

PT. ARTHAASIA FINANCE

For Your Mobility Solution

SUSTAINABILITY REPORT

PERIOD 2024

JAKARTA

APRIL 2025

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I. SUSTAINABILITY STRATEGY EXPLAINED

In implementing strategies and maintaining sustainable survival, PT. Arthaasia Finance considers it necessary to pay attention to economic, social and environmental aspects, this is in accordance with POJK Number 51/POJK.03/2017 concerning the Sustainable Finance Action Plan.

PT. Arthaasia Finance, one of the companies that is a member of the Mitsubishi HC Capital Inc. (MHC) Global Group as the *Ultimate Shareholder* of the Company through the Controlling Shareholder of 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". Companies with strong determination work to create value-added businesses, unite as a group and move forward with the aim of realizing community welfare and a sustainable future.

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

1. Solving social problems by developing unique and progressive businesses while considering the global environment.
 - Promoting an energy-efficient/decarbonized society.
 - Realizing a sustainable economy
2. Sustainable development through value creation together with stakeholders around the world.
 - Building Resilient social infrastructure
 - Collaborating with local and global partners
3. Increasing company value by developing business models through the utilization of digital technology data.
 - Creating a business by leveraging 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

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

2. SUMMARY OF SUSTAINABILITY PERFORMANCE ASPECTS

2. 1. Economic Aspects

Description	Year		
	2022	2023	2024
Operating income	425.139.334.760	429.778.463.762	395,695,082,546
Net profit	16.931.717.975	-33.985.421.326	-76.715.616.049
Performance of Economic Aspects Related to Sustainability			
Number of products that meet the criteria for Sustainability business activities	8.903	5.827	3,297
The nominal number of products and/or services that meet the criteria for Sustainability business activities	1.577.697.811.538	996.294.970.063	503,145,306,140
Percentage of total portfolio of Sustainability business activities to total portfolio (%)	62,34%	41,14%	24.65%
a. Financing Distribution	1.145.014.709.526	1.198.241.362.974	728.981.844.782
b. Total Portfolio	2.427.188.917.859	2.422.028.758.036	2.041.081.933.181
Involvement of local parties/ Literacy & Education	50	147	191

2.2. Environmental Aspects

a. Energy Usage

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

- Efficiency in electricity use during break hours by turning off lighting devices/lights.
- Minimize the use of paper (*paperless*) by utilizing wastepaper.

b. Reduction of Emissions Produced

PT. Arthaasia Finance, which also provides vehicle operation rental services, collaborates with PT AstraZeneca Indonesia, a leading company in the world engaged in the health sector. This collaboration continues from 2023 on the rental of the operation of hundreds of electric vehicles, both electric motorcycles and electric cars.

c. Reduction of Waste and Effluent Generated

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) which is regulated in government regulation Number 74 of 2001 concerning the management of hazardous and toxic materials.

d. Biodiversity Conservation

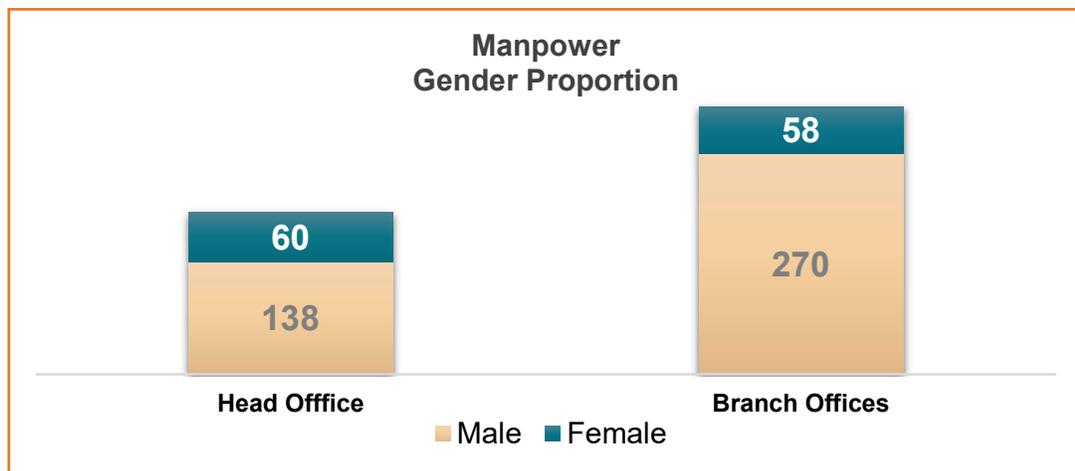
PT. Arthaasia Finance supports biodiversity conservation by financing business sectors that support the implementation of biodiversity.

2.3. Social Aspects

a. Internal Performance

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

Gender	Man	Woman	Percentage
Head Office	138	60	37,64%
Branch Office	270	58	62,36%
Total	408	118	100%



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

Implementation of Social Responsibility (TJSL) activities in 2024.

Era	Year 2022	Year 2023	Year 2024
First Semester	-	5.000.000	6.000.000
Second Semester	49.659.000	16.799.600	24.000.000
Total Cost	49.659.000	21.799.600	30.000.000

c. Social and Environmental Responsibility (TJSL) Activities Support Core Businesses

Comply with laws and regulations and environmental management standards. To make adjustments and improvements to the environment to reduce negative environmental impacts and develop positive impacts and use natural resources wisely.

3. COMPANY BRIEF PROFILE

3.1. Sustainability Vision and Mission

a. **Company Vision:** To contribute to economic development and improve living standards in Indonesia by developing a unique financing business and as the only company that creates social values (*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 increase 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 development of a wise society.

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

- We will contribute creatively to the prosperity of the *mobility society* by providing unique and attractive financing products that are of high value and meet the details of our customers' needs.
- We will proactively provide financing to companies that have advanced technology and/or excellent services, so that they can contribute indirectly to the well-being of the Indonesian people and others through the activities of our customers.
- We will be committed to selling our financing products in the form of providing funds for consumers to purchase goods in installments with a fast process, and optimal quality service
- We will protect the company, customers, employees, shareholders, creditors and other stakeholders by conducting business in accordance with Good Corporate Governance and in accordance with applicable laws and regulations.

d. **Sustainability Finance Mission:** A company that creates social values PT. Arthaasia Finance is environmentally sensitive and aims to become a social value creation company that provides new values to realize social development and a 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 th & 6 th Floor, Business Park Kebon Jeruk, Jl. Raya Meruya Ilir No. 88, Kebon Jeruk Jakarta Barat 11620
Telephone	+62-21 5890 8189 / 5890 8190
Facsimile	+62-21 5890 8153
Website	www.aaf.co.id

b. Branch Office

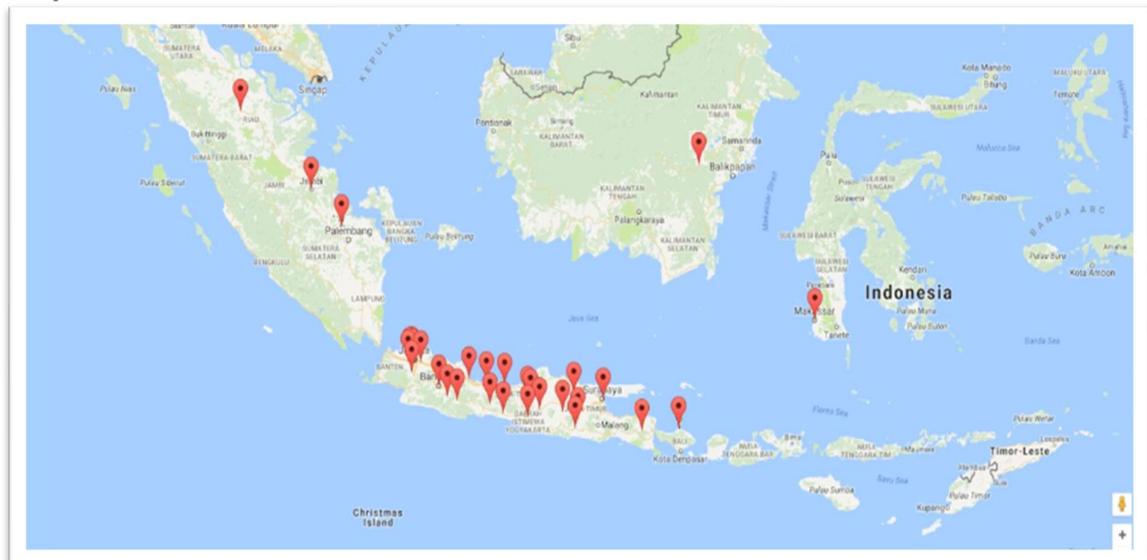
Branch	Address
Tegal	Jl. Kolonel Sugiono No. 221. Ruko Graha Mulia Griya Niaga Blok B7. Tegal, Jawa Tengah (0283) 322400 / 340.805 / 340.806, fax: (0283) 322.410.
Purwokerto	Jl. Gerilya Ruko Karang Pucung No.1, Depan Perumahan Griya Karang Indah, Kel. Karang Pucung, Kec. Purwokerto Selatan, Kab. Banyumas, 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
Bogor	Jl. Tajur Raya No. 162 E, Bogor Selatan, Jawa Barat (0251) 8384.791 / 8347.386, fax: (0251) 832.9621
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

Branch	Address
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
Pekan Baru	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
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
Jakarta Pusat	Rukan Graha Cempaka Mas Blok C No. 9 Jl. Letjend Suprpto Kav. 3 Kel. Sumur Batu Kec. Kemayoran Jakarta Pusat(021) 38799110

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Branch	Address
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 Komp Pertokoan dan Perkantoran Graha Mahkota Blok A7, 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
KSKC Cirebon	Jl. Perum Citraland Unit Deliozo D.05 Pamengkang Kel. Larangan Kec. Harjamukti - Cirebon (0231) 246806 Fax 408646

Map of Head Office and Branches of PT. Arthaasia Finance



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

a. Assets & Liabilities

Based on the 2024 financial statements (*unaudited*)

Post-Pos1)	Value
ASSETS	
1. Cash and Cash Equivalentents	41.986.934.557
2. Derivatives Bill Assets	0
3. Financing Receivables - Net	2.041.081.933.181
4. Operating Lease – Net	224.593.237.452
5. Fixed Assets and Inventory – Net	36.465.639.324
6. Deferred Tax Assets	49.590.224.313
7. Various Assets	102.528.440.031
Number of Assets	2.496.246.408.858
LIABILITY	
1. Tax Debt	351.155.053
2. Loans Received	2.147.556.298.961
3. Subordinated Loans	0
4. Various Liabilities	87.908.980.352
Amount of Liability	2.235.816.434.366
EQUITY	
1. Capital	364.000.000.000
2. Backup	0
3. Retained Profit (Loss) Balance	-83.676.262.530
4. Net Profit (Loss) After Tax	-76.715.616.049
5. Other Equity Components	56.821.853.071
Amount of Equity	260.429.974.492
Total Liabilities and Equity	2.496.246.408.858

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b. Number of Employees

- By Type of Education

Education Level	Permanent Employees			Contract Officers			Outsourcing Employee			Total
	L	P	Total	L	P	Total	L	P	Total	
Head Office	116	58	174	13	1	14	9	1	10	198
Bachelor	75	47	122	9	1	10	0	0	0	132
Graduate	3	1	4	4	0	4	0	0	0	8
Diploma	10	7	17	0	0	0	0	0	0	17
High School	28	3	31	0	0	0	8	1	9	40
Other	0	0	0	0	0	0	1	0	1	1
Branch Office	203	54	257	17	4	21	50	0	50	328
Bachelor	95	42	137	11	3	14	0	0	0	151
Graduate	0	0	0	0	0	0	0	0	0	0
Diploma	35	6	41	2	1	3	1	0	1	45
High School	72	6	78	4	0	4	46	0	46	128
Other	1	0	1	0	0	0	3	0	3	4
Total										526

Information:

L : Male

P : Female

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- By Position

Position	Permanent Employees			Contract Officers			Outsourcing Employee			Total
	L	P	Total	L	P	Total	L	P	Total	
Board of Commissioners	0	0	0	2	0	2	0	0	0	2
President Director	0	0	0	1	0	1	0	0	0	1
Director	0	0	0	3	0	3	0	0	0	3
Advisor	0	0	0	1	0	1	0	0	0	1
Mr. General Manager	0	0	0	1	0	1	0	0	0	1
General Manager	12	1	13	0	0	0	0	0	0	13
Senior Manager	11	1	12	2	0	2	0	0	0	14
Area Manager	4	0	4	0	0	0	0	0	0	4
Manager	30	9	39	0	0	0	0	0	0	39
Branch Manager	23	1	24	0	0	0	0	0	0	24
Assistant Manager	10	1	11	0	0	0	0	0	0	11
Supervisor	21	17	38	2	1	3	0	0	0	41
Head	56	23	79	0	0	0	0	0	0	79
Senior Staff	7	6	13	0	0	0	0	0	0	13
Staff	145	53	198	18	4	22	59	1	60	280
Total	319	112	431	30	5	35	59	1	60	526

Information:

L : Male

P : Female

PT ARTHAASIA FINANCE

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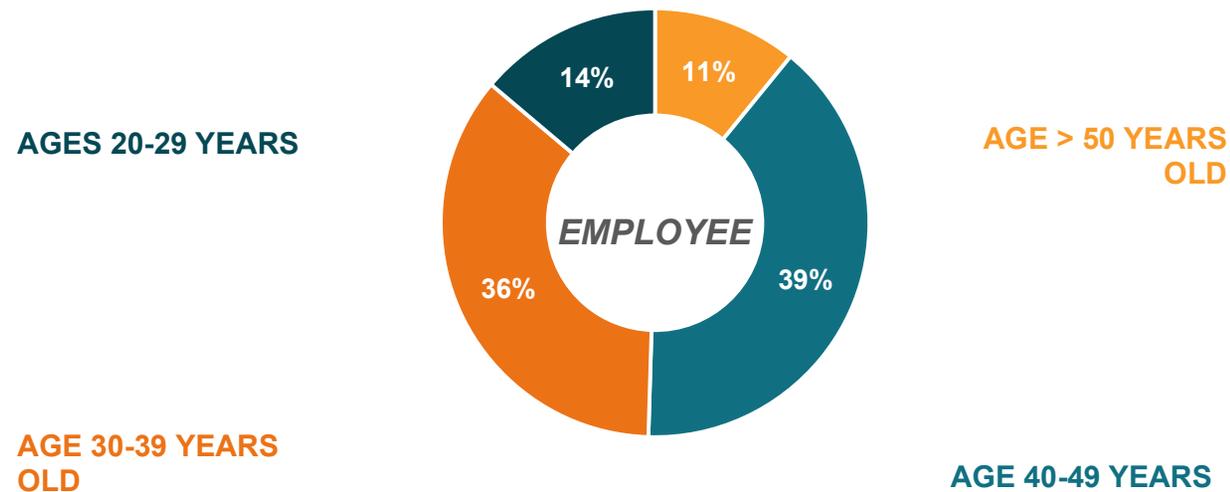
- By Age

Age	Permanent Employees			Contract Officers			Outsourcing Employee			Total
	L	P	Total	L	P	Total	L	P	Total	
○ >50 years old	45	0	45	7	0	7	4	0	4	56
○ 40-49 years old	159	25	184	12	0	12	14	0	14	210
○ 30-39 years old	100	55	155	10	2	12	20	0	20	187
○ 20-29 years old	15	32	47	1	3	4	21	1	22	73
○ <20 years old	0	0	0	0	0	0	0	0	0	0
TOTAL										526

Information:

L : Male

P : Female



- **Share Ownership Percentage:** In 2024 PT. Arthaasia Finance has no change in shareholding. The composition of the share ownership is as follows:

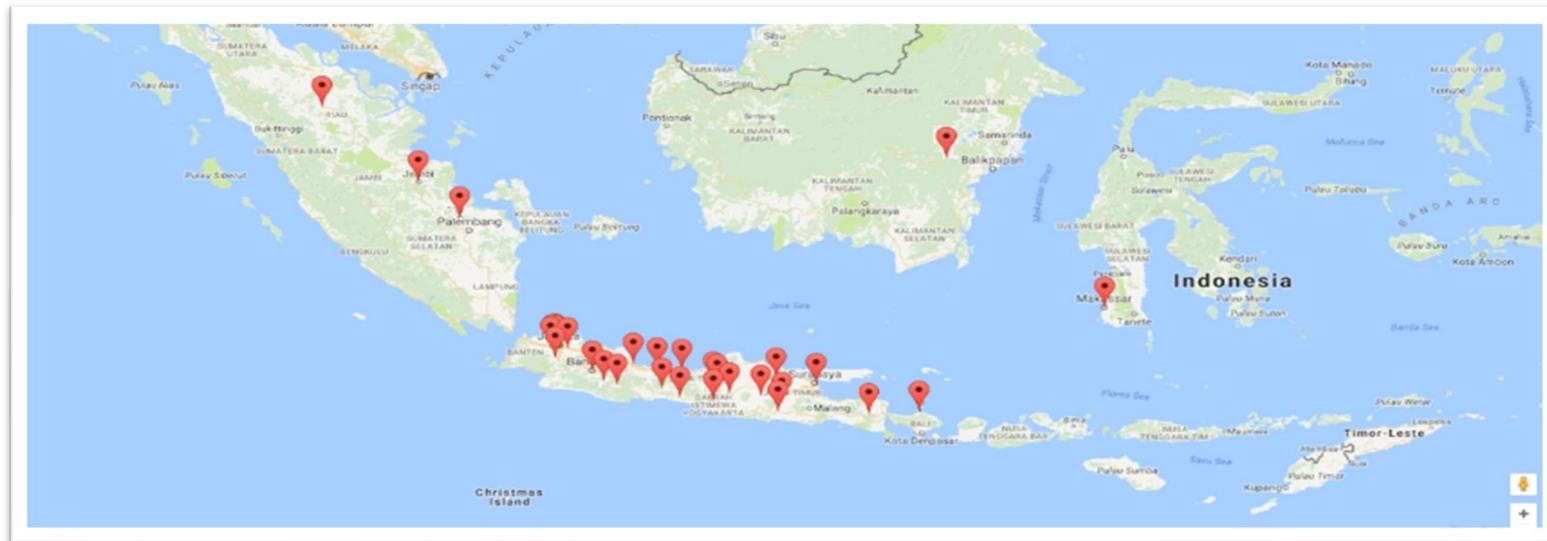
Information	Paid-up Capital	Percentage (%)
1. Mitsubishi HC Capital Asia Pacific Pte. Ltd..	226.400.000.000	79,72%
2. PT Ambar Kejora	15.000.000.000	5,28%
3. PT Buana Sejahtera	2.500.000.000	0,88%
4. PT Multifortuna Asindo	15.100.000.000	5,32%
5. PT BOT Finance Indonesia	25.000.000.000	8,80%
Total Paid-Up Capital	284.000.000.000	100%

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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 Karawang		o Salatiga	o Surabaya	
	o KSKC Cirebon		o Semarang	o Malang	
			o Solo	o KSKC Tulungagung	
			o Yogyakarta		
			o KSKC Kebumen		



3.4. Brief Description of the Products, Services & Business Activities Carried Out.

a. Products and Services

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

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 the approval of the Ministry of Law and Human Rights No. AHU-0015397. AH.01.02. Year 2022. And also meets the provisions of KBLI in 2020, namely Conventional Financing Companies in KBLI Number 64911 and in accordance with POJK No.35/POJK.05/2018, PT. Arthaasia Finance carries out the following business activities:

- Investment Financing
- Working Capital Financing
- Multipurpose Financing
- Other financing business activities based on the approval of the Financial Services Authority

3.5. Membership in the Association

- Association of Indonesian Finance Companies (APPI)
- Alternative Dispute Resolution Institutions (LAPS)
- Asset Registration Institution (Rapindo)

3.6. Significant Changes

PT. Arthaasia Finance during 2024 will not have any significant changes.

4. EXPLANATION OF THE BOARD OF DIRECTORS

With gratitude to God Almighty, PT. Arthaasia Finance presents this sustainability report as a form of commitment to implementing sustainability principles in the company's activities.



The geopolitical uncertainty that hits, especially in the context of global changes and tensions between countries, economic fluctuations, adds complexity for finance companies in implementing sustainability businesses. Nevertheless, with confidence in the support of all stakeholders and also the controlling shareholders of MHC Group, PT. Arthaasia Finance remains committed to being able to manage risks carefully, strengthen business integrity, and innovate continuously to realize the company's vision and mission.

In the midst of this situation, PT. Arthaasia Finance takes an active role in achieving the Sustainable Development Goals (SDGs), in line with the vision of the Mitsubishi HC Capital Group. In implementing sustainability finance, the company sets a vision, mission, and strategy that is in accordance with the company's performance, as well as setting clear goals to support 17 social issues that must be solved by 2030, which are part of the SDGs.

Arthaasia Finance strives to maximize its potential, while still paying attention to the social and environmental impact of its operations.

In 2024, PT. Arthaasia Finance is committed to continuing the program that has been launched in the previous year in collaboration with PT. AstraZeneca Indonesia in providing operating rental services for hundreds of electric vehicles, this is in line with the decarbonization goal of the Indonesian government's policy.

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 for Indonesians to get electric motorcycles by offering flexible and affordable prices. PT. Arthaasia Finance also provides electric car vehicle operation rental.

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 to innovate for a sustainable future.

Jakarta, April 25, 2025
PT. Arthaasia Finance



Eiro Taniguchi
President Director

5. SUSTAINABLE GOVERNANCE

5.1. Description of the Duties 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), the Board of Commissioners and the Board of Directors. The Board of Commissioners and the Board of Directors have clear authority and responsibility according to 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 long-term sustainability of PT. Arthaasia Finance's business. The Board of Commissioners and the Board of Directors must have a common perception of PT. Arthaasia Finance's vision, mission, and sustainability values.

5.2. Development of Competencies of the Board of Directors, Board of Commissioners & Officers

All Directors and Board of Commissioners have passed the Fit and Proper (Feasibility and Propriety Test) from the Financial Services Authority (OJK), and also all Directors and Board of Commissioners have participated in training and passed the certification of expertise in the field of financing from SPPI. Every year, all the Board of Directors and Board of Commissioners routinely attend seminars held by the Association of Indonesian Finance Companies (APPI) and the Financial Services Authority (OJK) on a regular basis as a condition for 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 collection department, have certifications determined by the Financial Services Authority (OJK), namely the staff level to the supervisor of the billing section already have a certification of the financing collection profession and for all levels of managers already have basic managerial certifications.

PT. Arthaasia Finance ensures that employees participate in training or training that supports sustainable principles as follows:

No	Training Material	Organizer
1	How to Prevent Greenwashing in sustainable Finance	OJK Institute
2	Carbon Trading and its Effect on Indonesian Economic	OJK Institute
3	EV Insurance, international best practices for innovation of New Energy Products and Services	OJK Institute
4	Sustainability Reporting Standard and Implementation	OJK Institute
5	The Role of Taxonomy for Sustainable Finance Indonesia (TKBI) in Driving Energy Transition Towards Net Zero Emission Indonesia	OJK Institute
6	RAKB Preparation: Encouraging Sustainable Development in the Financing Sector	APPI

5.3. Corporate Procedures in Identifying Sustainability Actions

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

- a. Financial principles of sustainability through good Corporate Governance.
 - 1) **Governance (GCG):** Commitment to Implementation of Governance, in accordance with POJK Number 30/POJK.05/2014, namely that PT. Arthaasia Finance has committed to always refer to the rules that apply in every process of the activities of the Board of Directors and Board of Commissioners in carrying out sustainable business practices and submitting reports in accordance with the schedule determined to the OJK. The principles of Corporate Governance are transparency, accountability, responsibility, independence and fairness.
 - 2) **Governance Strategy:** PT. Arthaasia Finance's management in implementing sustainability governance implements zero misconduct and emphasizes punishment and rewards to violators so that the achievement of the company's mission and vision can still be sustainable for the implementation of Sustainability with a process that refers to the rules.
 - 3) **Governance Implementation:** The ultimate goal of an effective and sustainable Governance Strategy is to support the achievement of prudent business transformation goals through smart and measurable risk management. The effectiveness of the system and GCG of PT. Arthaasia Finance is expected to be able to create value for stakeholders to realize sustainable company growth in accordance with GCG principles. In every operational activity, the Management ensures that the Compliance-KYC-Code of Ethics and Anti-fraud components have been implemented continuously and the supervision of internal audit control. In supporting sustainable finance, PT. Arthaasia Finance has done the following:
 - GPS product expansion
 - Continuing the green based business line / electric or non-carbonized vehicle ownership program for corporate customers
 - Development of digitalization service products for customers as part of sustainable finance.
 - PT. Arthaasia Finance has developed the control and supervision of the sustainable finance action program as well as the Department of New Business & Digital Transformation
 - 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 to make strategic decisions for the continuity of the Company, the Board of Commissioners who are in charge of supervision, and the Board of Directors who function to manage the Company's operations and business. This structure has been in accordance with Law No. 40 of 2007 concerning Limited Liability Companies. Regarding the detailed description related to the roles, rights and authorities of the Shareholders and GMS, as well as the composition of the 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, have been regulated in the rules of the minutes of BOD/BOC PT. Arthaasia Finance. Currently, PT. Arthaasia Finance has implemented sustainable finance implementation management.

b. Controlled Risk Management

The AAF's risk governance in 2024 has been carried out with reference to POJK. 42 of 2024 concerning the Implementation of Risk Management for Finance Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions. The implementation of Risk Management aims to maintain AAF's capital, increase the value of AAF, optimize the risk-return profile, support the decision-making process and protect the reputation of the AAF. The results of this implementation are reflected in the Self-Assessment for the Assessment of Risk Profile factors in 2024, and PT. Arthaasia Finance can still maintain a risk profile rating of 1, which is Low. The assessment for the 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 the Inherent factors, there is also the Quality of Risk Management Implementation (KPMR) factor with the results of the Strong / Strong assessment.

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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 towards the company, we have mapped them as follows:

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

5.1. Problems Faced in Development and Influence on the Implementation of Sustainability

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

6. CONTINUOUS 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. The head office of Mitsubishi HC Capital Inc views that to achieve the SDGs, it must support 3 main sustainable issues, namely related to environmental, social and economic issues. Mitsubishi HC Capital Inc realizes the role it is expected to play in achieving the SDGs with the thought that Mitsubishi HC Capital Inc and PT. Arthaasia Finance will make every effort to help make progress in the SDGs.

6.2. 3-Year Economic Performance

a. Activities to Build a Sustainability Culture 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's appreciation to employees, this activity is carried out to motivate other employees so that the work atmosphere is more competitive and productive.
- **Training-training:** Aims to provide training and development of human resources (HR) related to work so that the quality/performance of employees improves so as to contribute to the progress of the company.

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

Description	Year		
	2022	2023	2024
Total Assets	2.806.821.212.434	2.830.490.171.073	2.496.246.408.858
Productive Assets	2.806.821.212.434	2.830.490.171.073	2.496.246.408.858
Credit/Financing	2.427.188.917.859	2.422.028.758.036	2.041.081.933.181
Third-Party Funds	2.458.015.054.659	2.509.784.078.080	2.147.556.298.961
Operating Income	425.139.334.760	429.778.463.762	395.695.082.546
Operating Expenses	413.181.409.505	464.003.371.641	474.356.963.728
Net Profit	16.931.717.975	-33.985.421.326	-76.715.616.049
Performance Ratio			
Minimum Capital Adequacy Ratio	23,58%	21,93%	24,30%
Non-Productive Assets and Non-	4,28%	3,72%	4,04%

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Description	Year		
	2022	2023	2024
Productive Assets Are Problematic to the Total Productive Assets and Non-Productive Assets			
Problematic productive assets to total productive assets	2,49%	2,49%	1,96%
Loss Reserves of Impairment of Financial Assets	48.509.732.853	41.267.590.137	55.181.306.901
NPF Gross	4,28%	3,72%	4,04%
NPF Net	2,49%	2,49%	1,96%
Return on asset (ROA)	0,60%	-1,14%	-3,07%
Return on Equity (ROE)	6,42%	-14,79%	-29,46%
Net Interest Margin (NIM)	6,75%	5,89%	11,08%
Efficiency Ratio (BOPO)	97,19%	107,96%	119,88%

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c. Portfolio Performance

Description	Year		
	2022	2023	2024
Number of Products that meet the criteria for sustainability business activities			
a. Financing Distribution Plan	1.281.200.000.000	1.229.500.000.000	1.222.500.000.000
b. Financing Distribution	1.145.014.709.526	1.198.241.362.974	728.981.844.782
c. Portfolio Performance	2.427.188.917.859	2.422.028.758.036	2.041.081.933.181
Percentage of the company's financing/financing distribution plan	89%	97%	60%
Total productive assets of sustainability business activities			
a. Total credit/financing of sustainability business activities	1.577.697.811.538	996.294.970.063	503,145,306,140
b. Total Non-credit/financing non-sustainability business activities	849.491.106.321	1.425.733.787.973	1,537,936,627,041
The percentage of total credit/financing of sustainability business activities to the total credit/financing of the company.	62,34%	41,14%	24.65%

6.3. Social Performance

a. Company Commitment

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

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

b. Employment

PT. Arthaasia Finance has 24 branch offices and 3 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 socially vulnerable people, or acts that violate human dignity). All employees at PT. Arthaasia Finance are valuable partners who play an important role in supporting the company, we strive to build a work environment where diverse groups of employees can actively leverage differences in their attributes, work experience, and values and fully showcase their capabilities. This work environment will lead to the sustainable growth of PT. Arthaasia Finance.

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

Employee training and development table, especially to support the implementation of sustainability finance.

Yes	Training Materials	Training Methods	Training Time	Place	Resource Persons / Training Institutions	Total Participants
1	FAT Training (Reading Actuarial Reports)	Outhouse Training	January 30, 2024	7 Hours	Jakarta	INFOBANK
2	Seminar Refreshment Point for Directors & Commissioners	Outhouse Training	January 30, 2024	4 Hours	Jakarta	OJK / APPI
3	Training Refreshment Customer Service	In-house Training	January 31, 2024	8 Hours	Jakarta & Yogyakarta	HRD & Internal Trainer
4	Managerial SPPI	Outhouse Training	25 January 2024	8 Hours	Jakarta	APPI & SPPI
5	Assessment of Audit Manager Candidates	Online	02 February 2024	4 Hours	Jakarta	BIPI Consulting
6	Assessment of Candidate Head Collection	Online	02 February 2024	4 Hours	Jakarta	BIPI Consulting
7	Kick Off Meeting & PD Award	In-house Training	February 22, 2024	8 Hours	Jakarta	HRD & Internal Speaker
8	SPPI Managerial	Outhouse Training	February 26, 2024	8 Hours	Jakarta	APPI & SPPI
9	Assessment of Candidate Manager Cons. Protection Unit	Online	March 07, 2024	4 Hours	Jakarta	BIPI Consulting
10	SPPI Managerial	Outhouse Training	March 26, 2024	8 Hours	Jakarta	APPI & SPPI

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Yes	Training Materials	Training Methods	Training Time	Place	Resource Persons / Training Institutions	Total Participants
11	Assessment of Legal Manager Candidates	Online	April 16, 2024	4 Hours	Jakarta	BIPI Consulting
12	SPPI Collection	Outhouse Training	April 25, 2024	2 Hours	Jakarta	SPPI
13	Assessment of Remedial Asst. Manager Candidates	Online	06 May 2024	4 Hours	Jakarta	BIPI Consulting
14	Managerial SPPI	Outhouse Training	May 22, 2024	8 Hours	Jakarta	APPI & SPPI
15	Training Collection	In-house Training	6 & 13 June 2024	16 Hours	Jakarta & Yogyakarta	HRD & Internal Speaker
16	HR-GA Training (K3)	In-house Training	June 12, 2024	8 Hours	Jakarta	Quality of Solution Power
17	Training Coaching & Mentoring	Outhouse Training	19 - 20 June 2024	16 Hours	Jakarta	CICOMBRAIN
18	Managerial SPPI	Outhouse Training	June 27, 2024	8 Hours	Jakarta	APPI & SPPI
19	AML CFT Training & Consumer Protection	In House Training	July 24, 2024	2 Hours	Jakarta	Internal Trainers
20	SPPI Collection	Online Test	July 27, 2024	2 Hours	Jakarta	SPPI
21	SPPI Managerial	Online/ Offline Test	July 29, 2024	8 Hours	Jakarta	APPI & SPPI

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Yes	Training Materials	Training Methods	Training Time	Place	Resource Persons / Training Institutions	Total Participants
22	Training on the Flow of Civil Trials in Court	Online/ Offline Test	August 06, 2024	2 Hours	Jakarta	Internal Trainers
23	SPPI Collection	Online Test	August 08, 2024	2 Hours	Jakarta	SPPI
24	Training For SPV & Asst. Manager	Out House Training	August 10, 2024	8 Hours	Bogor	Quality of Solution Power
25	SPPI Collection	Online Test	August 23, 2024	2 Hours	Jakarta	SPPI
26	Assessment of Remedial Asst. Manager Candidates	Online	August 24, 2024	4 Hours	Jakarta	BIPI Consulting
27	Managerial SPPI	Online Test	August 26, 2024	8 Hours	Jakarta	APPI & SPPI
28	SPPI Collection	Online Test	August 29 & 30, 2024	2 Hours	Jakarta	SPPI
29	Training Head Operation	Out House Training	September 13, 2024	8 Hours	Yogyakarta	HRD & Internal Trainer
30	Managerial SPPI	Online Test	September 26, 2024	8 Hours	Jakarta	APPI & SPPI
31	SPPI Collection	Online Test	September 27, 2024	2 Hours	Jakarta	SPPI
32	SPPI Collection	Online Test	September 27, 2024	2 Hours	Jakarta	SPPI
33	SLIK Report Technical Training	In-house Training	September 27, 2024	8 Hours	Jakarta	External Trainer

PT ARTHAASIA FINANCE*Sustainability Report for the Period of 2024*

Yes	Training Materials	Training Methods	Training Time	Place	Resource Persons / Training Institutions	Total Participants
34	Seminar Refreshment Point for Directors & Commissioners	Out House Training	01 October 2024	8 Hours	Jakarta	OJK / APPI
35	Training Designing SOP	Out House Training	6 & 7 November 2024	8 Hours	Jakarta	PPM Management
36	Training Leaflet Management	Out House Training	09 November 2024	8 Hours	Bogor	M-Knows Consulting
37	SPPI Collection	Online Test	November 28, 2024	2 Hours	Jakarta	SPPI
38	K3 Activity - Training Safety Riding	In-house Training	09 December 2024	8 Hours	Jakarta	M-Knows Consulting
39	SPPI Collection	Online Test	December 23, 2024	2 Hours	Jakarta	SPPI

c. Society

- Information on Activities that Produce Positive and Negative Impacts on the Society.

PT. Arthaasia Finance has carried out financial literacy and education activities in collaboration with SMAN 2 Boyolali School Central Java in the first semester and in the 2nd semester at the Sebapo Village office, Mestong District, Muaro Jambi Regency, Jambi Province. This activity was carried out with the aim of increasing knowledge and confidence for the public to have the ability to manage personal finances better

Table of information on activities that have an impact on the community.

Group Name/ Business Partner	Location	Types of Activities	Number of Participants
Student	Boyolali Regency, Central Java	Financial Literacy and Education	110 Participants
MSME Group	Muaro Jambi Regency, Jambi	Financial Literacy and Education	81 Participants

- Community Complaints

Yes	Types of Financial Transactions	Finish		In Process		Not Finished		Sum
		Sum	%	Sum	%	Sum	%	
1	Financial Information Service System	14	100%	-	-	-	-	14
2	Fines/Penalties	3	100%	-	-	-	-	3
3	Warranty Problems	1	100%	-	-	-	-	1
4	Other	1	100%	-	-	-	-	1
Total		19	100%	-	-	-	-	19

In 2024, PT. Arthaasia Finance received a total of 19 complaints from consumers regarding the financial services provided. The complaint information has also been submitted on a semi-monthly basis through SiPEDULI. Of all complaints received, 100% have been resolved in accordance with applicable procedures. There are no complaints that are still in process or have not been resolved. Based on the transaction category, the most frequently complained complaint throughout 2024 is SLIK. PT. Arthaasia Finance has followed up on all complaints and dispute resolution effectively and efficiently.

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.

- **Education:** In 2024, PT. Arthaasia Finance has held financial literacy twice to support Indonesia's National Strategy for Financial Literacy to create Indonesian people with a High Financial Literacy Index. The Financial Literacy activities were held:

- 1) In the first semester of 2024, PT. Arthaasia Finance in collaboration with SMAN 2 Boyolali, Boyolali District, Boyolali Regency, Central Java Province, held Financial Literacy on May 22, 2024, at SMAN 2 Boyolali, Central Java with a total of 110 participants.



- 2) The implementation of Financial Literacy in the 2nd semester of 2024 in collaboration with the Sebapo Village Office, Muaro Jambi Regency, Jambi



Province on September 27, 2024, in Muaro Jambi, Jambi with a total of 81 participants. This activity is also a routine activity of PT.

Arthaasia Finance as a form of concern to create a well-literate Indonesian society in using the products and/or services of financial service institutions.

- **Environmental Field:** In realizing the Company's mission and also guided by the MHC Action Principle in Sustainability, which is to act in harmony with people, society, and the earth to create a sustainable world. This is realized through the



Climate Pioneer School activity "Towards Low Carbon and Climate Resilient Pilot Schools" in collaboration with the Climate Smart Generation Foundation, which is committed to supporting climate and environmental literacy for the younger generation. Through educational programs, we hope to instill awareness of protecting the earth and facing climate change, as a small step towards a

greener and more sustainable future.

Caring for the earth with collaboration, caring for the earth is a shared



responsibility and we believe that this effort can be realized through close collaboration. By educating the public about climate and environmental literacy, we create

a deep understanding of the importance of protecting ecosystems. Together we can build collective awareness and take concrete steps to protect our planet for a better future.

- **Social Affairs:**

- CSR activity program in the social sector in 2024 PT. Arthaasia Finance provides facilities in the form of 3 units of printers to SMAN 2 Boyolali, Central Java



- In the 2nd semester, 1 unit of printer was given to the Sebapo Village Office, Mestong District, Muaro Jambi Regency, Jambi Province. To help improve efficiency and administrative services for the community.



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

Yes	Types of TJSL Activities	Goals of the SDGs	Explanation
1	Climate Pioneer School	<i>Climate Action</i> <i>Quality Education</i>  	<ul style="list-style-type: none"> - To reduce disaster risk, protect ecosystems, and create a better future. - To understand the importance of protecting the environment.
2	Printer Grant	<i>Partnerships to achieve the Goal</i> 	Carrying out the company's obligations as a form of concern for the surrounding community
3	Financial Literacy	<i>Quality Education</i> 	It is carried out to educate the public about the importance of managing finances

6.4. Environmental Performance

a. Environmental Costs Incurred

PT. Arthaasia Finance has allocated the cost of environmental social responsibility (TJSL) 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	2022	2023	2024
Electricity Costs	IDR 432,264,795	IDR 442,395,906	RP 435.447.729

- Energy Efficiency Efforts and Achievements Made

PT. Arthaasia Finance always supports sustainable financial actions by improving the efficiency of 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 the 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 the 17 SDGs, especially in the Infrastructure, Industry and Innovation goals. This goal is reflected in the financing that we distribute to sectors that support the SDGs. Indeed, until now PT. Arthaasia Finance still distributes financing to the mining sector, but we are still working 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 Procurement, Wastewater Management, Waste Management and Recycling, and Remediation Activities sectors.
- d. **Emissions:** As we have explained before, in terms of emissions we have made efficiency in the use of electricity during breaks by turning off lighting devices/lights, reducing the use of water and paper.
- e. **Waste and Effluent:** PT. Arthaasia Finance will continue to encourage the implementation of non-cash payments/transactions considering the positive impact of non-cash transactions is to reduce the use of paper.

6.6. Responsibility for the Development of Sustainability Financial Products or Services

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

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

The innovation and development of our products and services are as follows:

- 1) **Interest Subsidy Program:** Provides 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:** Provides insurance premium payment relief 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 Incentive Dealers, shopping vouchers, Tours and electronic goods with the condition of achieving the set target.
- 4) **Auto Approve Program:** Provide fast service for the financing application process to customers so as to increase trust and satisfaction to customers.
- 5) **Dealer Gathering Program:** Providing support or participation in events organized by Dealers that 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 collaborated with insurance companies such as Sampo insurance and MSIG to mitigate the risk of loss and accident of assets that are already 100% covered by insurance.

The following is a list of Consumers who filed insurance claims in 2024:

Insurance Companies	Loss	Accident
Sampo	22	6
MSIG	2	5

c. Positive and Negative Impacts of Products and Services

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

d. Number of Products Recalled

In 2024 we didn't have any products recalled because the products are still significant and tested according to consumer needs.

e. Customer Satisfaction Survey

Customer satisfaction is a state of concern regarding the desires, expectations and needs of customers being met. A service is considered satisfactory if the service can meet the needs and expectations of customers. Throughout 2024, we have conducted a customer satisfaction survey on the services provided by our 24 branch offices spread across several provinces. The implementation was carried out by asking respondents to fill out the Customer Satisfaction Survey Form for the Services provided by the branch office. Of the total 54 respondents, all of them expressed satisfaction with the services provided by the branch office. This is our spirit to continue to be committed to maintaining the quality of our service to consumers.

7. FEEDBACK SHEET FOR READERS

Thank you for reading the PT. Arthaasia Finance in 2024. In order to realize better reporting quality in the coming year, we look forward to suggestions, 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/ Mobile No. :

We kindly select the most appropriate answer to the questions below:

1. Was this report helpful to you?
 - Agree
 - Disagree
 - Don't know
2. Is this report easy to understand?
 - Agree
 - Disagree
 - Don't know
3. Does this report reflect the performance of PT. Arthaasia Finance in its contribution to sustainable development?
 - Agree
 - Disagree
 - Don't know

We appreciate the feedback and suggestions you give us.

Please send this sheet to:

PT. Arthaasia Finance

Business Park Kebon Jeruk 5th & 6th floor
Jl. Raya Meruya Ilir No. 88 Kebon Jeruk
Jakarta Barat 11620
Phone: 021-589 08190

8. COMPANY RESPONSE TO PREVIOUS YEAR'S REPORT FEEDBACK

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