No. Corp/Sjn/L/V/20-0101

South Tangerang, May 11, 2020

To Whom It May Concern: Board of Commissioners of Financial Services Authority Gedung Sumitro Djojohadikusumo Ministry of Finance of the Republic of Indonesia Jalan Lapangan Banteng Timur 2-4 Jakarta 10710

Attn : Executive Head of Capital Market Supervisor

Dear Sir/Madam,

Subject: Disclosure of Certain Shareholder Information

Referring to the Financial Services Authority Regulation Number 11/POJK.04/2017 regarding Report of Ownership or any Changes in Ownership of Public Company Shares, we hereby submit a letter dated May 6, 2020 from Mr. Sudjono as Director of PT BFI Finance Indonesia Tbk. (The Company) regarding the shares he owns with the following details:

| Name of Company Shares | : | PT BFI Finance Indonesia Tbk | |
|--|---|------------------------------|--|
| Number of shares and percentage (%) before transaction | : | 33,380,000 shares (0.209%) | |
| Number of shares and percentage (%) after transaction | : | 34,310,800 shares (0.215%) | |
| Number of shares bought | : | 930,800 shares | |
| Average purchase price | : | Rp 295,- | |
| Date of transaction | : | May, 5 and 6, 2020 | |
| Purpose of transaction | : | Investment | |
| Share ownership status | : | Direct | |

Attached is the original copy of the said letter.

That is all we have to say. Thank you for your attention.

Best Regards,

Francis Lay Sioe Ho

President Director

With copy to:

- Board of Directors of PT Bursa Efek Indonesia

South Tangerang, May 6, 2020

To Whom It May Concern:

Board of Commissioners of Financial Services Authority

Gedung Sumitro Djojohadikusumo Ministry of Finance of the Republic of Indonesia Jalan Lapangan Banteng Timur 2-4

Jakarta 10710

Attn : Executive Head of Capital Market Supervisor

Dear Sir/Madam,

Subject: Report of Ownership or Any Changes in Ownership of Public Company Shares

| I, the undersigned below | |
|--------------------------|--|
| Name | : Sudjono |
| Address | : Taman Provence No.36 |
| | BSD City, Tangsel |
| | Banten |
| Phone | : (+62)21-29650300 |
| Nationality | : Indonesia |
| Position | : Director PT BFI Finance Indonesia, Tbk |

In accordance with Financial Services Authority Regulation Number 11/POJK.04/2017 regarding Report of Ownership or any Changes in Ownership of Public Company Shares, I reported that I owned Public Company shares with the following details:

| Name of Public Company Shares | : | PT BFI Finance Indonesia Tbk | |
|--|---|------------------------------|--|
| Number of shares and percentage (%) before transaction | : | 33,380,000 shares (0.2%) | |
| Number of shares and percentage (%) after transaction | : | 34,310,800 shares (0.2%) | |
| Purpose of transaction | : | Investment | |
| Share ownership status | : | Direct | |

| Date of Transaction | Number of Transaction Shares | Price per Share |
|---------------------|------------------------------|-----------------|
| May 5 &6, 2020 | 930,800 | Rp290 – Rp300 |

That is all we have to say. Thank you for your attention.

Best Regards,

Sudjono

With copy to:

- Board of Directors of PT Bursa Efek Indonesia

- Corporate Secretary of PT BFI Finance Indonesia Tbk