	4Q24	QoQ Δ	
Net Interest Spread	11.8%	12.1%	↓	29 bps	11.8%	11.9%	↓	10 bps
Cost to Income	42.7%	48.0%	↓	528 bps	42.7%	44.8%	↓	208 bps
CoC / Avg. Rec.	4.4%	3.7%	↑	74 bps	4.4%	2.8%	↑	157 bps
ROAA (after tax)	6.5%	6.1%	↑	42 bps	6.5%	7.4%	↓	92 bps
ROAE (after tax)	15.5%	14.9%	↑	61 bps	15.5%	17.4%	↓	192 bps
NPF**	1.30%	1.24%	↑	6 bps	1.30%	1.25%	↑	5 bps
NPF coverage	2.8x	2.9x	↓	0.1x	2.8x	2.7x	↑	0.0x

Strong Balance Sheet Quality

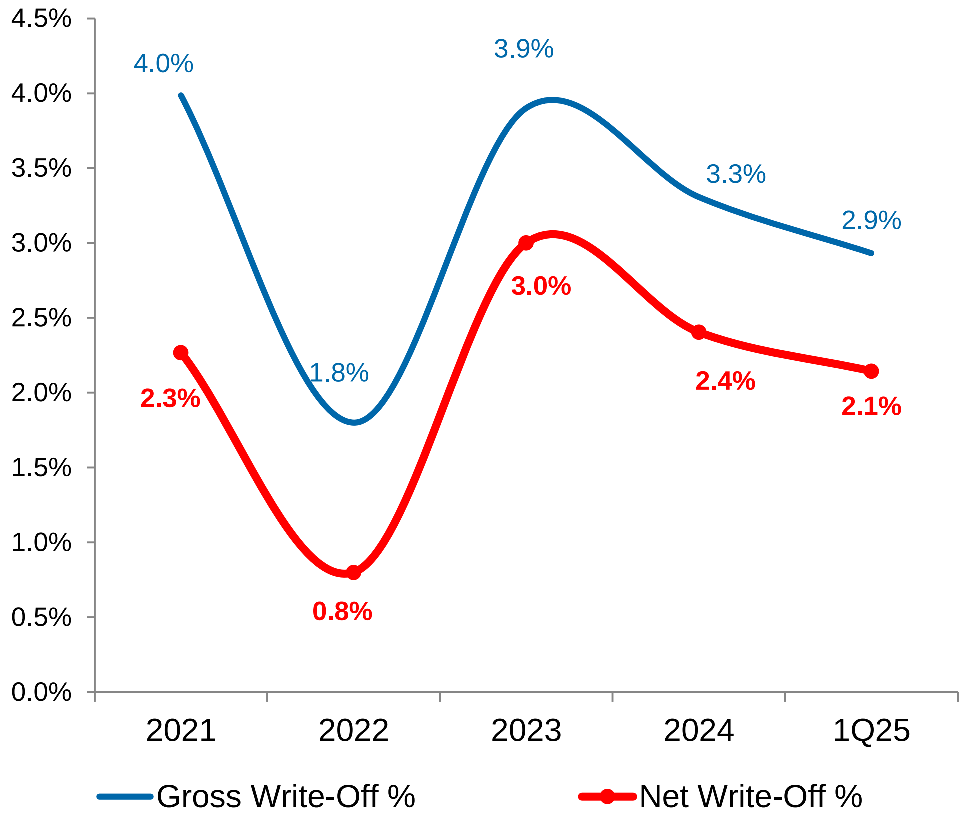
NPF Trend Consistently Below Industry

NPF Trend 2021-1Q25



Source: Company and Industry Jan-25 figures from OJK

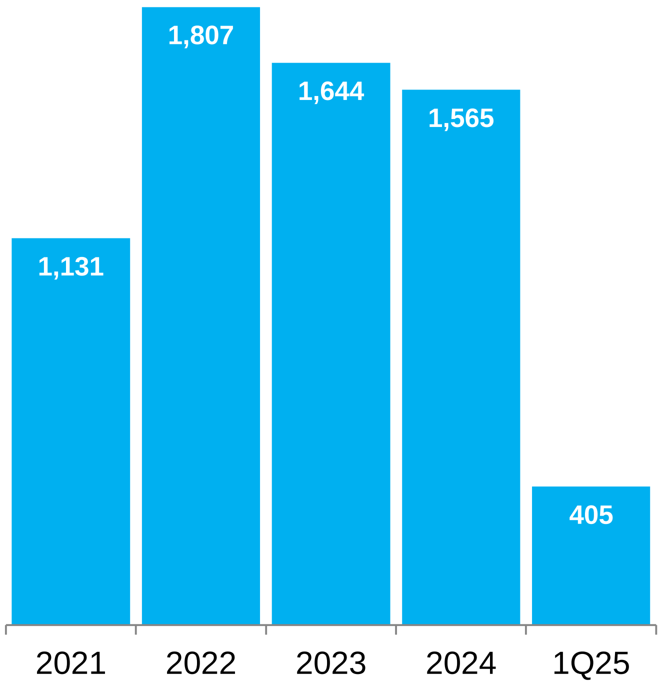
Write-Off Trend 2021-1Q25



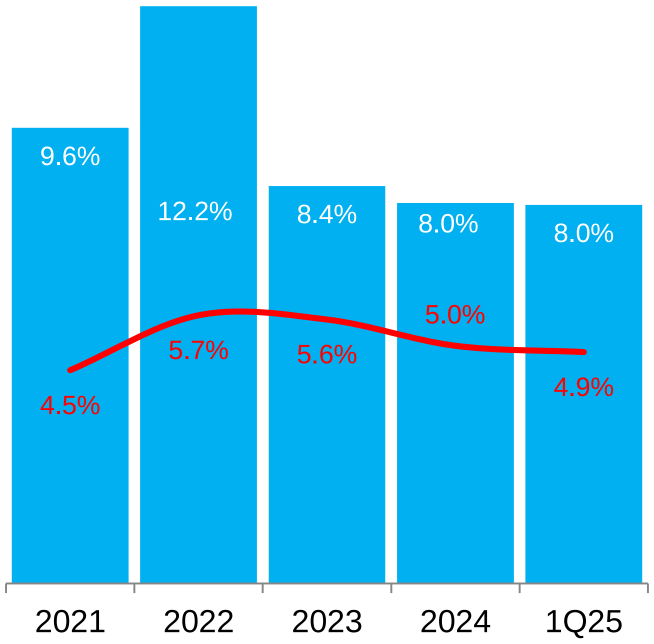
Historical Financials

Proven Track Record – Consistently outperforming the Industry

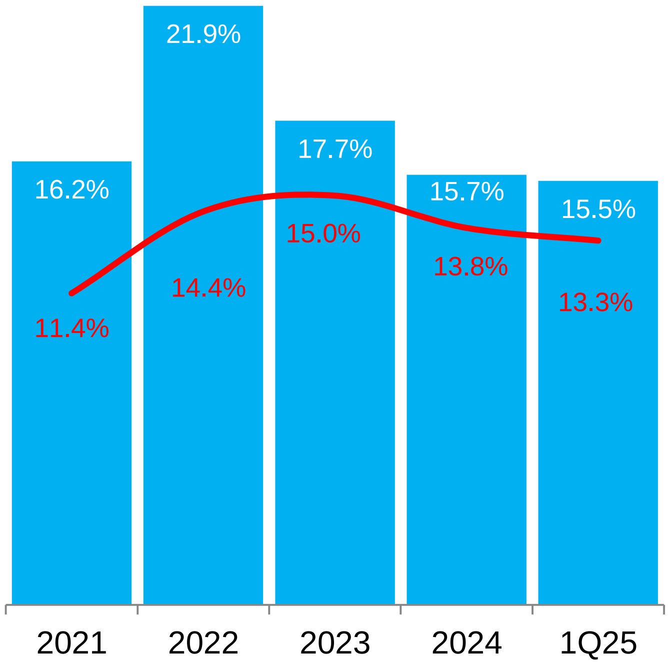
PAT (Rp bil) Track Record 2021-1Q25



ROA vs Industry 2021-1Q25



ROE vs Industry 2021-1Q25



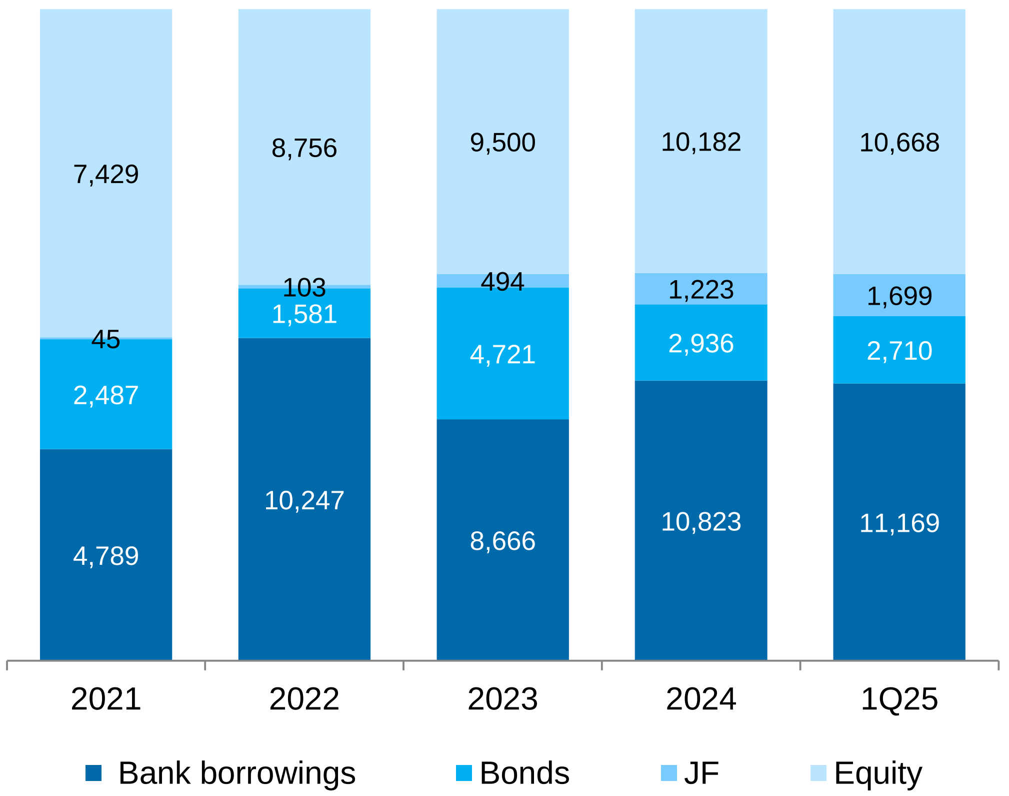
Source: Company and Industry Jan-25 figures from OJK

Notes:
ROA Company calculated using PBT/Average Total Assets
ROE Company calculated using PAT/Average Total Equity

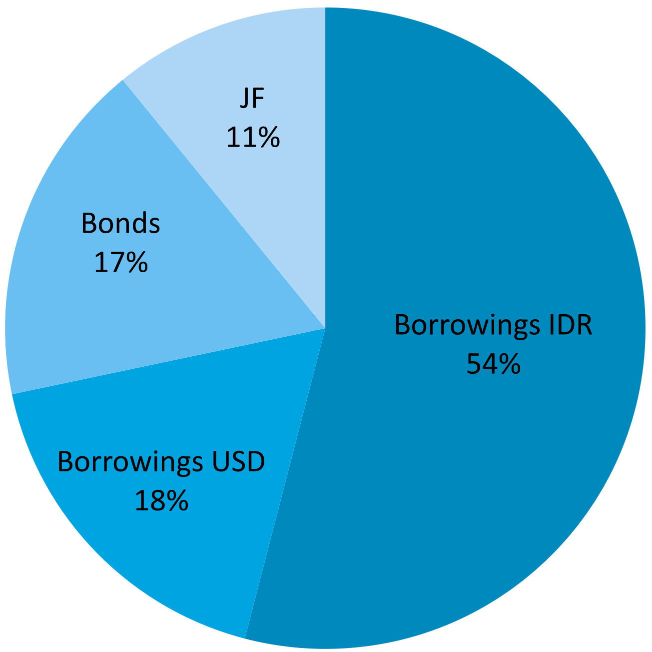
Strong Capital Base

Funding sources still dominated by bank borrowings

Source of Funding
2021-1Q25



External Funding Sources
1Q25



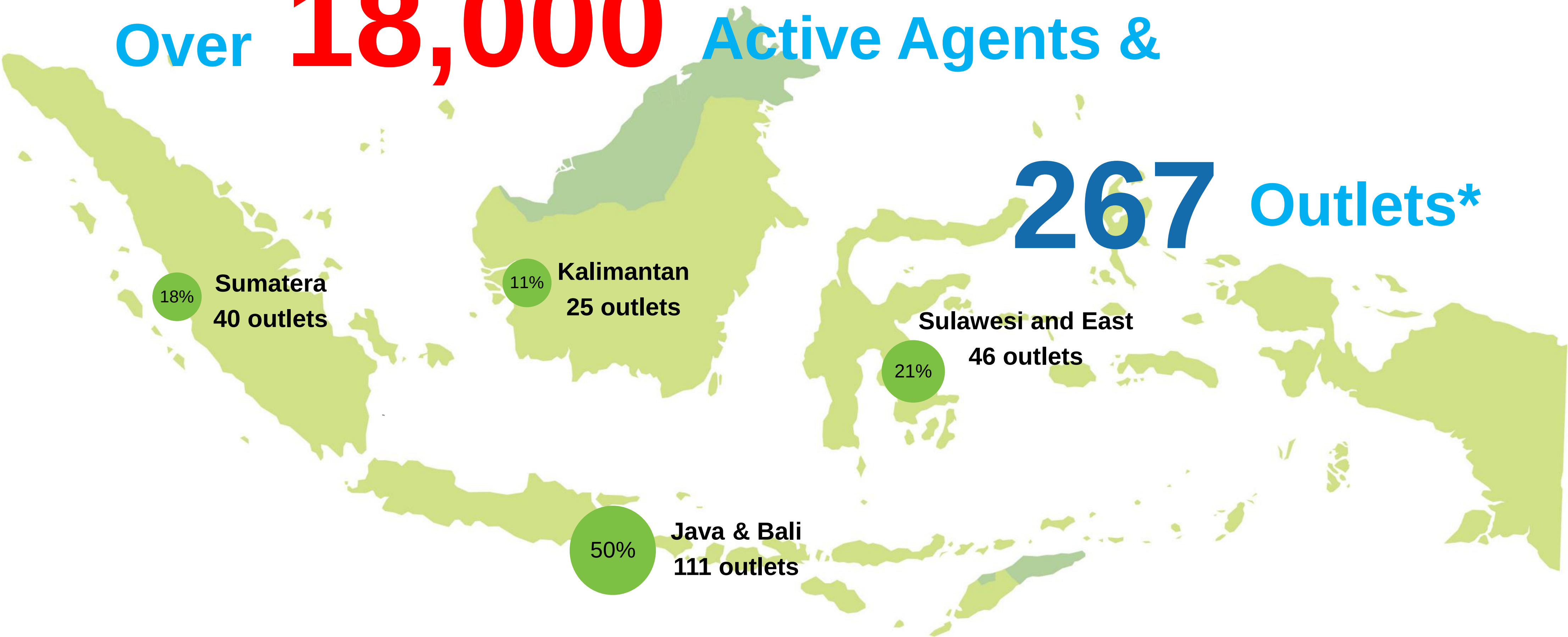
Total : Rp15,578 billion

Distribution Network

Multichannel Selling Strategy with Extensive Branch and Non-Branch Touchpoints Across the Archipelago

Over 18,000 Active Agents &

267 Outlets*



* Consists of 191 branches, 31 kiosks and 45 Sharia representatives

Thank you & Q&A