

No. Corp/AA/L/X/19-0155

Tangerang Selatan, October 23, 2019

To Whom It May Concern:
PT BURSA EFEK INDONESIA
Gedung Bursa Efek Jakarta, Lt. 4
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190

Attn. : Listing Division for Debt Securities

Dear Sir/Madam,

Subject: Readiness on Approaching Matured Bond

Referring to the IDX regulation No. I.A.3 regarding Reporting Obligation of Issuers point B.10, we hereby submit information regarding the readiness of funds for the settlement of Debt Securities, namely Obligasi Berkelanjutan III BFI Finance Indonesia Tahap I Tahun 2016 Seri B which will mature on October 25, 2019, as follows:

1. Has the Issuer provided funds to pay off matured Bond principal and interest as well as fees, installments of return, and sukuk return to Bondholders or Sukuk holders?

Response:

Obligasi Berkelanjutan III BFI Finance Indonesia Tahap I Tahun 2016 Seri B having principal value of Rp 550,000,000,000 billion will be due on October 25, 2019.

We will prepare fund for the payment of Bond principal and interest to Bondholders of Obligasi Berkelanjutan III BFI Finance Indonesia Tahap I Tahun 2016 Seri B to be credited before maturity date of the Bond.

2. In case the Issuer has provided Bond or Sukuk repayment fund, please mention the amount of funds that have been prepared or allocated by Issuers to pay off Sukuk or Bonds payable based on the Issuer's current financial position and please explain the placement of these funds.

Response:

As explained in point 1 above.

3. If the Issuer has not provided repayment funds and or Sukuk, please explain the source of funds to be used or the efforts that are being and will be taken by the Issuer to be able to repay its obligation to the Bondholders and or Sukuk holders in a timely manner;

Response:

The source of repayment funds will come from a portion of the Company's internal cash obtained from the receipt of receivables from consumers (A/R collection) on a monthly basis.

4. Other important matters from the Management related to the foregoing.

Response:

The Company's management believes that the Company will be able to pay off its obligation to the Bondholders on time for both Bond coupon interest and principal.

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

Best regards,

PT BFI FINANCE INDONESIA TBK.

Andrew Adiwijanto

Director