Corp/SJN/L/VII/20-0128

South Tangerang, July 17, 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 July 10, 2020 from Mr. Sutadi 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 | : | 22,188,100 shares (0.14%) | |
| Number of shares and percentage (%) after transaction | : | : 22,388,100 shares (0.14%) | |
| Number of shares bought | : | 200,000 shares | |
| Average purchase price | : | Rp270,- | |
| Date of transaction | : | July 8, 2020 | |
| Purpose of transaction | : | Investment | |
| Share ownership status | : | Direct | |

Attached is the original copy of the said letter.

Thank you for your attention.

Best regards,

Sudjono

Director

Cc:

- Board of Directors of PT Bursa Efek Indonesia

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 : Sutadi

Address : Taman Parahyangan III/70-72 RT.001/RW.001 Kelurahan Binong,

Kecamatan Curug, Tangerang 20116

Phone : 021-29650300 Nationality : Indonesia

Position : Director of 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 Share of Public Company | | PT BFI Finance Indonesia, Tbk | |
|--|---|-------------------------------|--|
| Number of shares and percentage (%) before transaction | : | : 22,188,100 shares (0.14%) | |
| Number of shares and percentage (%) after transaction | : | 22,388,100 shares (0.14%) | |
| Purpose of transaction | : | Investment | |
| Share ownership status | : | Direct | |

| Date of transaction | Number Shares | of | Transaction | Price per Shares |
|---------------------|------------------|----|-------------|------------------|
| July 8, 2020 | 200,000 | | | Rp270,- |

Thank you for your attention.

Best Regards,

Sutadi

Cc:

- Board of Directors of PT Bursa Efek Indonesia
- Corporate Secretary of PT BFI Finance Indonesia Tbk