Tangerang Selatan, October 9, 2019

To Whom It May Concern:
Executive Head of The Capital Market Supervisor
Financial Services Authority
Gedung Sumitro Djojohadikusumo
Jl. Lapangan Banteng Timur No. 204
Jakarta 10710

Subject: Material Fact or Information Report

Dear Sir/Madam,

Pursuant to POJK No. 31/POJK.04/2015 concerning Disclosure of Material Fact or information by Issuers or Public Companies, we hereby, for an on behalf of the Company, submit Material Fact or Information Report as follows:

Name of Issuer : PT BFI Finance Indonesia Tbk

Line of Business : Multifinance

Telephone : 021-29650300, 29650500

E-mail address : corsec@bfi.co.id

1. Date of event : October 9, 2019

2. Type of Information : Other Material Fact or Information

3. Description of Information

Based on information obtained through website of Supreme Court of the Republic of Indonesia, in respect of Cassation Application Number 120/G/2018/PTUN-JKT dated April 15, 2019 for a case between PT Aryaputra Teguharta (APT) against the Ministry of Law and Human Rights of the Republic of Indonesia (Defendant) and PT BFI Finance Indonesia (Defendant) and PT BFI Finance Indonesia Tbk (the Second-Intervener Defendant), the Supreme Court has made its ruling on September 26, 2019 in Judgment Number 368 K/TUN/2019 that essentially rejected Cassation application by APT.

As of today, the Company has not received copy of the aforementioned Judgment Number 368 K/TUN/2019.

4. Impact of event, material fact or information on

The Company is of the opinion that up until now, this case will not materially affect either operations of the Company or its operational activities, law, financial condition or business continuity of Issuer business continuity.

Thank you for your attention.

Best regards,

PT BFI Finance Indonesia Tbk.

<u>Sudjono</u>

Director

With copies to:

- Board of Directors of PT Bursa Efek Indonesia
- Director of Financing Institution Supervision Financial Services Authority