No. Corp/Sjn/L/III/20-0052

South Tangerang, March 27, 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 March 23, 2020 from Mr. Francis Lay Sioe Ho as President 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	:	390,296,480 shares (2.444%)
Number of shares and percentage (%) after transaction	:	391,171,480 shares (2.445%)
Number of shares brought	:	874,700 shares
Average purchase price	:	Rp320
Date of transaction	:	March 18, 2020
Purpose of transaction	:	Investment
Shares 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,

Sudjono

Director

With copy to:

- Board of Directors PT Bursa Efek Indonesia

South Tangerang, March 24, 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 : Francis Lay Sioe Ho

Address : Jl. Duta Indah II/6 RT.001/014 Kelurahan Pondok Pinang

Kecamatan Kebayoran Lama DKI Jakarta

Phone : 021-29650300 Nationality : Indonesia

Position : President 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 report that I own Public Company shares with the following details:

Name of Company Shares	:	PT BFI Finance Indonesia Tbk
Number of shares and percentage (%) before transaction	:	390,296,780 shares (2.444%)
Number of shares and percentage (%) after transaction	:	391,171,480 shares (2.445%)
Purpose of transaction	:	Investment
Shares ownership status	:	Direct

Date of transaction	Number of Transaction	Price per Shares
	Shares	
March 18, 2020	874,700	Rp 320

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

Best Regards,

Francis Lay Sioe Ho

With copies to:

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