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Adaptive and Resilient, BFI Finance Records 14.2% Growth in Receivables Until Semester I/2025

- As of June 30, 2025, total assets reached Rp25.3 trillion, grew by 4.3% yoy
- Managed receivables hit Rp25.6 trillion, increased by 14.2%
- Non-performing financing (NPF) ratios stood at 1.63% (gross) and 0.30% (net)
- Net profit accumulated at Rp762.2 billion, or grew by 11.1% during semester I/2025

South Tangerang, July 25, 2025 – Financing company PT BFI Finance Indonesia Tbk (BFI Finance/IDX: BFIN) reported a good performance, in balance with prudent risk management, in the first semester of 2025. This is a proof that the company adapts and continues to survive with excellent resilience amid economic fluctuations and restrained consumer purchasing power. The company's solid business fundamentals show that the company has been able to maintain performance stability to record growths. Performance report as of June 30, 2025, recorded one of the growths, that is a 4.3% growth year-on-year (yoy) in total assets, reaching Rp25.3 trillion until June 2025.

In line with growth of total assets, the company also successfully administered managed receivables of Rp25.6 trillion, or a 14.2% increase compared to the first semester of last year. This increase was also supported by channeling of new financing, which increased by 19.9% annually to reach Rp10.9 trillion in the period of January to June 2025.

In terms of managed receivables, the main portion of managed receivables was automotive financing at 76.0%, consisting of refinancing scheme and credits for purchasing four-wheel motorized units through showroom partners. Apart from that, heavy equipment and machinery financing accounted for 14.9%, followed by property-backed financing at 5.2%, and Sharia-based financing at 3.9%.

Those financing services catered a range of consumer needs such as, among others, for working capital, investment, and multipurpose financing. Productive financing for working capital and investment dominated 78.1% of total managed receivables. This fact shows that BFI Finance has contributed positively to improving the standard of living of its customers, including individuals, entrepreneurs in MSMEs, and big companies.

Such optimal performance was in line with important financial ratios that appeared healthy. As of June 30, the company's non-performing financing (NPF) ratios stood at 1.63% for gross NPF and 0.30% for net NPF. These NPF ratios slightly increased, but far better than industry average, which stood at 2.57% (gross NPF) as of May 2025 according to data from the Financial Services Authority (OJK). NPF coverage was at 2.4x of gross NPF ratio and the company successfully managed to maintain a low gearing ratio of 1.3x.

In terms of revenue and profitability, BFI Finance gained a total income of Rp3.3 trillion, or grew by 6.2% yoy. This increase was also in line with a 11.1% yoy growth in net profit to reach

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Rp762.2 billion. Meanwhile, return on asset (RoA) and return on equity (RoE) were at 7.5% and 14.5% respectively.

The company's recorded growths demonstrate an optimism amid various pressures and risks of decreasing quality in financing that the industry is currently facing, as the impact of low purchasing power due to declining income in communities.

"Global uncertainty and domestic market dynamics somewhat challenge our endurance in maintaining the stability of business growth. Consequently, we continue to act proactive and adaptive in facing market changes. Consistently implementing good corporate governance, carrying out effective risk management, and improving both digital and offline services, we continuously do those efforts in order to strengthen the company's position in fluctuating economic conditions," said Sutadi, President Director of BFI Finance.

The growths that BFI Finance has recorded were also adjacent with the company's commitment to stakeholders, especially those who put their trust to invest in the company. In the last second quarter, BFI Finance has completed dividend distribution of Rp902.4 billion for the 2024 fiscal year based on decisions of the Annual and Extraordinary General Meeting of Shareholders (RUPSTLB) held on May 8. Other decisions included appointing Tan Rudy Eddywidjaja and Iwan as the new directors in the company, which is effective after obtaining approval from the Financial Services Authority (OJK).

In terms of funding, BFI Finance during the second quarter period has paid off the principal and interest of bonds to the holders of Sustainable Bonds V Phase IV Year 2023 of B Series amounted to Rp385 billion, which reached maturity on April 14, 2025. Moreover, the company has also issued Sustainable Bonds VI Phase II Year 2025 of Rp1 trillion, which is planned to be used for working capital in the forms of investment financing, working capital financing, and multipurpose financing (except Sharia-based financing).

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About BFI Finance

BFI Finance focuses on providing financing for various purposes such as working capital, multipurpose needs, and investment, secured by four-wheeled and two-wheeled motor vehicles, heavy equipment and machinery, property, as well as car ownership credit. BFI Finance has grown into a financing company with an extensive network and a wide range of products, supported by more than 10,000 employees across over 300 outlets throughout Indonesia, complemented by Sharia Business Unit financing services. BFI Finance is licensed and supervised by the Financial Services Authority (OJK).

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