

**PT. ARTHAASIA FINANCE**

*For Your Mobility Solution*

# **SUSTAINABILITY REPORT**

***PERIOD YEAR***

***2023***

**JAKARTA**

**APRIL 2024**

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## **I. SUSTAINABILITY STRATEGY EXPLAINED**

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In implementing strategies and maintaining sustainable sustainability PT Arthaasia Finance considers it necessary an attention to economic aspects, social aspects and environmental aspects in accordance with POJK Number 51 /POJK.03/2017 regarding Sustainable Finance Action Plan.

PT Arthaasia Finance, one of the companies part of the Mitsubishi HC Capital Inc. (MHC) Global Group as the Company's Ultimate Shareholder through its Controlling Shareholder Mitsubishi HC Capital Asia Pacific Pte. Ltd. always prioritizes sustainability-based business principles, striving to achieve the mission of "Acting in harmony with people, society and the earth to create a sustainable world". The Company, with strong determination, works to create value-added businesses, unite as a group and move forward with the goal of realizing the well-being of society and a sustainable future.

To support this mission, we follow the vision that has been proclaimed by MHC group through:

1. Solve social problems by developing unique and progressive businesses taking into account the global environment.
  - Promoting an energy-efficient/decarbonized society.
  - Realizing a sustainable economy
2. Sustainable development through co-created value with stakeholders around the world.
  - Building a Resilient Social Infrastructure
  - Working with local and global partners
3. Increase company value by developing business models through the use of digital technology data.
  - Creating a business by utilizing the latest technology
4. Fostering a creative and engaging open company culture that shapes the motivation and pride of every employee.
5. Realizing a healthy lifestyle through positive habits

The above aims to become a trusted company by complying with laws and regulations and implementing ethical company management.

## 2. PERFORMANCE OVERVIEW OF SUSTAINABILITY ASPECTS

### 2. 1. Economic Aspect

Description	Year		
	2021	2022	2023
Operating income	425.276.776.130	425.139.334.760	429.778.463.762
Net profit	-74.390.637.355	16.931.717.975	-33.985.421.326
Performance of Economic Aspects Related to Sustainability			
Number of products that meet the criteria for Sustainability business activities	11.682	8.903	5.827
Nominal products and/or services that meet the criteria for Sustainability business activities	2.242.450.823.187	1.577.697.811.538	996.294.970.063
Percentage of total portfolio of Sustainability business activities to total portfolio (%)	87,89%	62,34%	41,14%
a. Financing Distribution	1.061.401.836.063	1.145.014.709.526	1.198.241.362.974
b. Total Portfolio	2.551.311.534.219	2.427.188.917.859	2.422.028.758.036
Local party involvement / Literacy & Education	25	50	147
Number of local parties	25	50	147

## **2.2. Environmental Aspects**

### **a. Energy Use**

PT. Arthaasia Finance in carrying out its business activities always pays attention to environmental aspects, such as:

- Making efficiency in the use of electricity during rest hours by turning off lighting / lights.
- Minimizing the use of paper (*paperless*) by utilizing wastepaper.

### **b. Reduced Emissions**

PT Arthaasia Finance, which also provides vehicle operating lease services, in collaboration with local electric motorcycle company PT Volta Indonesia Semesta, supports the collaboration with PT AstraZeneca Indonesia for the leasing of electric vehicles and the legalization of the collaboration was carried out through the signing of a memorandum of understanding (MoU) which took place at the office of the Coordinating Ministry for Maritime Affairs and Investment (Kemenkomarves) in October 2023.

### **c. Reduction of Waste and Effluent Produced**

PT. Arthaasia Finance in carrying out its business activities always pays attention to every consumer credit application whose business application in the field of waste and recycling must have a special permit regarding the management of B3 waste (Hazardous and toxic materials) regulated in government regulation Number 74 of 2001 concerning the management of hazardous and toxic substances.

### **d. Biodiversity Conservation**

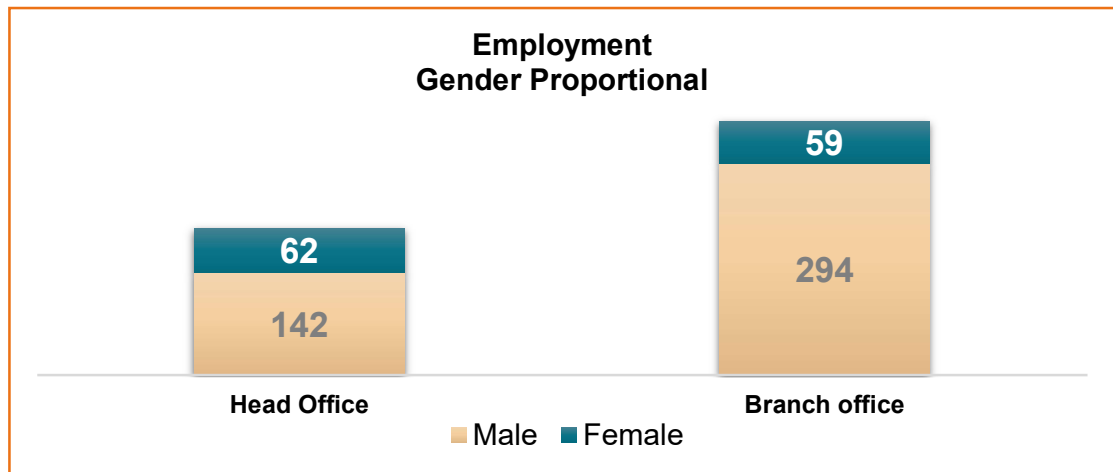
PT. Arthaasia Finance supports Biodiversity Conservation by financing business sectors that support the implementation of Biodiversity.

**2.3. Social Aspect**

a. Internal Performance

In each branch of PT. Arthaasia Finance provides opportunities for local people to become part of our human resources. The proportional number of employees based on gender is as follows:

Gender	Male	Female	Percentage
Head Office	142	62	37%
Branch Office	294	59	63%
<b>Total</b>	<b>436</b>	<b>121</b>	<b>100%</b>



b. Allocation of Social and Environmental Responsibility (CSR) Funding for Activities with High Social Impact

Implementation of Social Responsibility (TJSL) activities in 2023.

Period	Year 2022	Year 2023
First Semester	-	5.000.000
Second Semester	49.659.000	16.799.600
<b>Total Cost</b>	<b>49.659.000</b>	<b>21.799.600</b>

c. Social and Environmental Responsibility (CSR) Activities Support Core Business  
Comply with laws and regulations and environmental management standards. Make adjustments and improvements to the environment to reduce negative environmental impacts and develop positive impacts and utilize natural resources wisely.

## 3. COMPANY BRIEF PROFILE

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### 3.1. Vision and Mission of Sustainability

a. **Company Vision:** Contribute to economic development and improvement of living standards in Indonesia by developing a unique financing business and as the only social *values creating company*.

b. **Sustainability Finance Vision**

- **Sustainability Growth**  
We will achieve Sustainability growth supported by high quality management with trust as our top priority.
- **Respecting Human Rights**  
We will improve ourselves as disciplined individuals and strive to enhance our corporate strength by treating each other with respect.
- **Practicing Corporate Ethics**  
We will voluntarily act in accordance with the law and ethics and contribute to the wise development of society.

c. **Company Mission:** To realize the Vision mentioned above, the company sets the following Mission:

- We shall creatively contribute for the affluent mobility society by providing unique and attractive financing products with high value which meet the detailed needs of our customers.
- We shall proactively provide financing to companies which have excellent technology and/or outstanding services, resulting in indirect contribution to welfare of Indonesian society and the people through the activities of our customers.
- We shall commit to sales financing in the form of provision of funds for consumers for the purchase of goods with payment in installments with fast process, optimal service with good quality.
- We shall secure the company, customers, employees, shareholders, creditors, and other stakeholders by conducting business in accordance with Good Corporate Governance and the applicable laws and regulations.

- d. **Sustainability Finance Mission:** The company that creates the social values of PT. Arthaasia Finance is sensitive to the environment and aims to be a social value creation company that provides new values to realize social development and richer people's lives.
- e. **Corporate Culture:** In accordance with the direction of the President Director implement 3 (three) work cultures, namely:
- Basic Principles and Ethics.
  - Customer Oriented.
  - Responsible.

### 3.2. Head Office & Branch Address

#### a. Head Office

Company Name	PT. Arthaasia Finance
Address	Kencana Tower 5 <sup>th</sup> & 6 <sup>th</sup> Floor, Business Park Kebon Jeruk, Jl. Raya Meruya Ilir No. 88, Kebon Jeruk, West Jakarta 11620
Phone Number	+62-21 5890 8189 / 5890 8190
Facsimile	+62-21 5890 8153
Website	www.aaf.co.id

#### b. Branch Office

Branch	Address
Tegal	Jl. Kolonel Sugiono No. 221. Ruko Graha Mulia Griya Niaga Blok B7. Tegal, Jawa Tengah (0283) 322400 / 340.805 / 340.806, fax: (0283) 322.410.
Purwokerto	Jl. Gerilya Ruko Karang Pucung No.1, Depan Perumahan Griya Karang Indah, Kel. Karang Pucung, Kec. Purwokerto Selatan, Kab. Banyumas, Jawa Tengah (0281) 621.370 / 625.407, fax: (0281) 621.551
Bandung	Jl. BKR No. 102, Lingkar Selatan, Bandung, Jawa Barat (022) 520.4782 / 520.1362, fax: (022) 520.4781/520.2051
Cirebon	Jl. Jenderal Ahmad Yani No.35, Harjamukti, Larangan Perumnas (0231) 246.808/ 246.806, fax: (0231) 246.824
Bogor	Jl. Tajur Raya No. 162 E, Bogor, Jawa Barat (0251) 8384.791 / 8347.386, fax: (0251) 832.9621



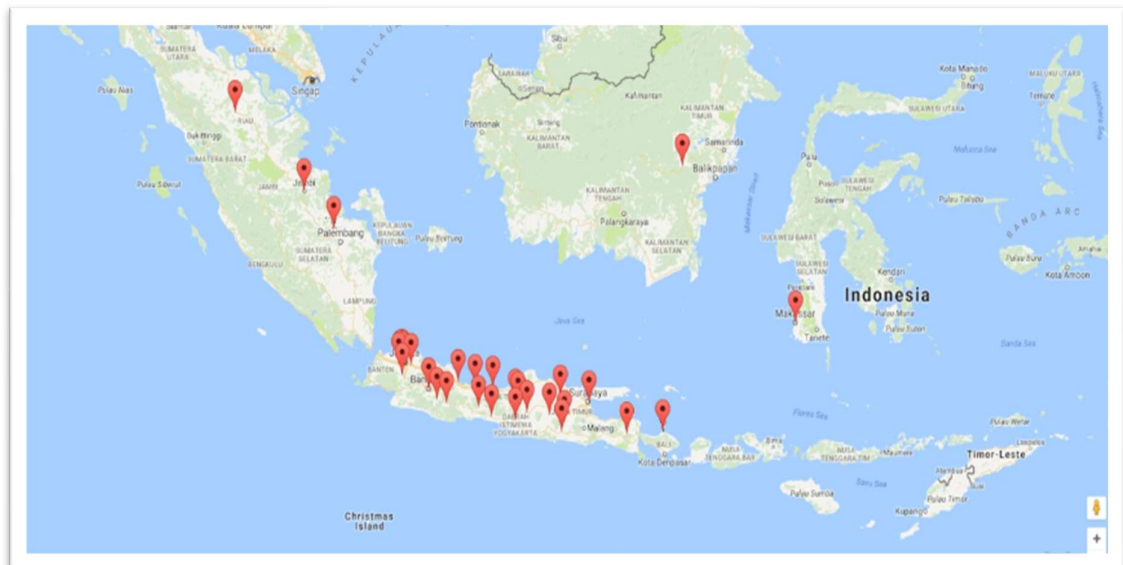
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Branch	Address
Karawang	Jl. Arteri Karawang Barat, Ruko Karawang Hijau Blok B No. 23, Kelurahan Purwadana, Kecamatan Teluk Jambe, Karawang. (0267) 408.588 / 408.573, fax: (0267) 408.646
Bekasi	Jl. Cempaka (Inspeksi) Ruko Niaga Kalimas Blok A No. 23, Kalimalang, Bekasi Timur, Jawa Barat (021) 882.3259/883.54.520, fax: (021) 883.577.08
Serpong	Jl. Gunung Rinjani II Sektor IV Blok RG No. 19, BSD, Tangerang (021) 537.6371/ 537.7052, Fax : (021) 537.6270
Yogyakarta	Casa Grande Real Estate Ruko No. 102, Jl. Ringroad Utara, Desa Maguwoharjo, Kec. Depok Kab. Sleman, Yogyakarta (0274) 8711.75, fax: (0274) 8711.74
Solo	Jl. K.H. Agus Salim No. 8, Ruko Laweyan Square, Sondakan, Laweyan, Kota Surakarta, Jawa Tengah (0271) 738.577 / 738.578, fax: (0271) 722.378
Kediri	Jl. Dr. Sahardjo No. 298, Kelurahan Pojok, Kec. Mojoroto, Kota Kediri (0354) 778.830 / (0354) 778.831, fax: (0354) 778842
Madiun	Komplek Ruko Pusat Grosir Madiun Blok B No 9 & 10, Jl. Serayu Timur, Kel. Pandean, Kec. Taman, Kota Madiun, Prov. Jawa Timur (0351) 498808/4472030, fax: (0351) 461.772
Semarang	Jl. Brigjend Sudiarto No. 462 C, Rt. 001, RW. 01, Kel. Pedurungan Tengah, Kec. Pedurungan, Kota Semarang, Jawa Tengah (024) 6700.786 / 6700.787, Fax : (024) 6733191
Bojonegoro	Jl. M.H Thamrin No. 305, Kelurahan Ledok Wetan, Kecamatan Bojonegoro, Jawa Timur (0353) 893.200 / 893.202, fax: (0353) 893.201
Pekalongan	Jl. Dr. Sutomo Ruko Dupan Square Blok B2 No. 2, Kel. Baros, Kec. Pekalongan Timur, Kota Pekalongan, Jawa Tengah (0285) 441.6360, fax: (0285) 441.6460
Salatiga	Ruko Wijaya Square No. B4, Jl. Diponegoro, Kel. Sidorejo Lor, Kec. Sidorejo, Kota Salatiga, Jawa Tengah (0298) 312.500, fax: (0298) 312.521
Jambi	Jl. Hayam Wuruk No. 12, Rt.22, Kel. Jelutung, Kec. Jelutung, Jambi (0741) 360.8866, 360.8403
Pekanbaru	Komplek Royal Platinum, Jl. Mr. Sm. Amin No. 89 F (Arengka li), Kel. Simpang Baru, Kec. Tampan, Kota Pekanbaru, Riau (0761) 563.041, fax: (0761) 563.043

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Branch	Address
Surabaya	Ruko Icon 21 Kav. R-6, Jl. Dr. Ir. H. Soekarno, Kel. Klampis Ngasem, Kec. Sukolilo, Surabaya, Jawa Timur (031)99005121, (031) 99005225, fax: (031)-99005368
Central Jakarta	Perkantoran Duta Merlin, Jl. Gajah Mada No. 3 - 5, Blok C No. 14 A, Kel. Petojo Utara, Kec. Gambir, Jakarta Pusat (021) 6338203/ (021) 6338204, fax: (021) 633.8201
Makassar	Jl. Sultan Alauddin Ruko Alauddin Plaza Off Ba 20 Kel. Gunung Sari Kec. Rappocini, Kota Makassar, Sulawesi Selatan (0411) 8984931
Palembang	Jl. Torpedo Ruko No 6, RT. 009, RW. 003, Kelurahan 20 Ilir D II, Kec. Kemuning, Kota Palembang (0711) 5556399
Malang	Jl. Letjen Sutoyo 37A, RT. 001, RW. 002, Kel. Lowokwaru, Kec. Lowokwaru, Malang (0341) 4371817
Balikpapan	Komplek Balikpapan Baru, Ruko Little China II, Blok Ab6 Nomor 31, Kel. Damai, Kec. Balikpapan Selatan, Kota Balikpapan, Kalimantan Timur (0542) 8707289, fax: (0542) 7204249
Denpasar	Ruko Kompleks Pertokoan Dan Perkantoran Graha Mahkota Blok A.7, Jalan Teuku Umar Nomor 208 - 210, Desa Dauh Puri Kauh, Kec. Denpasar Barat, Kota Denpasar, Bali (0361) 4781601
KSKC Tulungagung	Ruko Panggungrejo Permai No. 07 Jl. Abdul Fatah, Desa Panggungrejo, Kauman, Tulungagung 65163 (0355) 332466 Fax. (0355) 336407
KSKC Kebumen	Jl. Ahmad Yani No. 54C RT. 001 RW. 001 Kebumen 54311 (0287) 382867 Fax. (0287) 3870122

**Map of Head Office and Branches of PT. Arthaasia Finance**



**3.3. Scale of the Company's Business in Brief**

**a. Assets & Liabilities**

Based on financial statements 2023 (*unaudited*)

Posts <sup>1)</sup>	Value
<b>ASSETS</b>	
1. Cash and Cash Equivalents	62.599.589.925
2. Derivative Assets	0
3. Financing Receivables - Net	2.422.028.758.036
4. <i>Operating Lease Assets</i> – Net	172.009.790.028
5. Fixed Assets and Inventory – Net	41.296.002.255
6. Deferred Tax Assets	52.509.310.080
7. Miscellaneous Assets	80.046.720.749
Number of Assets	2.830.490.171.073
<b>LIABILITY</b>	
1. Tax Payable	1.506.615.464
2. Loans	2.451.784.078.080
3. Subordinated Loans	58.000.000.000
4. Other Liabilities	89.379.423.675
Total Liabilities	2.600.670.117.219
<b>EQUITY</b>	
1. Capital	364.000.000.000
2. Reserves	0
3. Retained Earnings	-159.363.958.047
4. Net Profit (Loss) After Tax	-33.985.421.326
5. Other Equity	59.169.433.227
Total Equity	229.820.053.854
Total Liabilities and Equity	2.830.490.171.073

**b. Number of Employees**

- By Type of Education

Education Level	Permanent Employees			Contract Employee			Outsourced Employees			Total
	M	F	Total	M	F	Total	M	F	Total	
Head Office	117	52	169	15	9	24	10	1	11	204
Bachelor	75	43	118	14	6	20	0	0	0	138
Graduate	4	2	6	1	0	1	0	0	0	7
Diploma	10	5	15	0	2	2	0	0	0	17
High School	28	2	30	0	1	1	9	1	10	41
Other	0	0	0	0	0	0	1	0	1	1
Branch Office	202	53	255	40	6	46	52	0	52	353
Bachelor	94	41	135	28	5	33	0	0	0	168
Graduate	0	0	0	0	0	0	0	0	0	0
Diploma	35	6	41	4	1	5	1	0	1	47
High School	72	6	78	8	0	8	48	0	48	134
Other	1	0	1	0	0	0	3	0	3	4
Total										557

Information:

M : Male

F : Female

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- By Position

Position	Permanent Employees			Contract Employee			Outsourced Employees			Total
	M	F	Total	M	F	Total	M	F	Total	
Board of Commissioners	0	0	0	4	0	4	0	0	0	4
President Director	0	0	0	1	0	1	0	0	0	1
Director	0	0	0	5	0	5	0	0	0	5
Sr. General Manager	0	0	0	1	0	1	0	0	0	1
General Manager	13	1	14	0	0	0	0	0	0	14
Senior Manager	10	1	11	0	0	0	0	0	0	11
Area Manager	6	0	6	0	0	0	0	0	0	6
Manager	27	8	35	0	0	0	0	0	0	35
Branch Manager	22	1	23	0	0	0	0	0	0	23
Assistant Manager	11	3	14	0	0	0	0	0	0	14
Supervisor	22	17	39	2	4	6	0	0	0	45
Head	56	23	79	0	0	0	0	0	0	79
Senior Staff	7	3	10	0	1	1	0	0	0	11
Staff	145	48	193	42	10	52	62	1	63	308
<b>Total</b>	<b>319</b>	<b>105</b>	<b>424</b>	<b>55</b>	<b>15</b>	<b>70</b>	<b>62</b>	<b>1</b>	<b>63</b>	<b>557</b>

Information:

M : Male

F : Female

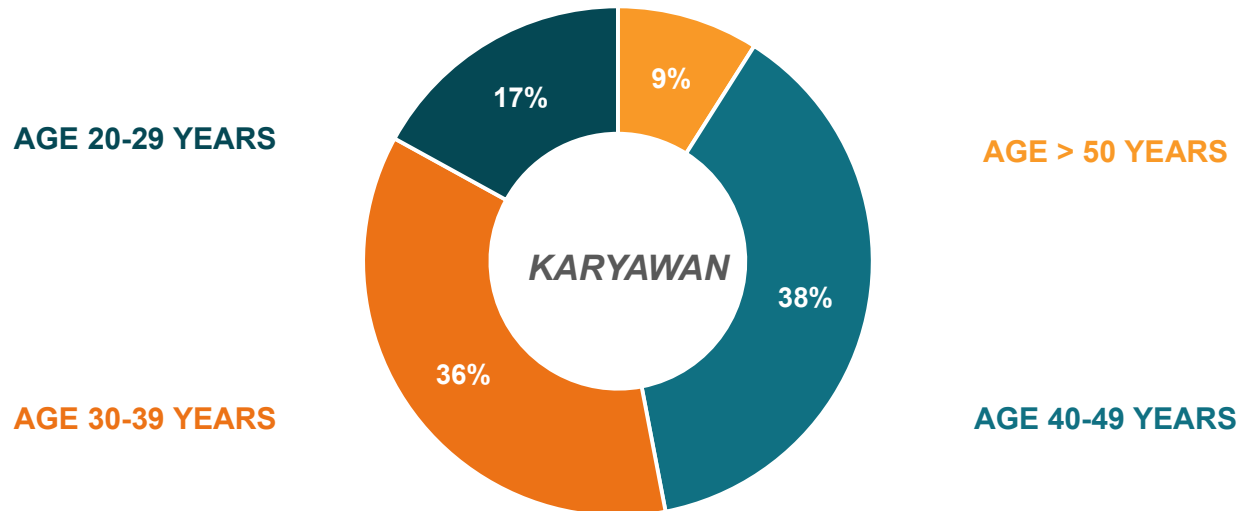
• By Age

Age	Permanent Employees			Contract Employee			Outsourced Employees			Total
	M	F	Total	M	F	Total	M	F	Total	
○ >50 years	38	0	38	8	0	8	6	0	6	52
○ 40-49 years old	161	22	183	12	0	12	14	0	14	209
○ 30-39 years	106	48	154	22	6	28	17	0	17	199
○ 20-29 years	14	35	49	13	9	22	25	1	26	97
○ <20 years	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>										<b>557</b>

Information:

M : Male

F : Female



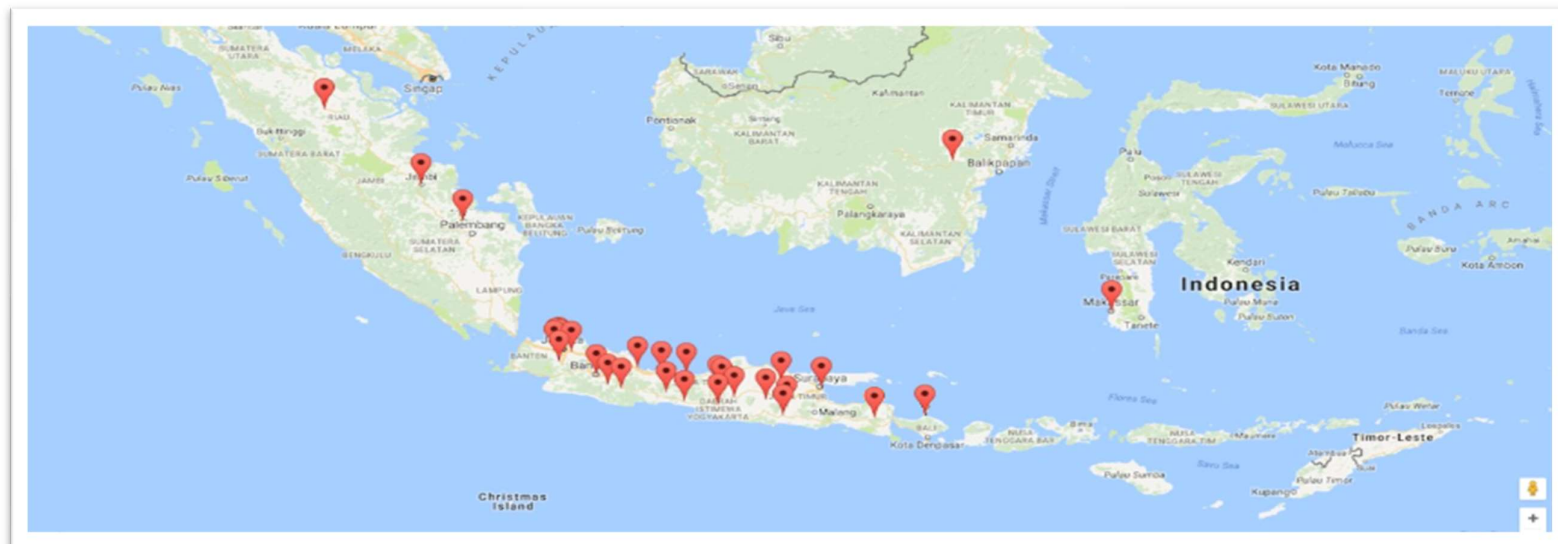
- **Share Ownership Percentage:** In 2023 PT. Arthaasia Finance has no change in share ownership. The composition of share ownership is as follows:

Information	Paid-up Capital	Percentage (%)
1. Mitsubishi HC Capital Asia Pacific Pte. Ltd.	226.400.000.000	79,72%
2. PT. Ambar Kejora	15.000.000.000	5,28%
3. PT. Buana Sejahtera	2.500.000.000	0,88%
4. PT. Multifortuna Asindo	15.100.000.000	5,32%
5. PT Bumiputera - BOT Finance	25.000.000.000	8,80%
Total Paid-up Capital	364.000.000.000	100.00%

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- Operational Area

Area 1	Area 2	Area 3	Area 4	Area 5	Area 6
o Central Jakarta	o Bandung	o Jambi	o Pekalongan	o Bojonegoro	o Balikpapan
o Serpong	o Bekasi	o Palembang	o Tegal	o Kediri	o Denpasar
	o Bogor	o Pekanbaru	o Purwokerto	o Madiun	o Makassar
	o Cirebon		o Salatiga	o Surabaya	
	o Karawang		o Semarang	o Malang	
			o Solo	o KSKC Tulungagung	
			o Yogyakarta		
			o KSKC Kebumen		





**3.4. Brief Explanation of Products, Services & Business Activities carried out.**

**a. Products and Services**

Individual Customer	Corporate Customers
<ul style="list-style-type: none"> <li>▪ Commercial Car Financing</li> <li>▪ Passenger Car Financing</li> </ul>	<ul style="list-style-type: none"> <li>▪ <i>Finance Lease</i> <ul style="list-style-type: none"> <li>- Fleet Financing</li> <li>- COP (<i>Car Ownership Program</i>) Financing</li> </ul> </li> <li>▪ <i>Operating Lease</i></li> <li>▪ Sell and leaseback</li> </ul>

**b. Business Activities**

Based on the deed of amendment of the company's articles of association before Christina Dwi Utami, SH., M.Hum., M.Kn., No. 12 dated March 1, 2022 which has obtained approval from the Ministry of Law and Human Rights No. AHU-0015397. AH.01.02. Year 2022. To comply with the provisions of KBLI in 2020 and in accordance with POJK No.35/POJK.05/2018, PT Arthaasia Finance carries out business activities as follows:

- Investment Financing
- Multipurpose Financing
- Working Capital Financing and
- Operating Lease Activities

**3.5. Membership in the Association**

- Indonesian Financial Services Association (APPI)
- Alternative Dispute Resolution Institution (LAPS)
- Asset Registration Institution (Rapindo)

**3.6. Significant Changes**

PT. Arthaasia Finance during 2023 has no significant changes.

## 4. BOARD OF DIRECTORS EXPLANATION

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With full gratefulness to God Almighty, PT Arthaasia Finance presents this sustainability report as a commitment to implement sustainability principles in the company's activities.



The uncertainty of geopolitics, especially in the context of global changes and tensions between countries, economic fluctuations, add complexity for financing companies in implementing business sustainability. Nevertheless, with confidence in the support of all stakeholders as well as the controlling shareholders of MHC Group, PT Arthaasia Finance remains committed to managing risks closely, strengthening business integrity, and innovating sustainably to realize the company's vision and mission.

Amidst this situation, PT Arthaasia Finance plays an active role in achieving the Sustainable Development Goals (SDGs), in line with the vision of Mitsubishi HC Capital Group. In implementing sustainability finance, the company sets a vision, mission, and strategies that is in line with the company's performance, and sets clear goals to support the 17 social issues to be resolved by 2030, which are part of the SDGs. Through a focus on social, environmental, and economic values, PT Arthaasia Finance seeks to maximize its potential, while also considering

of the impact of its social and environmental operations.

One of the concrete steps taken in 2023 to support sustainability was the launch of an operating lease program for electric motorcycles that aligns with the decarbonization goals of the Indonesian government's policy.

In this regard, PT Arthaasia Finance along with local company PT Volta Indonesia Semesta supported one of the renowned medical companies PT AstraZeneca Indonesia in procuring hundreds of electric motorcycle units. The company believes that collaboration can strengthen the domestic business ecosystem and provide benefits to society. The program not only supports local companies that produce and sell electric motorcycles, but also provides easy access to the Indonesian people to get electric motorcycles by offering a flexible and affordable price. PT Arthaasia Finance also provides operating leases for electric car vehicles.

With a firm commitment to sustainability, PT Arthaasia Finance hopes that this report will not only be a reflection, but also a foothold to continue innovating for a sustainable future.

Jakarta, 25 April 2024  
PT. Arthaasia Finance

谷口 栄朗

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**Eiro Taniguchi**  
President Director

## **5. SUSTAINABLE GOVERNANCE**

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### **5.1. Job Description of the Board of Directors, Board of Commissioners and Employees in Charge of Sustainability.**

In accordance with Law No. 40 of 2007 concerning Limited Liability Companies, the organization of PT. Arthaasia Finance consists of the General Meeting of Shareholders (GMS), Board of Commissioners and Board of Directors. The Board of Commissioners and Board of Directors have clear authority and responsibility in accordance with their respective functions as mandated in the Articles of Association and laws and regulations. The Board of Commissioners and Board of Directors have the responsibility to manage the business sustainability of PT. Arthaasia Finance in the long run. The Board of Commissioners and Board of Directors must have the same perception of the vision, mission, and sustainability values of PT. Arthaasia Finance.

### **5.2. Competency Development of Board of Directors, Board of Commissioners & Employees**

All Directors and Board of Commissioners had passed the Fit and Proper (Feasibility, Capability and Appropriateness Test) from the Financial Services Authority (OJK), and also all Directors and Board of Commissioners attended training and passed certification of expertise in financing from SPPI. Every year all Directors and Board of Commissioners have attended seminars held by the Indonesian Financial Services Association (APPI) and the Financial Services Authority (OJK) regularly as a condition of sustainability and have been reported to the Financial Services Authority (OJK).

All employees from one level below the Board of Directors to the staff level, especially the billing department, have had certification determined by the Financial Services Authority (OJK), namely the staff level to the supervisor of the billing department already have a financing billing professional certification and for all levels of managers already have basic managerial certification.

**5.3. Corporate Procedures for Identifying Sustainability Actions**

PT. Arthaasia Finance in its business activities, always applies the principles of sustainability finance through:

- a. Financial Principles of sustainability through Good Corporate Governance.
  - 1) **Governance (GCG):** Commitment to the Implementation of Governance, in accordance with POJK Number 30/POJK05/2014, namely that PT. Arthaasia Finance has committed to always refer to the applicable rules in every process of activities of the Board of Directors and Board of Commissioners in conducting sustainable business practices and submitting reports in accordance with the specified schedule to OJK. The principles of Corporate Governance are transparency, accountability, responsibility, independence and fairness.
  - 2) **Governance Strategy:** Management of PT. Arthaasia Finance in implementing sustainability governance applies zero misconduct and reinforces punishment and reward to violators so that the achievement of the company's mission and vision can still be sustainable for the implementation of RAKB with a process that refers to the rules.
  - 3) **Implementation of Governance:** The ultimate goal of an effective Governance and sustainability Strategy to support the prudent achievement of business transformation objectives through smart and measurable risk management. System effectiveness and GCG PT. Arthaasia Finance is expected to create value for stakeholders to realize sustainable corporate growth in accordance with GCG principles. In every operational activity, Management ensures that the Compliance-KYC-Code of Ethics and anti-fraud components have been implemented on an ongoing basis and supervise internal audit control. In supporting sustainable finance PT. Arthaasia Finance has done as follows:
    - Expansion of GPS products for new business development.
    - Addition of new business lines based on environmentally friendly / electric or non-carbonized motor ownership programs for corporate customers.
    - Development of digitalization service products for customers as part of sustainable finance
    - PT. Arthaasia Finance has developed control and supervision of digitalization sustainable finance action programs and the New Business & Digital Transformation Department

4) **Governance Structure:** PT. Arthaasia Finance has a Corporate Governance structure that describes the management of Good Corporate Governance (GCG). This structure includes 3 (three) main organs, namely the General Meeting of Shareholders (GMS) as a forum for shareholders in making strategic decisions for the continuity of the Company, the Board of Commissioners in charge of supervising, and the Board of Directors which functions to manage the Company's operations and business. This structure is in accordance with Law No. 40 of 2007 concerning Limited Liability Companies. Regarding the detailed description of the roles, rights and authorities of Shareholders and GMS, as well as the composition of membership, roles, rights and authorities, nomination and election, remuneration, performance evaluation, transparency of conflicts of interest from the Board of Commissioners and its supporting organs, as well as the Board of Directors and its supporting organs, has been regulated in the minute rules of BOD/BOC PT. Arthaasia Finance. Currently PT. Arthaasia Finance has implemented sustainable finance management.

b. **Controlled Risk Management**

AAF risk governance in 2023, has been carried out with reference to POJK. 44/POJK.05/2020 concerning the Application of Risk Management for Non-Bank Financial Service Institutions. The implementation of Risk Management aims to safeguard AAF's capital, increase AAF's value, optimize risk-return profile, support decision-making processes, and protect AAF's reputation. The results of this application are reflected in the Self - Assessment for Assessment of Risk Profile factors in 2023, and PT. Arthaasia Finance is still able to maintain a risk profile rating of 1, namely Low. The assessment for Risk Profile includes 8 (eight) risk profiles, namely: Strategy Risk, Operational Risk, Credit Risk, Market Risk, Liquidity Risk, Legal Risk, Compliance Risk and Reputation Risk. In addition to the assessment of each risk profile carried out by assessing from Inherent factors, also the Quality of Risk Management Implementation (KPMR) factor with Strong assessment results.

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**5.4. Stakeholders**

In carrying out its business activities PT. Arthaasia Finance always pays attention to the interests of all stakeholders, as for the interests of stakeholders to the company, we have mapped as follows:

Stakeholders	Relevance for Stakeholders	Interest to the Company	Communication Media
Shareholder <ul style="list-style-type: none"> <li>○ Mitsubishi HC Capital Asia Pacific Pte. Ltd.</li> <li>○ PT. Ambar Kejora</li> <li>○ PT. Buana Sejahtera</li> <li>○ PT. Multifortuna Asindo</li> <li>○ PT. Bumiputera-BOT Finance</li> </ul>	<ul style="list-style-type: none"> <li>○ Business continuity</li> <li>○ Implementation of corporate governance</li> <li>○ Performance growth</li> <li>○ Company dividend</li> </ul>	Support and feedback for the company	<ul style="list-style-type: none"> <li>○ GMOS</li> <li>○ Annual Report</li> </ul>
Employee	<ul style="list-style-type: none"> <li>○ Have the same rights and obligations to advance the company.</li> <li>○ More solid cooperation between sections or divisions</li> <li>○ Career development opportunities are open to all employees</li> </ul>	Established working relationships and partnerships that have an important role as actors and objectives of the Company's progress.	<ul style="list-style-type: none"> <li>○ Website</li> <li>○ Email</li> <li>○ LKS Bipartite</li> <li>○ Gathering</li> </ul>
Customer	Customer satisfaction from the company's services and services	Business continuity of the company	<ul style="list-style-type: none"> <li>○ Website PT. AAF</li> <li>○ Complaints service</li> </ul>
Regulator	Financial Services Authority (OJK)	Compliance with established regulations.	<ul style="list-style-type: none"> <li>○ Implementation of good governance for the company.</li> <li>○ Supervision for the company.</li> <li>○ Annual Report</li> <li>○ Monthly Report</li> <li>○ Socialization</li> <li>○ OJK Seminar</li> <li>○ Website</li> </ul>
Association	Indonesian Financial Services Association	Openness, Transparency, and information of finance companies	<ul style="list-style-type: none"> <li>○ Communication media for finance companies</li> <li>○ Monthly Newsletter</li> <li>○ Socialization</li> <li>○ APPI Seminar</li> </ul>

**5.1. Problems Faced in the development and influence on the application of sustainability.**

- a) PT Arthaasia Finance will continue to socialize Literacy and Inclusion regarding financing that supports Sustainable Finance in the community, in order to increase Sustainable Finance financing and certainly with good quality.
- b) There is still a need for support for the availability of adequate infrastructure in the government's efforts to encourage automotive products that use new renewable energy (such as electric cars / motorcycles), so that society is willing to accept automotive products with new renewable energy.



## 6. SUSTAINABILITY PERFORMANCE

### 6.1. Activities to Build a Culture of Sustainability

In line with the policy of Mitsubishi HC Capital Inc, which is part of the Mitsubishi Corporation Global Group. Mitsubishi HC Capital Inc. headquarters views that to achieve SDGs must support 3 main sustainable issues, namely related to environmental, social and economic issues. Mitsubishi HC Capital Inc. realizes the role expected to be carried out to achieve SDGs with the thinking of Mitsubishi HC Capital Inc. and PT. Arthaasia Finance will make every effort to help make progress on the SDGs goals.

### 6.2. 3-Year Economic Performance

#### a. Activities to Build a Culture of Sustainability within the Company

In building a culture of sustainability at PT. Arthaasia Finance has activities every year, namely:

- **President Award: The implementation is carried out** at least 1 time in 1 year, this is done as a company appreciation to employees, this activity is carried out to motivate other employees so that the work atmosphere is more competitive and productive.
- **Training:** Aims to provide training and development of human resources (HR) related to work so that the quality / performance of employees increases so as to contribute to the progress of the company.
- **Employee Gathering:** The implementation of employee gathering is carried out to eliminate boredom with busy and daily work routines so that employee performance does not decrease due to the workload given.

#### b. Financial Performance (based on business plan realization report)

Description	Year		
	2021	2022	2023
Total Assets	2.851.053.726.620	2.806.821.212.434	2.830.490.171.073
Productive Assets	2.851.053.726.620	2.806.821.212.434	2.830.490.171.073
Credit/Financing	2.551.311.534.219	2.427.188.917.859	2.422.028.758.036
Third Party Funds	2.473.194.107.636	2.458.015.054.659	2.509.784.078.080
Operating Income	425.276.776.130	425.139.334.760	429.778.463.762
Operating Expenses	501.439.629.163	413.181.409.505	464.003.371.641

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Description	Year		
	2021	2022	2023
Net Profit	-74.390.637.355	16.931.717.975	-33.985.421.326
Performance Ratio			
Minimum Capital Adequacy Ratio	18,99%	23,58%	21,93%
Non-Performing Assets (productive and non-productive) to total productive assets and non-productive assets	4,33%	4,28%	3,72%
Non-Performing Productive assets to total productive assets	3,35%	2,49%	2,49%
Provision Impairment Loss of Financial assets	41.453.377.712	48.509.732.853	41.267.590.137
NPF Gross	4,33%	4,28%	3,72%
NPF Net	3,35%	2,49%	2,49%
Return on assets (ROA)	-2,73%	0,60%	-1,14%
Return on Equity (ROE)	-28,46%	6,42%	-14,79%
Net Interest Margin (NIM)	6,38%	6,75%	5,89%
Efficiency Ratio (BOPO)	117,91%	97,19%	107,96%

c. Portfolio Performance

Description	Year		
	2020	2021	2022
Number of Products that meet the criteria for sustainability business activities			
a. Financing Distribution Plan	1.280.850.000.000	1.281.200.000.000	1.229.500.000.000
b. Financing Distribution	1.061.401.836.063	1.145.014.709.526	1.198.241.362.974
c. Portfolio Performance	2.551.311.534.219	2.427.188.917.859	2.422.028.758.036
Percentage of corporate financing distribution plan	82,87%	89%	97%
Total productive assets of sustainability business activities			
a. Total credit/financing of sustainability business activities	2.515.280.587.047	1.577.697.811.538	996.294.970.063
b. Total Non-credit/non-financing of sustainability business activities	36.030.947.172	849.491.106.321	1.425.733.787.973
The percentage of total credit/financing of sustainable business activities to the company's total credit/financing.	98,59%	62,34%	41,14%

### **6.3. Social Performance**

#### **a. Company Commitment**

PT. Arthaasia Finance is committed to providing the best service to customers and business partners quickly, precisely, and transparently. We work with business partners in the form of marketing programs such as:

- Interest Subsidy Program
- Insurance Subsidy Program
- Dealer Rewards Program
- Program Auto Approve
- Program Gathering Dealer

#### **b. Employment**

PT. Arthaasia Finance has 25 branch offices and 2 offices other than Branch Offices (KSKC) and in carrying out its business activities there are no human rights violations (such as forced labor, child labor, discrimination against those who are socially vulnerable, or acts that violate human dignity). All employees at PT. Arthaasia Finance is a valued partner that plays an important role in supporting the company, we strive to build a work environment where a diverse group of employees can actively take advantage of differences in their attributes, work experience and values and fully display their capabilities. This work environment will lead to the sustainability growth of PT. Arthaasia Finance.

By making proactive efforts to ensure safety in the workplace, promoting employees' physical and mental health, implementing flexible work styles, and investing in education to develop our employees' capabilities, we will create an environment that maximally unleashes our employees. In addition, we consider it important to make efforts to create a workplace that respects diverse values, and where all employees can feel a sense of purpose, desire, and fulfillment as they strive to showcase their abilities.

## PT. ARTHAASIA FINANCE

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Table Training and employee development, especially to support the implementation of sustainability finance.

No	Training Materials	Training Methods	Training Time	Place	Resource Person/ Training Institute	Total Number of Participants
1	Training IT - JNCIA JUNOS Networking Skill	Outhouse Training	Jan-22	Jakarta	PT. Integrasi Data Nusantara	2 Person
2	Assessment Employee (Asst. Manager & Manager)	Online	Jan-22	Jakarta	PT. BIPI Consulting	2 Person
3	SPPI Managerial	Outhouse Training	Jan-22	Jakarta	SPPI & APPI	33 Person
4	Assessment Employee (SPV)	Online	Feb-22	Jakarta	PT. BIPI Consulting	1 Person
5	SPPI Collection	Online	Mar-22	Jakarta	SPPI	28 Person
6	Liability Training Corporate Criminal Liability	Online	Mar-22	Jakarta	Hukum Online	3 Person
7	Assessment Employee (SPV)	Online	Mar-22	Jakarta	PT. BIPI Consulting	4 Person
8	SPPI Managerial	Outhouse Training	Mar-22	Jakarta	SPPI & APPI	6 Person
9	Workshop Internal & External Dispute Resolution in the Financing Industry	Outhouse Training	Mar-22	Jakarta	APPI	3 Person
10	Kick off Meeting 2023	Outhouse Training	Apr-22	Jakarta	Internal Speaker	129 Person
11	Training Mental Health (Management Stress)	Inhouse Training	May-22	Jakarta	PT. Sinaran Training	20 Person
12	Assessment Employee (SPV - Asst. Manager)	Online	23-Feb-23	Jakarta	PT. BIPI Consulting	5 Person

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No	Training Materials	Training Methods	Training Time	Place	Resource Person/ Training Institute	Total Number of Participants
13	National Seminar on Microfinance and Human Resources in the Era of Society 5.0	Outhouse Training	03-Mar-23	Jakarta	APPI	1 Person
14	Training ERP (Emergency Response Plan)	Inhouse Training	07-Mar-23	Jakarta	Formasi Bisnis Indonesia	20 Person
15	Assessment Employee (GM)	Online	09-Mar-23	Jakarta	PT. BIPI Consulting	1 Person
16	Training New Employee Orientation - Introducing All Division	Inhouse Training	16-Mar-23	Jakarta	Internal Trainers & HR	103 Person
17	SPPI Managerial	Outhouse Training	27-Mar-23	Jakarta	SPPI & APPI	6 Person
18	SPPI Collection	Online	06-Apr-23	Jakarta	SPPI	14 Person
19	SPPI Collection	Online	06-Apr-23	Jakarta	SPPI	6 Person
20	SPPI Managerial	Outhouse Training	17-Apr-23	Jakarta	SPPI & APPI	1 Person
21	Assessment Employee (MGR)	Online	09-Mar-23	Jakarta	PT. BIPI Consulting	1 Person
22	Assessment Employee (SPV)	Online	11-May-23	Jakarta	PT. BIPI Consulting	4 Person
23	SPPI Managerial	Outhouse Training	17-May-23	Jakarta	SPPI & APPI	3 Person
24	SPPI Managerial	Online	22-Jun-23	Jakarta	SPPI & APPI	1 Person
25	National Seminar "New Era of Financing Industry"	Outhouse Training	06-Jun-23	Jakarta	APPI	3 Person
26	Procedure for Using QR Code / Payment Link on Mobile Collection	Inhouse Training	16-Jun-22	Jakarta	Internal Trainers (IT)	21 Person

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No	Training Materials	Training Methods	Training Time	Place	Resource Person/ Training Institute	Total Number of Participants
27	Training Collection (BINTALSIK)	Outhouse Training	9 & 10 Juni 2023	Bogor	Biro Pendidikan Bintalsik Rindam Jaya	120 Person
28	Training CCU	Inhouse Training	26 & 27 Juni 2023	Jakarta	PT. Arcarta	1 Person
29	Training Intercultural	Inhouse Training	03-Jul-23	Jakarta	PT. Forum AMYN	5 Person
30	Training Logical Thinking	Inhouse Training	12 & 13 Juli 2023	Jakarta	CICOM Brains	20 Person
31	Risk Management Certification	Outhouse Training	11-Jul-23	Jakarta	SPPI & APPI	1 Person
32	SPPI Managerial	Outhouse Training	16-Aug-23	Jakarta	SPPI & APPI	1 Person
33	Training Financing Analyst	Inhouse Training	14 & 15 Sept 2023	Jakarta	CICOM Brains	25 Person
34	Training on Tax Risk Mitigation "Grey Area on Natura Provisions"	Outhouse Training	20-Sep-23	Jakarta	PAJAK 101	1 Person
35	Training Refreshment Mobile Application	Inhouse Training	3, 10 & 17 Oktober 2023	Jakarta, Yogyakarta & Surabaya	Internal Trainer & HR	78 Person
36	Training Refreshment SOP & Internal Memo ADM Coll (Hybrid)	Inhouse Training	4 & 11 Oktober 2023	Jakarta & Yogyakarta	Internal Trainer & HR	26 Person

**PT. ARTHAASIA FINANCE***Sustainability Report Period Year 2023*

No	Training Materials	Training Methods	Training Time	Place	Resource Person/ Training Institute	Total Number of Participants
37	Training KYC - APU PPT Marketing (MMSB)	Inhouse Training	24-Oct-23	Jakarta	Internal Trainer & HR	25 Person
38	Training Awareness First Aid (P3K)	Inhouse Training	16-Nov-23	Jakarta	Formasi Bisnis Indonesia	6 Person
39	Training for General OHS (K3) Certification	Outhouse Training	20-Nov-23	Jakarta	Fresh Galang Mandiri	1 Person
40	Training Audit Report Writing Effectively	Outhouse Training	22 & 23 November 2023	Jakarta	Institute of Internal Audit	2 Person
41	SPPI Certification of Managerial Basis	Online	18-Dec-23	Jakarta	SPPI & APPI	4 Person



c. Community

- Information on Activities that Produce Positive and Negative Impact on Society

PT Arthaasia Finance has carried out financial literacy and education activities in collaboration with local officials in the first semester in Margamukti Village, Pangalengan District, South Bandung Regency and in the second semester in Glagaharjo Village, Cangkringan District, Sleman Regency, Yogyakarta Special Region. carried out with the aim of increasing Knowledge and confidence for the community to have the ability to manage personal finances better.

Table of information on activities that have an impact on society.

Name of Group/ Business Partner	Location	Types of Activities	Number of Participants
MSME Group	Kab. Bandung, West Java	Financial Literacy and Education	67 Participants
MSME Group	Sleman, DIY	Financial Literacy and Education	80 Participants

- Community Complaints

Category	Number of Complaints	Reasons for Complaint
Financial Information Service System (SLIK)	19	Consumer Negligence & Device Interruption/Damage of IT Systems
Objection to Additional Fees/Penalties	1	Consumer negligence
Payment Systems	2	Consumer negligence
Collateral issues	4	Consumer negligence
Restructuring	2	Consumer negligence
Fines/Penalties	3	Consumer negligence
Others (APPI Black-List, Receipt of Warning Letter, Vehicle Document with Dealer, Request for Installment Refund, Request for Dispute Resolution Outside the Court)	4	Consumer Negligence & Others

In 2023, PT Arthaasia Finance received a total of 35 complaints covering various categories as described in the table above. These complaints have been resolved and reported regularly in accordance with the relevant procedures through the SIPEDULI system. Indeed, in line with PT Arthaasia Finance's vision as a company committed to creating social value, PT Arthaasia Finance sees complaints as an opportunity to continue to have a positive impact on society through continuous improvement of service quality. Accordingly, PT Arthaasia Finance continues to strive to meet the expectations of the community and realize the company's vision.

d. Social and Environmental Responsibility Activities (TJSL)

PT. Arthaasia Finance is committed to social and community development by implementing several programs in the fields of education, health, and other programs.

- **Field of Education:** In 2023, PT Arthaasia Finance has conducted Financial literacy twice to support Indonesia's National Financial Literacy Strategy to create



an Indonesian Society that has a High Financial Literacy Index. The Financial Literacy activities were held on June 16, 2023 in Bandung Regency, West Java with a total of 67

participants and on September 15, 2023 in Sleman Regency, Yogyakarta with a total of 80 participants. This activity is also a routine activity of PT Arthaasia Finance as a concern to create a well literate Indonesian society in using the products and/or services of financial services institutions.

- **Health Sector:** In realizing the Company's mission and also guided by MHC's Action Principle in Sustainability; namely acting in harmony with people, society, and the earth to create a sustainable world. This is realized through CSR Blood



Donation activities held by the company in collaboration with the Indonesian Red Cross. This activity is expected to

provide benefits and strengthen the harmonious relationship between PT Arthaasia Finance and the community at large. This activity was held on November 6, 2023 with a total of 104 donors.

- **Social Sector:** CSR activities program in the field of social community in 2023



PT Arthaasia Finance provided facilities consisting of 2 printers to the Margamukti Village office, Pengalengan District, Bandung Regency, West Java and in the 2nd semester provided a lawn mower to the community in Glagaharjo Village, Cangkringan District, Sleman Regency, Yogyakarta Special Region.

Table of Social and Environmental Responsibility (TJSL) related to Community Empowerment

No	Types of TJSL Activities	SDGs Goals	Explanation
1	Mass circumcision	<i>Good Health and Well-being</i> 	Carrying out company obligations as a form of concern for the surrounding community
2	Provision of chairs and tarpaulins	<i>Partnerships to achieve the Goal</i> 	Carrying out company obligations as a form of concern for the surrounding community
3	Financial Literacy	<i>Quality Education</i> 	Conducted to educate the public about the importance of managing finances

#### 6.4. Environmental Performance

##### a. Environmental Costs Incurred

PT. Arthaasia Finance budgets CSR costs from the Corporate Social Responsibility (CSR) Program budget and the company's operational funds.

##### b. Use of Environmentally Friendly Materials

- Amount and Intensity of Energy Used

The Company does not record the use of paper, water, and electricity in the form of volume, recording is carried out in the form of costs incurred every month at branch offices and head offices. Here we convey the costs incurred in the use of electricity at the head office.

Head Office Electricity Cost Table

Description	2021	2022	2023
Electricity Cost	Rp 389.955.549	Rp 432.264.795	Rp 442.395.906

- Energy Efficiency Efforts and Achievements Made

PT. Arthaasia Finance always supports sustainability financial actions by making efficient Fuel Oil (BBM), Paper, water, Electricity and promoting the decarbonization of electric vehicles.

**6.5. Environmental Performance for Finance Companies whose Business Processes Are Directly Related to the Environment.**

- a. **Environmental Performance: Commitment in the field of environment** is realized through the use of energy and materials in operational activities, the company does not record the use of both paper, water and electricity in the form of volume, recording is carried out in the form of costs incurred every month at branch offices and head offices.
- b. **Activities or Operational Areas that Produce Positive and Negative Impacts on the Environment:** PT. Arthaasia Finance continues to support 17 SDGs, especially in the objectives of Infrastructure, Industry and Innovation. This goal is reflected in the financing we distribute to sectors that support the SDGs. Indeed, until now PT. Arthaasia Finance is still channeling financing to the mining sector, but we are still trying to increase financing in sectors that support the SDGs.
- c. **Biodiversity:** PT. Arthaasia Finance supports Biodiversity Conservation by financing business sectors that support the implementation of Biodiversity, in the Agriculture, Forestry, and Fisheries sectors in the Water Supply, Wastewater Management, Waste Management and Recycling, and Remediation Activities sectors.
- d. **Emissions:** As we explained earlier in terms of emissions, we have made efficiency in the use of electricity during break hours by turning off lighting / lights, reducing the use of water and paper.
- e. **Waste and Effluent:** PT. Arthaasia Finance will continue to encourage the implementation of cashless payments/transactions considering the positive impact of non-cash transactions is to reduce paper usage.

**6.6. Responsibility for Product Development or Financial Services Sustainability**

We are committed to developing products and services that support sustainability programs:

a. Innovation and Development of Financial Products and Services sustainability.

Innovation and development of our products and services as follows:

- 1) **Interest Subsidy Program:** Provide interest relief to prospective customers in collaboration with the Sole Agent of Brand Holder (ATPM), namely:
  - Krama Yudha Tiga Berlian Motors (KTB)
  - Isuzu Astra Motors Indonesia (IAMI)
  - Hino Motor Sales Indonesia (HMSI)
- 2) **Insurance Subsidy Program:** Providing insurance premium payment waivers to prospective customers in collaboration with Brand Holder Sole Agent (ATPM), namely:
  - Isuzu Astra Motors Indonesia (IAMI)
  - Hino Motor Sales Indonesia (HMSI)
- 3) **Dealer Reward Program:** PT. Arthaasia Finance provides rewards to business partners in the form of Dealer Incentives, shopping vouchers, tours and electronic goods with the condition of achieving predetermined targets.
- 4) **Auto Approve Program:** Providing services quickly in the process of applying for financing to customers to increase trust and satisfaction with customers.
- 5) **Dealer Gathering Program:** Provide support or participation in events organized by Dealers who intend to promote programs or products and services of PT. Arthaasia Finance.

b. Number and Percentage of Products and Services That Have Been Evaluated

We work with insurance companies such as Sampo and MSIG insurance to mitigate the risk of loss and accident, assets owned are 100% covered by insurance.

Here is the list of consumers who submit insurance claims in 2022:

Insurance Company	Loss	Accident
Sompo	22	3
MSIG	2	2

c. Positive and Negative Impacts of Products and Services

For Companies	For Customers
Developing a cashless payment system through: <ul style="list-style-type: none"> <li>- Through Banking Transactions</li> <li>- Through other 3rd party payment Services</li> </ul> PT. Arthaasia Finance does not receive installments in cash, the positive impact for the company is the absence of installment form slips which has an impact on reducing paper usage	By expanding cashless payments, we reduce crime (e.g. theft, robbery, robbery), which is a social problem.

d. Number of Recalled Products

In 2023 we have no products recalled because they are still significant and tested according to consumer needs.

e. Customer Satisfaction Survey

Customer satisfaction is a situation where the wants, expectations and needs of customers are met. A service is considered satisfactory if it can meet the needs and expectations of customers. Throughout 2023 we have conducted customer satisfaction surveys on the services provided by our 25 branch offices spread across several provinces. The implementation was carried out by asking respondents to fill in the Customer Satisfaction Survey Form for the services provided by the branch offices themselves. From a total of 54 respondents, all of them expressed satisfaction with the services provided by the branch offices. This encourages us to continue to be committed in maintaining the quality of our services to consumers.

## **7. FEEDBACK SHEET FOR READERS**

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Thank you for reading the sustainability report of PT. Arthaasia Finance in 2023. To realize better quality reporting in the coming year, we look forward to proposals, criticisms and suggestions from readers and users of this report. PT. Arthaasia Finance will be committed to continuously improving sustainability performance and providing the best for stakeholders.

**Profile**

Name : .....

Address : .....

Phone Number/ Mobile : .....

Please choose the most appropriate answer to the question below:

1. Was this report helpful to you?
  - Agree
  - Disagree
  - Don't know
2. Is this report understandable?
  - Agree
  - Disagree
  - Don't know
3. Whether this report already reflects the performance of PT. Arthaasia Finance in its contribution to sustainable development?
  - Agree
  - Disagree
  - Don't know

We appreciate your feedback and suggestions given to us.

Please send this sheet to:

**PT. Arthaasia Finance**

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Jl. Raya Meruya Ilir No. 88 Kebon Jeruk

West Jakarta 11620

Phone: 021-589 08190



## **8. COMPANY RESPONSE TO PREVIOUS YEAR'S REPORT FEEDBACK**

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Since the publication of the report that we have published, until now there has been no response or feedback.