Go To English Page

Nomor Surat	Corp/Sjn/L/IV/26-0075
Nama Perusahaan	BFI Finance Indonesia Tbk
Kode Emiten	BFIN
Lampiran	3
Perihal	Penyampaian Laporan Tahunan & Keberlanjutan dan ESG

Perseroan Menyampaikan Laporan Tahunan & Keberlanjutan dan ESG tahun 2025 dengan periode tahun buku dari 01 Januari 2025 sampai dengan 31 Desember 2025 dalam bahasa Indonesia dan Inggris

Apakah Perseroan akan/telah melakukan panggilan Rapat Umum Pemegang Saham Tahunan? (Ya)

Perseroan melakukan panggilan Rapat Umum Pemegang Saham Tahunan pada tanggal 28 April 2026

Informasi sebagaimana dimaksud di atas telah dimuat pada Situs Web Perseroan di alamat link https://www.bfi.co.id/id/corporate/hubungan-investor/laporan-tahunan-keberlanjutan pada tanggal 15 April 2026

Apakah Perseroan tercatat di Bursa lain? (Tidak)

A. Kinerja Lingkungan (Environmental Performance)

Perseroan menyampaikan Keberlanjutan dan ESG Tahunan :

E-01 Laporan Emisi Gas Rumah Kaca (GRK)	
Laporan Emisi GRK Konsolidasi?	Tidak
Batasan Organisasi	Operasional/Finansial
Adakah anak perusahaan yang tidak diikutsertakan dalam laporan ini?	Ya
Mohon Jelaskan: -	

Name	Total Emisi (tCO2e)
Kategori 1: Emisi GRK langsung dan pembuangan	
Emisi langsung dari pembakaran stasioner	59,79
Emisi langsung dari pembakaran bergerak	3.282,43
Emisi langsung dari proses pengolahan	0
Emisi fugitive langsung	0
Emisi langsung dari Land Use, Land Use Change and Forestry (LULUCF)	0
Total Emisi Langsung (Scope 1)	3.342,22

Kategori 2: Emisi GRK tidak langsung dari energi yang diimpor/dibeli	
Emisi tidak langsung dari konsumsi Listrik yang diimpor/dibeli	8.279,37
Emisi tidak langsung dari konsumsi jaringan energi yang diimpor/dibeli (diluar listrik)	0
Total Emisi Tidak Langsung (Scope 2)	8.279,37
Kategori 3: Emisi GRK tidak langsung dari transportasi	
Transportasi dan distribusi hulu	0
Perjalanan dinas	0
Transportasi dari klien dan pengunjung	0
Transportasi dan distribusi hilir	0
Perjalanan Karyawan	0
Kategori 4: Emisi GRK tidak langsung dari produk yang digunakan oleh perusahaan	
Kegiatan yang berhubungan dengan energi yang tidak termasuk dalam emisi langsung dan emisi energi tidak langsung	0
Pembelian Barang dan Jasa	0
Capital equipment/goods	0
Limbah yang dihasilkan dalam kegiatan operasional	0
Aset Sewaan hulu	0
Kategori 5: Emisi GRK tidak langsung yang terkait dengan penggunaan produk dari perusahaan	
Investasi	0
Penggunaan produk yang dijual	0
Perawatan akhir masa pakai produk yang dijual	0
Waralaba hilir	0
Aset Sewaan Hilir	0
Pengolahan produk yang dijual	0

Kategori 6: Emisi GRK tidak langsung dari sumber lainnya	
Emisi atau pembuangan tidak langsung lainnya	0
Total Emisi Tidak Langsung (Scope 3)	0
Total Emisi GRK (Scope 1 and 2)	11.621,59
Total Emisi GRK (Scope 1, 2 and 3)	11.621,59
Offsets/Credits	0
Pembelian Renewable Energy Certificate (REC) (kWh)	0

E-02	**Intensitas Emisi GRK**	Total emisi dari Scope 1 dan 2 per unit pendapatan Perusahaan Tercatat	1,72
E-03	**Konsumsi Energi listrik**	Jumlah total energi yang dikonsumsi secara langsung (kWh or J)	10.480.214
		Jumlah total energi yang dikonsumsi secara tidak langsung (kWh or J))	0
		Total konsumsi energi (kWh or J)	10.480.214
E-04	**Konsumsi Air**	Total konsumsi air (m3)	77.619
E-05	**Limbah yang dihasilkan**	Total limbah yang dihasilkan (ton)	0

E-06 Komitmen Perusahaan untuk mencapai target Net Zero Emission	
Apakah Perusahaan memiliki komitmen pencapaian target net zero?	Ya
Tahun berapa Perusahaan menargetkan pencapaian Net Zero emission yang dipublikasi?	2060
Mohon berikan deskripsi ringkas penjelasan dan tautan ke dokumentasi yang menjelaskan komitmen pencapaian target Net zero emission Perusahaan.	
Perusahaan telah menetapkan komitmen internal untuk mencapai Net Zero Emission pada tahun 2060 yang tertuang dalam Surat Keputusan (SK) Kerangka Keberlanjutan (Sustainability Framework). Dokumen tersebut saat ini bersifat internal dan belum dipublikasikan kepada publik. Kemajuan yang telah dicapai oleh Perusahaan, dipublikasikan pada laporan keberlanjutan atau situs resmi perusahaan.	

E-07 Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca (Emission Reduction)	
Apakah Perusahaan memiliki komitmen mengurangi emisi?	Ya
Target pengurangan emisi GRK	5 %
	581,08 (tCO2e)
Tahun target untuk penurunan emisi GRK?	2030

Apakah perusahaan memiliki manajemen yang mengawasi pengendalian iklim?

Tidak

Langkah-langkah yang sudah dilakukan dan penurunan emisi yang telah dicapai dibandingkan tahun sebelumnya.

Penjelasan:

Perusahaan telah menetapkan komitmen internal untuk mencapai Net Zero Emission pada tahun 2060 yang tertuang dalam Surat Keputusan (SK) Kerangka Keberlanjutan (Sustainability Framework). Dokumen tersebut saat ini bersifat internal dan belum dipublikasikan kepada publik. Kemajuan yang telah dicapai oleh Perusahaan, dipublikasikan pada laporan keberlanjutan atau situs resmi perusahaan.

B. Kinerja Sosial (Social Performance)

S-01 Kesetaraan Gender

Level Jabatan	Laki-Laki		Perempuan	
	Jumlah pegawai	Persentasi pegawai	Jumlah pegawai	Persentasi pegawai
Entry-level	4.419	74,22 %	1.535	25,78 %
Mid-level	3.236	73,35 %	1.176	26,65 %
Senior-level	108	83,08 %	22	16,92 %
Executive-level	11	91,67 %	1	8,33 %
Total Pegawai	7.774	73,98 %	2.734	26,02 %

S-02 Jumlah level pegawai yang dimiliki oleh laki-laki dan perempuan berdasarkan kelompok umur

Rentang Usia (tahun)	Level Jabatan								Jumlah Pegawai
	Entry-level		Mid-level		Senior-level		Executive-level		
	Laki-Laki	Perempuan	Laki-Laki	Perempuan	Laki-Laki	Perempuan	Laki-Laki	Perempuan	
18-25	1.147	711	252	171	0	0	0	0	2.281
25-35	2.833	727	1.869	697	13	2	0	0	6.141
35-45	416	96	1.003	277	55	12	1	0	1.860
45-55	22	1	110	29	39	8	6	1	216
>55	1	0	2	2	1	0	4	0	10

S-03 Tingkat Pergantian Pegawai

	Jumlah Pegawai (dalam tahun pelaporan)	Percentage Pegawai (dalam tahun pelaporan)
Jumlah Pegawai resign/Pemutusan Hubungan Kerja	3.423 Pegawai	32,58 %
Jumlah Pegawai Baru/pengganti	4.082 Pegawai	38,85 %

S-04 Jumlah Pegawai Sementara

	Jumlah Pegawai (dalam tahun pelaporan)	Percentage Pegawai (dalam tahun pelaporan)
Jumlah Pegawai perusahaan yang dipegang oleh kontraktor dan/atau konsultan	4.875 Pegawai	46,39 %

S-05 Pelatihan dan Pengembangan Pegawai

Rata-rata jam pelatihan per pegawai dalam tahun Pelaporan	Jumlah pegawai yang ikut serta dalam program pelatihan	Persentase jumlah pegawai yang ikut serta dalam pelatihan (%)
5 jam/pegawai	10.260	97,64 %

S-06 Jumlah Kecelakaan Kerja

Frekuensi kecelakaan kerja dari total pegawai	Persentase kecelakaan kerja serius yang berakibat cedera serius dan fatal dari total pegawai (%)
33	0,02 %

S-07 Jumlah Kejadian Pelanggaran Hak Asasi Manusia

Jumlah pelanggaran hak asasi manusia dalam tahun Pelaporan	0

Kebijakan Perusahaan terkait Pekerja

S-08 Perusahaan memiliki kebijakan terkait pelecehan seksual dan/atau non-diskriminasi?	Ya
Kebijakan terkait pelecehan seksual dan/atau non-diskriminasi diatur dalam Peraturan Perusahaan pasal 41 point 4 tentang Pencegahan dan Penanggulangan, serta pasal 46 dan 47 tentang Tata Cara Penyelesaian Keluhan.	
S-09 Perusahaan memiliki kebijakan mengenai hak asasi manusia?	Ya
Perusahaan berkomitmen untuk menghormati dan melindungi Hak Asasi Manusia dalam seluruh kegiatan usahanya, termasuk dalam pengelolaan sumber daya manusia. Komitmen ini diwujudkan melalui penerapan kebijakan yang dimuat di Peraturan Perusahaan - Memenuhi hak-hak dasar ketenagakerjaan, antara lain pengupahan yang layak, perlindungan jaminan sosial, kesehatan dan keselamatan kerja, serta pelatihan dan pengembangan kompetensi karyawan. - Menjunjung tinggi hubungan kerja yang profesional dan transparan, termasuk kejelasan status kepegawaian, penempatan kerja, proses rekrutmen, serta pengelolaan karier karyawan. - Menerapkan prinsip kesetaraan dan non-diskriminasi, termasuk memberikan kesempatan yang setara bagi karyawan yang memiliki hubungan keluarga untuk bekerja di Perusahaan sesuai dengan kebijakan yang berlaku.	
S-10 Perusahaan memiliki kebijakan mengenai pekerja anak dan/atau pekerja paksa?	Tidak
Perusahaan belum memiliki kebijakan khusus terkait dengan pekerja anak dan/atau pekerja paksa.	
S-11 Perusahaan memiliki kebijakan perusahaan mengenai kesehatan dan keselamatan kerja serta lingkungan kerja yang aman dan layak diberikan kepada seluruh karyawan?	Ya
Kebijakan perusahaan mengenai kesehatan dan keselamatan kerja serta lingkungan kerja yang aman dan layak diberikan kepada seluruh karyawan tercantum dalam Peraturan Perusahaan pasal 35 tentang Program Badan Penyelenggara Jaminan Sosial Ketenagakerjaan (BPJS Ketenagakerjaan) dan Jaminan Sosial Kesehatan (BPJS Kesehatan), pasal 36 tentang Asuransi Jiwa dan Kecelakaan diri dan pasal 41 tentang Pencegahan dan Penanggulangan. Selain itu, Perusahaan juga memiliki SK tentang Policy Pedoman Keselamatan, Kesehatan Kerja & Lingkungan (POL/HC/050/VERSI 2) dan telah membentuk Panitia Pembina Keselamatan dan Kesehatan	

Kerja (P2K3) yang disahkan oleh Disnaker Provinsi dengan nomor surat 188.4/3/2181-DTKT/P2K3/IX/2024.

Corporate Social Responsibility (CSR)

S-12 Perusahaan memiliki aktivitas CSR, investasi atau sumbangan terhadap komunitas atau organisasi nirlaba terdaftar?	Ya
Perusahaan memiliki aktivitas CSR, investasi atau sumbangan terhadap komunitas atau organisasi nirlaba terdaftar dimuat dalam Laporan Tahunan Terintegrasi 2025 halaman 219-225 (Bab Keberlanjutan).	

C. Kinerja Tata Kelola (Governance Performance)

G-01 Keberagaman Manajemen dan Independensi (Board Diversity and Independence)

Tipe Manajemen Perusahaan	Jumlah	Laki-laki	Perempuan	Pihak Independen
Komisaris	0	5	0	2
Direksi	0	5	0	0

G-02 Total kehadiran direksi dan komisaris ke rapat dewan

	Jumlah rapat dewan (di tahun pelaporan)	Rata-rata persentase kehadiran direksi/komisaris dalam rapat dewan
Jumlah kehadiran direksi ke rapat dewan	11	100 %
Jumlah kehadiran komisaris ke rapat dewan	11	100 %

Kebijakan mengenai manajemen lainnya

G-03 Perusahaan memiliki kebijakan mengenai pemisahan Chairman of The Board dan CEO?	Tidak
Selama periode pelaporan, tidak terdapat pemisahaan fungsi Chairman of the Board dan Chief Executive Officer. Kedua fungsi tersebut menjadi tugas dan tanggung jawab dari Presiden Direktur. Sedangkan, Dewan Komisaris Perseroan menjalankan fungsi pengawasan dan pemantauan atas segala tindakan implementasi strategi yang dilakukan Direksi Perseroan.	
G-04 Perusahaan memiliki kebijakan penilaian dewan direksi dan komisaris	Ya
Kebijakan penilaian kinerja tahunan dewan direksi/komisaris dan pengungkapan kriteria serta proses penilaian disampaikan dalam Pedoman Direksi dan Dewan Komisaris bagian Evaluasi Kinerja Dewan Komisaris/Direksi. Hal ini juga dimuat dalam Laporan Tahunan Terintegrasi 2025 halaman 252 (Bab Data Perusahaan). https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-kerja-komisaris-direksi https://www.bfi.co.id/id/corporate/hubungan-investor/laporan-tahunan-keberlanjutan	
G-05 Perusahaan memiliki kebijakan pelatihan dewan direksi dan komisaris	Ya
Perusahaan memiliki kebijakan pelatihan Direksi dan Dewan Komisaris sesuai dengan ketentuan OJK, dimana Direksi dan Dewan Komisaris wajib mengikuti pelatihan untuk meningkatkan kompetensi. Hal ini dimuat dalam Pedoman Direksi dan Dewan Komisaris. Informasi mengenai pelatihan Direksi dan Dewan Komisaris sepanjang 2025 diungkapkan dalam Laporan Tahunan Terinegrasi 2025 halaman 168-170 (Bab GCG).	

https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-kerja-komisaris-direksi
https://www.bfi.co.id/id/corporate/hubungan-investor/laporan-tahunan-keberlanjutan

G-06 Kriteria khusus yang digunakan untuk pemilihan dewan direksi dan komisaris	Ya

Kebijakan terkait dengan kriteria dalam pemilian Dewan Komisaris dan Direksi diungkapkan dalam Pedoman Direksi dan Dewan Komisaris. Hal ini juga diungkapkan dalam Laporan Tahunan Terintegrasi 2025 halaman 236-237 & 240 (Bab Data Perusahaan).

https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-kerja-komisaris-direksi
https://www.bfi.co.id/id/corporate/hubungan-investor/laporan-tahunan-keberlanjutan

G-07 Perusahaan memiliki kebijakan mengenai kode etik dan/atau anti-korupsi?	Ya

Kebijakan antikorupsi di perusahaan mencakup, antara lain, penerapan transparansi dalam sistem pengadaan barang dan jasa, serta pemberian dan penerimaan hadiah oleh dan bagi perusahaan. Ketentuan tercantum dalam sbb:
- Policy Pelaksanaan Tata Kelola Perusahaan yang Baik
- Policy Sistem Manajemen Anti Penyuapan
- Surat Keputusan Anti Gratifikasi

https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/kebijakan-anti-korupsi
https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-tata-kelola-perusahaan

G-08 Perusahaan memiliki kebijakan mengenai perlakuan adil terhadap Pemegang Saham?	Ya

Kebijakan mengenai perlakuan adil terhadap pemegang saham disampaikan dalam Pedoman Tata Kelola Perusahaan yang Baik dan Anggaran Dasar Perusahaan.

https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-tata-kelola-perusahaan
https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/anggaran-dasar

G-09 Perusahaan memiliki kebijakan mengenai kewajiban direksi/komisaris untuk mencegah adanya konflik kepentingan?	Ya

Dalam upaya menjaga integritas dan kepercayaan publik, Perusahaan telah menerapkan kebijakan yang jelas dan tegas mengenai konflik kepentingan, yang diterapkan di seluruh tingkat organisasi. Kebijakan terkait konflik kepentingan tersebut berlaku bagi Dewan Komisaris dan Direksi tertuang dalam Pedoman Dewan Komisaris dan Direksi dan Pedoman Tata Kelola Perusahaan yang Baik.

https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-kerja-komisaris-direksi
https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-tata-kelola-perusahaan

D. Lain-lain

Keselarasan Laporan Keberlanjutan/Tahunan dengan Metrik ESG

Kinerja	Kode	Nama Metrik	Halaman di Laporan Keberlanjutan/Tahunan
Lingkungan	E-01	Laporan Emisi Gas Rumah Kaca	216
	E-02	Intensitas Emisi Gas Rumah Kaca	-
	E-03	Konsumsi Energi Listrik	216
	E-04	Konsumsi Air	216
	E-05	Limbah yang Dihasilkan	-
	E-06	Komitmen Perusahaan untuk Mencapai Target Net Zero Emission	-
	E-07	Komitmen Perusahaan untuk mengurangi Emisi Gas Rumah Kaca	-
Sosial	S-01	Kesetaraan Gender	-
	S-02	Pegawai Berdasarkan Gender dan Kelompok Umur	62
	S-03	Tingkat Pergantian Pegawai	-
	S-04	Jumlah Pegawai Sementara	-
	S-05	Pelatihan dan Pengembangan Pegawai	210-212
	S-06	Jumlah Kecelakaan Kerja	213
	S-07	Kejadian Pelanggaran Hak Asasi Manusia	-
	S-08	Kebijakan Pelecehan Seksual dan/atau Non-diskriminasi	-
	S-09	Kebijakan Mengenai Hak Asasi Manusia	209
	S-10	Kebijakan Pekerja Anak dan/atau Pekerja Paksa	-
	S-11	Kebijakan Mengenai Kesehatan dan Keselamatan Kerja serta Lingkungan Kerja yang Aman dan Layak diberikan Kepada Seluruh Karyawan	213
	S-12	Pencegahan Konflik Kepentingan	219-224

Tata-kelola	G-01	Keberagaman Manajemen dan Independensi	237-242
	G-02	Total Kehadiran Direksi dan Komisaris ke Rapat Dewan	254-255
	G-03	Kebijakan Pemisahan Chairman of the Board dan CEO	-
	G-04	Kebijakan Penilaian Dewan Direksi dan Komisaris	252
	G-05	Kebijakan Pelatihan Dewan Direksi dan Komisaris	167-170
	G-06	Kriteria Khusus Pemilihan Dewan	236-240
	G-07	Kode Etik dan/atau Anti-Korupsi	272-275
	G-08	Kebijakan Perlakuan Adil terhadap Pemegang Saham	152-158
	G-09	Pencegahan Konflik Kepentingan	152-153

Standar Internasional yang Diacu dan Verifikasi Pihak Ketiga

Keselarasan dengan kerangka pelaporan keberlanjutan

[X] Ya [ ] Tidak

- [ ] GRI
- [ ] TCFD
- [ ] CDP
- [ ] IFRS S1
- [ ] IFRS S2
- [ ] SASB
- [X] Others, please specify

POJK No. 51/POJK.03/2017 dan SEOJK No. 16/SEOJK.04/2021

Assurance dan validasi pihak ketiga

[X] Tidak

Demikian untuk diketahui.

Hormat Kami,

BFI Finance Indonesia Tbk

Budi Darwan Munthe

Corporate Secretary

BFI Finance Indonesia Tbk

BFI Tower - Sunburst CBD Lot 1.2, Jl. Kapt. Soebijanto Djojohadikusumo BSD City,

Telepon : (021) 2965 0300, 2965 0500 , Fax : (021) 2966 0757, 2966 58 , www.bfi.co.

Nama Pengirim	Budi Darwan Munthe
Jabatan	Corporate Secretary
Tanggal dan Waktu	15-04-2026 13:15
Lampiran	1. Penyerahan Laporan Tahunan Terintegrasi 2025.pdf
	2. IR-BFI 2025_IND.pdf
	3. IR-BFI 2025_EN.pdf

Dokumen ini merupakan dokumen resmi BFI Finance Indonesia Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik oleh sistem pelaporan elektronik. BFI Finance Indonesia Tbk bertanggung jawab penuh atas informasi yang tertera didalam dokumen ini.

Letter / Announcement No.	Corp/Sjn/L/IV/26-0075
Issuer Name	BFI Finance Indonesia Tbk
Issuer Code	BFIN
Attachment	3
Subject	Submission of Annual And Sustainability Report

The Company hereby submit Annual And Sustainability Report Report 2025 for the period of 01 Januari 2025 to 31 Desember 2025 in Indonesia dan Inggris

Will the Company be/has summons for the Annual General Meeting of Shareholders? (Yes)

The Company made invitations to the Annual General Meeting of Shareholders on 28 April 2026

The information referred above has been published on the Company's website https://www.bfi.co.id/id/corporate/hubungan-investor/laporan-tahunan-keberlanjutan at 15 April 2026

Is the Company listed on another Stock Exchange? (No)

A. Environmental Performance

The Company submits its Annual Sustainability and ESG Report:

E-01 Greenhouse Gas (GHG) Emission Report	
Consolidated GHG Emission Report?	No
Organizational Boundaries	Operasional/Finansial
Any subsidiaries that are not included in the report?	Yes
Please Explain: -	

Name	Total emission (tCO2e)
Category 1: Direct GHG emissions and removals	
Direct emissions from stationary combustion	59,79
Direct emissions from mobile combustion	3.282,43
Direct emissions from processes	0
Direct fugitive emissions	0
Direct emissions from Land Use, Land Use Change and Forestry (LULUCF)	0
Total Direct Emissions (Scope 1)	3.342,22
Category 2: Indirect GHG emissions from imported energy	

Indirect emissions from imported/purchased electricity consumption	8.279,37
Indirect emissions from imported/purchased network energy consumption (excluding electricity)	0
Total Indirect Emissions (Scope 2)	8.279,37
Category 3: Indirect GHG emissions from transportation	
Upstream transport and distribution	0
Business travels	0
Transportation of clients and visitors	0
Downstream transportation and distribution	0
Employee commuting	0
Category 4: Indirect GHG emissions from products used by Organization	
Energy related activities not included in direct emissions and energy indirect emissions	0
Purchased goods and services	0
Capital equipment/goods	0
Waste generated in operations	0
Upstream leased assets	0
Category 5: Indirect GHG Emissions associated with the use of products from the Organization	
Investments	0
Use of sold products	0
End of life treatment of sold products	0
Downstream franchises	0
Downstream leased assets	0
Processing of sold products	0
Category 6: Indirect GHG emissions from other sources	

Other indirect emissions or removals	0
Total GHG Emissions (Scope 1 and 2)	0
Total GHG Emissions (Scope 1 and 2)	11.621,59
Total GHG Emissions (Scope 1, 2 and 3)	11.621,59
Offsets/Credits	0
REC Purchases (kWh)	0

E-02	**GHG Emissions Intensity**	Total scope 1 and 2 emissions produced per revenue of listed compant (tCO2e/Rp)	1,72
E-03	**Electricity Consumption**	Total amount of energy directly consumed (kWh or J)	10.480.214
		Total amount of energy indirectly consumed (kWh or J)	0
		Total energy consumption (kWh or J)	10.480.214
E-04	**Water Consumption**	Total water consumed (m3)	77.619
E-05	**Waste Generation**	Total waste generated (ton)	0

E-06 Company commitment to Net Zero Emission Target	
Does the Company have a net zero emission target commitment?	Yes
What year is the Company’s net zero emission published target?	2060
Please provide a brief description and a link to documentation explaining the Company’s commitment in achieving net zero emission target.	
The Company has established an internal commitment to achieve Net Zero Emissions by 2060, as outlined in the Sustainability Framework Decree (SK). This document is currently internal and has not been released to the public. The Company's progress is published in its sustainability report or on its official website.	

E-07 Company Commitment to GHG Emission Reduction Target	
Does the Company commit to reducing GHG emission?	Ya
What is the Company’s GHG emission reduction target?	5 %
	581,08 (tCO2e)
Targeted year in achieving GHG reduction target?	2030

Does the Listed Company has measures on monitoring in enacting climate policy?

No

Steps that have been taken and emission reductions that have been achieved compared to the previous year

In 2025, the Company implemented various environmental management initiatives as part of its commitment to achieving Net Zero Emissions by 2060. The measures taken included energy and water conservation through the regulation of electricity usage, the reduction and sorting of domestic waste, the optimization of paper usage, the provision of hazardous waste management facilities at the Head Office, and mangrove planting program to enhance carbon sequestration.

The reporting year marks the initial phase of strengthening emissions measurement and management; therefore, the Company is not yet able to present a comparison of emissions reductions with the previous year. Current-year emissions data will be used as a baseline for evaluating and setting emissions reduction targets for the subsequent period.

B. Kinerja Sosial (Social Performance)

S-01 Gender Diversity

Job positions	Men		Women	
	Number of employees	Percentage of employees	Number of employees	Percentage of employees
Entry-level	4.419	74,22 %	1.535	25,78 %
Mid-level	3.236	73,35 %	1.176	26,65 %
Senior-level	108	83,08 %	22	16,92 %
Executive-level	11	91,67 %	1	8,33 %
Total Pegawai	7.774	73,98 %	2.734	26,02 %

S-02 Employees Level by Gender and Age Group

Age group (years)	Job levels								Number of employees
	Entry-level		Mid-level		Senior-level		Executive-level		
	Men	Women	Men	Women	Men	Women	Men	Women	
18-25	1.147	711	252	171	0	0	0	0	2.281
25-35	2.833	727	1.869	697	13	2	0	0	6.141
35-45	416	96	1.003	29	55	12	1	0	1.860
45-55	22	1	110	29	39	8	6	1	216
>55	1	0	2	2	1	0	4	0	10

S-03 Employees Turnover

	Number of employees (in reporting year)	Percentage (in reporting year)
Number of employees resigned	3.423 Employees	32,58 %
Number of newly appointed Employees	4.082 Employees	38,85 %

S-04 Temporary Worker

	Number of employees (in reporting year)	Percentage (in reporting year)

Total company headcount held by contractors and/or consultants	4.875 Employees	46,39 %

S-05 Employee Training and Development

Average training hour per employee (in reporting year)	Total employee attending company training program	Percentage of employee attending company training program (%)
5 hours/employee	10.260	97,64 %

S-06 Injury Rate

Frequency of work-related accidents of total Employees (in reporting year)	Percentage of serious work-related accidents resulting in serious and fatal injuries from total employees (%)
33	0,02 %

S-07 Incidents Regarding Human Rights Abuse

Number of incidents regarding human rights abuse (in reporting year)	0

Company Policy Regarding Employees	
S-08 Does the company has a policy regarding sexual harassment and/or non-discrimination?	Yes
Policies regarding sexual harassment and/or non-discrimination are set forth in the Company Regulations, Article 41, Section 4, on Prevention and Mitigation, as well as Articles 46 and 47 on Complaint Resolution Procedures.	
S-09 Does the company has a policy regarding human rights?	Yes
The Company is committed to respecting and protecting human rights in all its business activities, including in the management of human resources. This commitment is realized through the implementation of policies set forth in the Company Regulations - Upholding basic labor rights, including fair wages, social security protection, occupational health and safety, as well as employee training and competency development. - Upholding professional and transparent employment relationships, including clarity regarding employment status, job placement, the recruitment process, and employee career management. - Applying the principles of equality and non-discrimination, including providing equal opportunities for employees with family relationships to work at the Company in accordance with applicable policies.	
S-10 Does the company have a policy regarding child labor and/or forced labor?	No
The company does not have a specific policy regarding child labor and/or forced labor.	
S-11 Does the company have a company policy regarding occupational health and safety as well as a safe working environment for all employees?	Yes
The company's policies regarding occupational health and safety, as well as providing a safe and decent work environment for all employees, are outlined in Article 35 of the Company Regulation concerning the Employment Social Security Agency (BPJS Ketenagakerjaan) and Health Social Security (BPJS Kesehatan) Programs, Article 36 concerning Life and Personal Accident Insurance, and Article 41 concerning Prevention and Mitigation.	

Furthermore, the Company also has a Decree concerning the Occupational Safety, Health, and Environmental Guidelines Policy (POL/HC/050/VERSI 2) and has established an Occupational Safety and Health Supervisory Committee (P2K3), authorized by the Provincial Manpower Office under letter number 188.4/3/2181-DTKT/P2K3/IX/2024.

Corporate Social Responsibility (CSR)

S-12 Does the company have CSR activities, investments or donations to the community or registered non-profit organizations?	Yes
The company has CSR activities, investments or donations to communities or registered non-profit organizations as stated in the 2025 Integrated Annual Report on pages 219-225 (Sustainability Chapter).	

C. Governance Performance

G-01 Board Diversity and Independence

Type of Company Board	Number of seats on Company	Seats Occupied by Men	Seats Occupied by Women	Seats Occupied by Independent Party
Commissioners	0	5	0	2
Directors	0	5	0	0

G-02 Board Meeting Attendance

	Number of board meetings (in reporting year)	Percentage of board meeting attendances (in reporting year)
Director Attendance to Board Meetings	11	100 %
Comissioner Attendance to Board Meetings	11	100 %

Other governmental-related policy

G-03 Does the company has a policy regarding separation of the Chairman of the Board and CEO?	No
During the reporting period, there was no separation of the roles of Chairman of the Board and Chief Executive Officer. Both roles were the duties and responsibilities of the President Director. Meanwhile, the Company Board of Commissioners performed oversight and monitoring functions regarding all actions taken by the Company Board of Directors in implementing the Company strategy.	
G-04 Does the company has a policy regarding board appraisal?	Yes
The policy on the annual performance evaluation of the Board of Directors and the Board of Commissioners, as well as the disclosure of the evaluation criteria and process, is outlined in the Board of Directors and Board of Commissioners Guidelines under the section titled Performance Evaluation of the Board of Commissioners and the Board of Directors. This information is also included in the 2025 Integrated Annual Report on page 252 (Corporate Data Chapter). https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-kerja-komisaris-direksi https://www.bfi.co.id/id/corporate/hubungan-investor/laporan-tahunan-keberlanjutan	
G-05 Does the company has a policy regarding board training and development?	Yes

The Company has a training policy for the Board of Directors and the Board of Commissioners in accordance with OJK regulations, under which the Board of Directors and the Board of Commissioners are required to undergo training to enhance their competencies. This is outlined in the Guidelines for the Board of Directors and Board of Commissioners. Information regarding training for the Board of Directors and Board of Commissioners throughout 2025 is disclosed in the 2025 Integrated Annual Report on pages 168-170 (GCG Chapter). https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-kerja-komisaris-direksi https://www.bfi.co.id/id/corporate/hubungan-investor/laporan-tahunan-keberlanjutan	
G-06 Does the company has a criteria regarding board appointment and re-election?	Yes
Policies regarding the criteria for selecting members of the Board of Commissioners and the Board of Directors are outlined in the Guidelines for the Board of Directors and the Board of Commissioners. This information is also included in the 2025 Integrated Annual Report on pages 236-237 and 240 (Company Data Section). https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-kerja-komisaris-direksi https://www.bfi.co.id/id/corporate/hubungan-investor/laporan-tahunan-keberlanjutan	
G-07 Does the company has a policy regarding ethics and/or anti-corruption?	Yes
The company anti-corruption policies include, among other things, the implementation of transparency in the procurement system for goods and services, as well as the giving and receiving of gifts by and on behalf of the company. The provisions are set forth in the following: - Policy on the Implementation of Good Corporate Governance - Anti-Bribery Management System Policy - Anti-Gratification Decision Letter https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/kebijakan-anti-korupsi https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-tata-kelola-perusahaan	
G-08 Does the company has a policy regarding equitable treatment of shareholders?	Yes
Policies regarding the fair treatment of shareholders are set forth in the Code of Good Corporate Governance and the Company Articles of Association. https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-tata-kelola-perusahaan https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/anggaran-dasar	
G-09 Does the company have a policy regarding the obligations of directors/commissioners to prevent conflicts of interest?	Yes
In an effort to maintain integrity and public trust, the Company has implemented clear and strict policies regarding conflicts of interest, which are enforced at all levels of the organization. These policies regarding conflicts of interest apply to the Board of Commissioners and the Board of Directors and are set forth in the Guidelines for the Board of Commissioners and the Board of Directors and the Guidelines for Good Corporate Governance. https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-kerja-komisaris-direksi https://www.bfi.co.id/id/corporate/tata-kelola-perusahaan/pedoman-tata-kelola-perusahaan	

D. Other

Alignment of Sustainability/Annual Reports with ESG Metrics

Kinerja	Kode	Metric Name	Pages in the Sustainability/Annual Report
Environment	E-01	Greenhouse Gas Emission Report	216
	E-02	Greenhouse Gas Emission Intensity	-
	E-03	Electricity Consumption	216
	E-04	Water Consumption	216
	E-05	Waste Generated	-
	E-06	Company Commitment to Achieving Net Zero Emission Target	-
	E-07	Company Commitment to Reduce Emission	-
Social	S-01	Gender Equality	-
	S-02	Employees by Gender and Age Group	62
	S-03	Employee Turnover Rate	-
	S-04	Number of Temporary Officers	-
	S-05	Employee Training and Development	210-212
	S-06	Number of Work Accidents	213
	S-07	Human Rights Violation Incidents	-
	S-08	Sexual Harassment and/or Non-Discrimination Policy	-
	S-09	Policy on Human Rights	209
	S-10	Child Labor and/or Forced Labor Policy	-
	S-11	Occupational Health and Safety Policy and Safe and Secure Work Environment are provided to all employees.	213
	S-12	Corporate Social Responsibility	219-224

Governance	G-01	Management Diversity and Independence	237-242
	G-02	Total Attendance of Directors and Commissioners to Board Meetings	254-255
	G-03	Chairman of the Board and CEO Separation Policy	-
	G-04	Board of Directors and Commissioners Assessment Policy	252
	G-05	Board of Directors and Commissioners Training Policy	167-170
	G-06	Special Criteria for Election of the Board	236-240
	G-07	Code of Ethics and/or Anti-Corruption	272-275
	G-08	Fair Treatment Policy for Shareholders	152-158
	G-09	Conflict of Interest Prevention Policy	152-153

Referenced International Standards and Third Party Verification

Alignment with sustainability reporting framework

[X] Yes [ ] No

- [ ] GRI
- [ ] TCFD
- [ ] CDP
- [ ] IFRS S1
- [ ] IFRS S2
- [ ] SASB
- [X] Others, please specify

POJK No. 51/POJK.03/2017 dan SEOJK No. 16/SEOJK.04/2021

Third-party assurance and/or validation

- [X] No

Thus to be informed accordingly.

Respectfully,

BFI Finance Indonesia Tbk

Budi Darwan Munthe

Corporate Secretary

BFI Finance Indonesia Tbk

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Sender Name	Budi Darwan Munthe
Function	Corporate Secretary
Date and Time	15-04-2026 13:15
Attachment	1. Penyerahan Laporan Tahunan Terintegrasi 2025.pdf
	2. IR-BFI 2025_IND.pdf
	3. IR-BFI 2025_EN.pdf

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