

**PT. ARTHAASIA FINANCE**

*For Your Mobility Solution*

# **SUSTAINABILITY REPORT**

## **PERIOD 2025**

**JAKARTA**  
**APRIL 2026**

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# I. SUSTAINABILITY STRATEGY

## EXPLANATION

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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 Financial Action Plan.

PT. Arthaasia Finance, one of the companies incorporated in the Mitsubishi HC Capital Inc. (MHC) Global Group as the Ultimate Shareholder of the Company 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 businesses that have added value, unites as one group and moves forward with the aim of realizing the welfare of society and a sustainable future.

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

1. Solving social problems by developing unique and progressive businesses taking into account the global environment.
  - Promoting energy efficient / decarbonized societies.
  - Realizing a sustainable economy
2. Sustainable development through co-creation of value with stakeholders worldwide.
  - Building Resilient Social Infrastructure.
  - Collaborating with local and global partners.
3. Increase company value by developing business models through the use of digital technology data.
4. Creating a business by utilizing the latest technology.
5. Cultivating a creative and engaging open company culture that builds motivation and pride in every employee.
6. 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. SUSTAINABILITY PERFORMANCE SUMMARY

### 2. 1. Economic Aspects

Description	Years		
	2023	2024	2025
Operating income	429,778,463,762	395,695,082,546	313,416,352,201
Net profit	-33,985,421,326	-76.715.616.049	-550,355,155,390
Performance of Economic Aspects Related to Sustainability			
Number of consumers meeting the criteria for sustainable business activities	5.827	3,297	17
Nominal value of products and/or services meeting the criteria for sustainable business activities	996,294,970,063	503,145,306,140	104,887,644
Percentage of the total portfolio of sustainable business activities to the total portfolio (%)	41.14%	24.65%	0%
a. New Financing Distribution	1,198,241,362.974	728,981.844,782	376,629,681,252
b. Total Portofolio	2,422,028,758,036	2,041,081,933,181	192,810,931,693
Local involvement/ Literacy & Education	147	191	201

## **2.2. Environmental Aspects**

### **a. Energy Usage**

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

- Be efficient in using electricity during break times by turning off lighting/lamps.
- Minimize paper use (paperless) by utilizing used paper.

### **b. Reduction of Emissions Generated**

PT. Arthaasia Finance, which also provides vehicle leasing services, collaborates with leading Indonesian companies. This collaboration includes leasing electric vehicles, including 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 is in the field of waste and recycling must have a special permit regarding the management of B3 waste (Hazardous and Toxic Materials) as 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

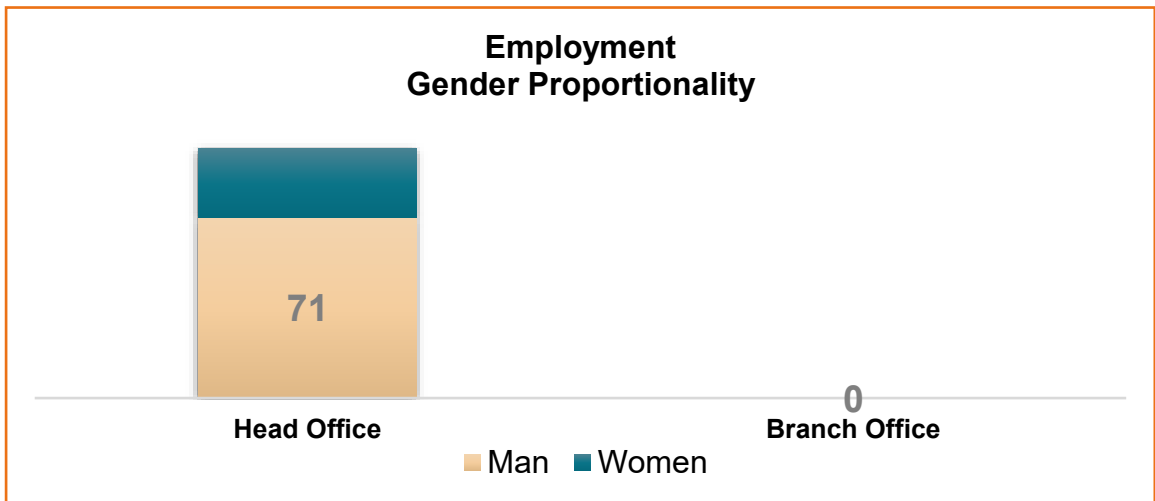
### a. Internal Performance

Here are the main aspects :

- **Employee Welfare and Safety** : Ensuring a physically safe and mentally healthy work environment. This includes providing health insurance, work-life balance programs, and compliance with Occupational Safety and Health (K3) standards.
- **Diversity, Equality, and Inclusion** : Creating an environment that provides equal opportunities for all individuals regardless of gender, ethnicity, religion, or physical background.
- **Talent and Career Development** : Investing in training, workshops, and clear career paths for employees aims to improve internal competency and employee retention.
- **Work Culture and Employee Engagement** : How a company builds two-way communication and listens to employee aspirations. High levels of employee satisfaction often directly correlate with productivity.
- **Fair Labor Practices** : This includes providing a living wage, humane working hours, and respect for workers' rights to associate and assemble.
- **Internal Business Ethics**: Enforcement of a code of ethics that prevents discrimination, sexual harassment, and bullying in the workplace.

The proportional number of employees based on gender is as follows :

Gender	Man	Woman	Percentage
Head Office	71	27	100%
Branch Office	0	0	0%
<b>Total</b>	<b>71</b>	<b>27</b>	<b>100%</b>



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

Implementation of Social Responsibility (TJSL) activities in 2025.

Period	2023	2024	2025
First Semester	5,000,000	6,000,000	5,060,000
Second Semester	16,799,600	24,000,000	28,950,000
<b>Total cost</b>	<b>21,799,600</b>	<b>30,000,000</b>	<b>34,010,000</b>

- c. Social and Environmental Responsibility (TJSL) 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 ones, while wisely utilizing natural resources.

## 3. BRIEF COMPANY PROFILE

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### 3.1. Sustainability Vision and Mission

- a. **Comapny Vision:** Contribute to economic development and improving living standards in Indonesia.
  
- b. **Vision of Sustainable Finance**
  - **Sustainable Growth**  
We will achieve sustainable 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 development of a wise society.
  
- c. **Company Mission :** To realize the above Vision, the company has established the following Mission:
  - 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. **Sustainable Finance Mission :** A company that creates social values PT. Arthaasia Finance is environmentally sensitive and aims to be a social value-creating company that provides new values to realize social development and a richer community life.
  
- e. **Corporate Culture:** In accordance with the President Director's directive, we implement three work cultures:
  - 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 Jakarta Barat 11620
Phone	+62-21 5890 8189 / 5890 8190
Facsimile	+62-21 5890 8153
Website	<a href="http://www.aaf.co.id">www.aaf.co.id</a>

#### b. Branch Office

Following the completion of the conditional portfolio transfer to PT. Adira Dinamika Multi Finance Tbk., in November 2025, PT. Arthaasia Finance has closed all branch offices and Offices Other Than Branch Offices (KSKC).

**3.3. Company Business Scale in Brief**

**a. Asset & Liabilitas**

Based on the 2025 financial report (unaudited)

Pos-Pos <sup>1)</sup>	Value
<b>ASSET</b>	
1. Cash and cash equivalents	59,670,785,529
2. Financing Receivables - Net	192,810,931,693
3. Operating Lease Assets - Net	111,481,853,988
4. Fixed Assets and Inventory - Net	21,475,642,410
5. Deferred Tax Assets	0
6. Various Assets	30,558,128,894
<b>Total Assets</b>	<b>415,997,342,514</b>
<b>LIABILITIES</b>	
1. Tax Debt	9,002,488,748
2. Loans Received	92,301,000,000
3. Subordinated Loan	0
4. Various Liabilities	93,563,068,310
<b>Total Liabilities</b>	<b>194,866,557,058</b>
<b>EQUITY</b>	
1. Capital	284,000,000,000
2. Reserves	0
3. Retained Earnings (Loss) Balance	451,584,691,635
4. Net Profit (Loss) After Tax	-536,465,939,536
5. Other Equity Components	22,012,033,357
Total Equity	221,130,785,456
<b>Total Liabilities and Equity</b>	<b>415,997,342,514</b>

**b. Number of employees**

- Based on Type of Education

*(As of December 2025)*

Level of education	Permanent employee			Contract employees			Outsourcing Employees			Total
	M	W	Total	M	W	Total	M	W	Total	
Head Office										
Bachelor	39	23	62	7	0	7	0	0	0	69
Postgraduate	3	1	4	0	0	0	0	0	0	4
Diploma	5	2	7	0	0	0	0	0	0	7
High School	17	1	18	0	0	0	0	0	0	18
Others	0	0	0	0	0	0	0	0	0	0
Branch Office										
Bachelor	0	0	0	0	0	0	0	0	0	0
Postgraduate	0	0	0	0	0	0	0	0	0	0
Diploma	0	0	0	0	0	0	0	0	0	0
High School	0	0	0	0	0	0	0	0	0	0
Others	0	0	0	0	0	0	0	0	0	0
<b>Total</b>										<b>98</b>

Information :

M : Man

W : Woman

**PT ARTHAASIA FINANCE**  
Sustainability Report for the Year 2025

- Base on Position

(As of December 2025)

Position	Permanent employee			Contract employees			Outsourcing Employees			Total
	M	W	Total	M	W	Total	M	W	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	0	0	0	0	0	0	0
Sr. General Manager	0	0	0	1	0	1	0	0	0	1
General Manager	8	1	9	0	0	0	0	0	0	9
Senior Manager	5	1	6	0	0	0	0	0	0	6
Area Manager	0	0	0	0	0	0	0	0	0	0
Manager	17	5	22	0	0	0	0	0	0	22
Branch Manager	0	0	0	0	0	0	0	0	0	0
Assistant Manager	6	1	7	0	0	0	0	0	0	7
Supervisor	10	10	20	0	0	0	0	0	0	20
Head	0	0	0	0	0	0	0	0	0	0
Senior Staff	6	3	9	0	0	0	0	0	0	9
Staff	12	6	18	0	0	0	0	0	0	18
<b>Total</b>	<b>64</b>	<b>27</b>	<b>91</b>	<b>7</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>98</b>

Information:

M : Man

W : Woman

• Based on Age

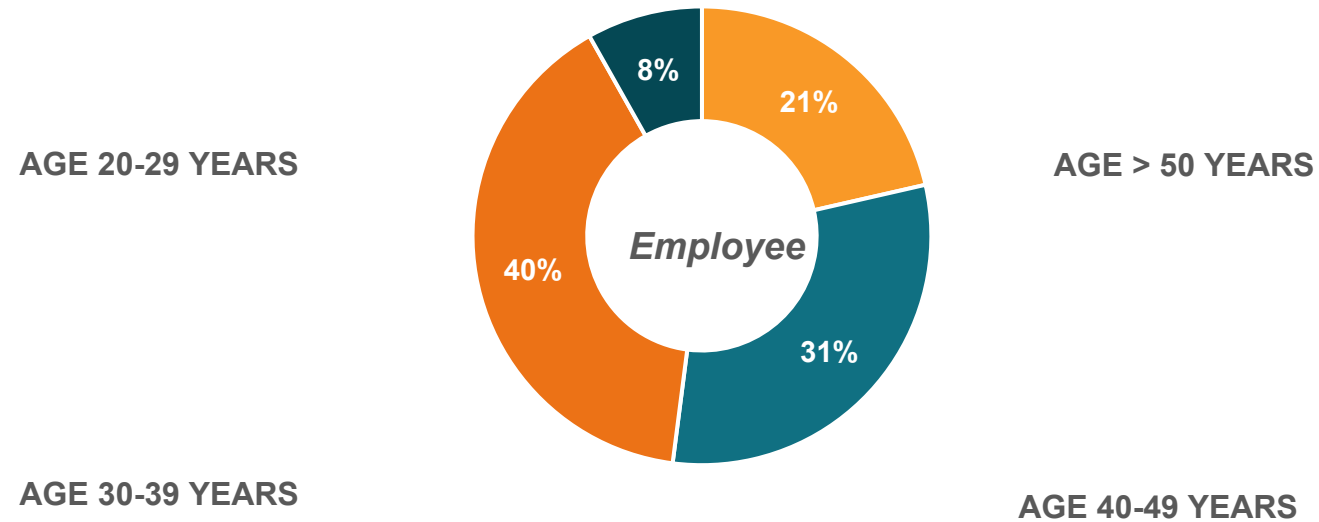
(As of December 2025)

Age	Permanent employee			Contract employees			Outsourcing Employees			Total
	M	W	Total	M	W	Total	M	W	Total	
○ >50 Years	14	1	15	6	0	6	0	0	0	21
○ 40-49 Years	24	5	29	1	0	1	0	0	0	30
○ 30-39 Years	22	17	39	0	0	0	0	0	0	39
○ 20-29 Years	4	4	8	0	0	0	0	0	0	8
○ <20 Years	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>										<b>98</b>

Information:

M : Man

W : Woman



- **Share Ownership Percentage:** In 2025, PT. Arthaasia Finance had no changes in share ownership. The share ownership composition 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%
<b>Total Paid-in Capital</b>	<b>284.000.000.000</b>	<b>100%</b>

- **Operational Area**

Following the completion of the conditional portfolio transfer to PT. Adira Dinamika Multi Finance Tbk., in November 2025, PT. Arthaasia Finance has closed all branch offices and Offices Other Than Branch Offices (KSKC).

**3.4. Brief explanation of products, services and business activities carried out.**

**a. Products and Services**

Individual Customers	Corporate Customers
<ul style="list-style-type: none"> <li>▪ Commercial Vehicle Financing</li> <li>▪ Passenger Car Financing</li> </ul>	<ul style="list-style-type: none"> <li>▪ Finance Lease                             <ul style="list-style-type: none"> <li>➤ Fleet Finance</li> <li>➤ Car Ownership Program</li> </ul> </li> <li>▪ Operating Lease</li> </ul>

**b. Business activities**

Based on the deed of amendment to 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. And also fulfills the provisions of KBLI 2020, namely Conventional Financing Company in KBLI Number 64911 and in accordance with POJK No.35 / POJK.05 / 2018, PT Arthaasia Finance carries out business activities as follows:

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

**3.5. Membership in Institutions and Associations**

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

**3.6. Significant Changes**

PT. Arthaasia Finance has stopped new financing activities since July 2025 and has completed the conditional portfolio transfer to PT. Adira Dinamika Multi Finance tbk., and in November 2025. PT. Arthaasia Finance has implemented the closure of all branch offices and Offices Other Than Branch Offices (KSKC).

## 4. BOARD OF DIRECTORS' EXPLANATION

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With gratitude to God Almighty, PT. Arthaasia Finance presents this sustainability report as a manifestation of its commitment to implementing sustainability principles in its corporate activities..



The ongoing geopolitical uncertainty, particularly in the context of global change and tensions between countries, the Middle East war, and economic fluctuations, continues to add complexity to the implementation of sustainable business for finance companies. Nevertheless, with confidence in the support of all stakeholders and also the controlling shareholder Mitsubishi HC Capital Group ('MHC Group'), PT. Arthaasia Finance remains committed to managing risks carefully, strengthening business integrity, and innovating continuously to realize the company's vision and mission in line with the group's management policies.

In the midst of this situation, PT. Arthaasia Finance takes an active role in achieving the Sustainable Development Goals (SDGs), in line with the MHC group's vision. In implementing sustainable finance, the company establishes a vision, mission, and strategy that aligns with the company's performance, as well as setting clear targets

to support 17 social issues that must be resolved by 2030, which are part of the SDGs. By focusing on social, environmental, and economic values, PT. Arthaasia Finance strives to maximize its potential, while still paying attention to the social and environmental impacts of its operations.

In 2025, PT. Arthaasia Finance is committed to continuing the program launched the previous year to provide operational leasing services for hundreds of electric vehicles. This is also in line with the decarbonization goals of the Indonesian government's policy.

The company believes that collaboration can strengthen the domestic business ecosystem and benefit the community. This program will be continued by companies within the MHC group, which we believe will not only support local companies producing and selling electric motorcycles but also provide easier access for Indonesians to acquire electric motorcycles at flexible and affordable prices.

With a steadfast commitment to sustainability, PT Arthaasia Finance hopes that this report serves not only as a reflection but also as a foundation for continued innovation toward a sustainable future.

Jakarta, 27 April 2026  
PT. Arthaasia Finance

谷口 栄朗

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**Eiro Taniguchi**  
Direktur Utama

## **5. SUSTAINABLE GOVERNANCE**

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### **5.1. Job Description of the Board of Directors, Board of Commissioners and Employees Responsible for 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 responsibilities according to their respective functions as mandated in the Articles of Association and laws and regulations. The Board of Commissioners and the 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 the vision, mission, and sustainability values of PT Arthaasia Finance.

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

All Directors and Commissioners have passed the Fit and Proper Test (Fit, Capability, and Proper) from the Financial Services Authority (OJK). They have also participated in training and received certification in the financing sector from the Indonesian Financial Services Authority (SPPI). Every year, all Directors and Commissioners routinely attend seminars held by the Indonesian Financial Services Association (APPI) and the Financial Services Authority (OJK) as a requirement for sustainability, and this has been reported to the Financial Services Authority (OJK).

All employees, from one level below the Directors to the staff level, particularly in the collections department, have certifications stipulated by the Financial Services Authority (OJK). Staff and supervisors from the collections department hold professional certification in financing collections, and all managers hold basic managerial certification.

PT. Arthaasia Finance ensures that employees participate in training that supports sustainable principles, such as the following:

No	Training material	Training Time	Training Place	Training Institution
1	APPI Sustainable Finance Seminar	4 July 2025	Jakarta	APPI
2	Sustainable Finance Action Plan (RAKB) Report Workshop	31 October 2025	Jakarta	APPI

This training aims to encourage finance companies to implement environmentally friendly practices, create sustainability reports, and prepare Sustainable Finance Action Plans (RAKB).

**5.3. Company Procedures in Identifying Sustainability Actions**

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

a. Principles of Sustainable Finance through Good Corporate Governance.

- 1) Good Corporate Governance (GCG):** Commitment to Implement Good Corporate Governance, in accordance with POJK Number 30/POJK.05/2014, namely that PT Arthaasia Finance has committed to always refer to the applicable regulations in every process of the Board of Directors and Board of Commissioners' activities in carrying out sustainable business practices and submitting reports according to the specified schedule to the OJK. The principles of Good Corporate Governance in question are transparency, accountability, responsibility, independence and equality - fairness.
- 2) Governance Strategy :** PT Arthaasia Finance's management in implementing sustainable governance applies zero misconduct and emphasizes punishment and rewards for violators so that the achievement of the company's mission and vision can remain sustainable for the implementation of Sustainability with a process that refers to the rules.
- 3) Implementation of Governance :** The ultimate goal of an effective and sustainable Governance Strategy to support the achievement of prudent business transformation goals through intelligent and measurable risk management. The effectiveness of PT. Arthaasia Finance's system and GCG is expected to be able to create value for stakeholders in order to realize sustainable company 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 continuously and internal audit control supervision.

**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 whose duty is to supervise, and the Board of Directors whose function is to manage the Company's operations and business. This structure is in accordance with Law No. 40 of 2007 concerning Limited Liability Companies. Regarding detailed descriptions regarding 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 of 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 financial management.

b. Controlled Risk Management

The risk governance of PT. Arthaasia Finance in 2025 has been implemented with reference to POJK. 42 of 2024 concerning the Implementation of Risk Management for Financing Institutions, Venture Capital Companies, Microfinance Institutions, and Other Financial Services Institutions. The implementation of Risk Management aims to maintain the capital of PT. Arthaasia Finance, increase the value of PT. Arthaasia Finance, optimize the risk-return profile, support the decision-making process and protect the reputation of PT. Arthaasia Finance. The results of this implementation are reflected in the Self Assessment for the Assessment of the Risk Profile factors in 2025, and PT. Arthaasia Finance can still maintain a risk profile rating of 1, namely Low. The assessment for the Risk Profile includes 8 (eight) risk profiles, namely: Strategic 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 the Inherent factors, there is also a Quality of Risk Management Implementation (KPMR) factor with a Strong / Strong assessment result.

#### 5.4. Stakeholders

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

Stakeholders		Relevance to Stakeholders	Interests for the Company	Communication Media
Shareholders	<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. BOT Finance Indonesia</li> </ul>	<ul style="list-style-type: none"> <li>○ Business continuity</li> <li>○ Implementation of corporate governance</li> <li>○ Performance growth</li> <li>○ Company dividends</li> </ul>	Support and feedback for companies	<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>○ Stronger collaboration between departments or divisions</li> <li>○ Career development opportunities are open to all employees</li> </ul>	Establishing working relationships and partnerships that play an important role as actors and goals for the Company's progress.	<ul style="list-style-type: none"> <li>○ Website</li> <li>○ Email</li> <li>○ LKS Bipartite</li> </ul>
Consumer		Customer satisfaction from company services and services	Company business continuity	<ul style="list-style-type: none"> <li>○ Website</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 corporate governance.</li> <li>○ Supervision for the company.</li> </ul>	<ul style="list-style-type: none"> <li>○ Annual Report</li> <li>○ Monthly Report</li> <li>○ Socialization</li> <li>○ OJK Seminar</li> <li>○ Website</li> </ul>
Association	Association of Indonesian Financing Companies	Openness, Transparency and information of financing companies	Communication media facilities for financing companies	<ul style="list-style-type: none"> <li>○ Monthly Bulletin</li> <li>○ Socialization</li> <li>○ APPI Seminar</li> </ul>

**5.1. Problems faced in the development and impact on the implementation of sustainability.**

- a) Lack of education and public understanding about the importance of sustainability leads to high levels of environmentally unfriendly consumption, such as the use of single-use plastics and low recycling rates.
- b) Difficulties in quantitatively measuring environmental, social, and governance (ESG) impacts in financing portfolios.
- c) There is still a need for adequate infrastructure support in the government's efforts to promote automotive products that use new renewable energy (such as electric cars/motorbikes), so that the public is willing to accept automotive products with new renewable energy.

## 6. SUSTAINABLE PERFORMANCE

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

In line with the policy of Mitsubishi HC Capital Inc., a member of the Mitsubishi Corporation Global Group, Mitsubishi HC Capital Inc.'s headquarters believes that achieving the SDGs requires support for three key sustainability issues: environmental, social, and economic. Mitsubishi HC Capital Inc. recognizes the role it is expected to play in achieving the SDGs, and believes that Mitsubishi HC Capital Inc. and PT. Arthaasia Finance will make every effort to help make progress towards the SDGs.

### 6.2. 3-Year Economic Performance

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

To build a culture of sustainability at PT. Arthaasia Finance, we conduct the following annual activities:

- **Sustainable Financing:** The proportion of financing allocated to the micro, small, and medium enterprise (MSME) sector or the environmentally friendly sector.
- **Implementation of the Sustainable Finance Action Plan (RAKB):** A Sustainable Finance Action Plan that demonstrates the company's commitment not only to profit but also to environmental and social impact.
- **Training Employee Training:** Aims to provide work-related training and development for human resources (HR) to improve employee quality/performance, thereby contributing to the company's progress.

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

Description	Years		
	2023	2024	2025
Total Assets	2,830,490,171,073	2,496,246,408,858	415,997,342,514
Productive Assets	2,830,490,171,073	2,496,246,408,858	415,997,342,514
Credit/Financing	2,422,028,758,036	2,041,081,933,181	192,810,931,693
Third-Party Funds	2,509,784,078,080	2.147,556,298,961	92,301,000,000
Operating Income	429,778,463,762	395,695,082,546	313,416,352,201
Operating Expenses	464,003,371,641	474,356,963,728	810,855,981,278
Net Profit	-33,985,421,326	-76,715,616,049	-550,355,155,390

**PT ARTHAASIA FINANCE**  
Sustainability Report for the Year 2025

Description	Years		
	2023	2024	2025
Performance Ratio			
Adequacy Ratio Minimum Capital	21.93%	24.30%	353.78%
NPF Gross	3.72%	4.04%	1.36%
NPF Net	2.49%	1.96%	0.05%
Return on asset (ROA)	-1.14%	-3.07%	-118.71%
Return on Equity (ROE)	-14.79%	-29.46%	-242.60%
Net Interest Margin (NIM)	5.89%	11.08%	5.63%
(BOPO)	107.96%	119.88%	258.72%

c. Portfolio Performance

Description	Years		
	2023	2024	2025
Number of Products that meet the criteria for sustainable business activities			
a. Financing Distribution Plan	1,229,500,000,000	1,222,500,000,000	376,629,681,252
b. Financing Distribution	1,198,241,362,974	728,981,844,782	376,629,681,252
c. Portfolio Performance	2,422,028,758,036	2,041,081,933,181	192,810,931,693
Percentage of company financing/financing distribution plan	97%	60%	100%
Total productive assets of sustainable business activities			
a. Total credit/financing for sustainable business activities	996,294,970,063	503,145,306,140	104,887,644
b. Total Non-credit/non-sustainable business activity financing	1,425,733,787,973	1,537,936,627,041	192,706,044,049
Percentage of total credit/financing for sustainable business activities to total company credit/financing.	41.14%	24.65%	0%

### 6.3. Social Performance

#### a. Company Commitment

PT. Arthaasia Finance is committed to human and community aspects, including employee development (training), providing compensation/CSR, and fair employment practices.

- **Human Resources Development:** Internal/External training, workshops and webinars to improve employee competency.
- **Corporate Social Responsibility (CSR):** Providing assistance and community empowerment programs.

#### b. Employment

As of December 2025, PT. Arthaasia Finance has 24 branch offices and 3 Non-Branch Offices (KSKC). In carrying out its business activities, there are no human rights violations (such as forced labor, child labor, discrimination against the socially vulnerable, or actions that violate human dignity). All employees at PT. Arthaasia Finance are valued partners who play a vital role in supporting the company. We strive to build a work environment where a diverse group of employees can actively utilize the differences in their attributes, work experiences, and values and fully demonstrate their abilities. This work environment will lead to the sustainable growth of PT. Arthaasia Finance.

By proactively ensuring workplace safety, promoting employee physical and mental health, implementing flexible work styles, and investing in education to develop employee skills, we will create an environment that can maximize the potential of our employees. Furthermore, we consider it important to strive to create a workplace that respects diverse values, and where all employees can feel a sense of purpose, passion, and satisfaction as they strive to demonstrate their abilities.

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

No	Training Materials	Training Methods	Training Time	Place	Resource Person/Training Institution	Number of participants
1	Training Sales Unit	In House Training	14 & 17 January 2025	Jakarta & Yogyakarta Branch	Internal Trainer & HRD	86 Persons
2	Training Legal	Outhouse Training	14 January 25	Jakarta	Hukum Online	3 Persons
3	Training APU PPT	Outhouse Training	23 January 25	Jakarta	APPI	2 Persons
4	Basic Managerial Certification	Outhouse Training	23 January 25	Jakarta	APPI / SPPI	1 Person
5	Brevet A & B Course	Outhouse Training	02 January 25	Jakarta	APPI / SPPI	1 Person
6	Kick Off Meeting 2025 & PD Award 2024	Inhouse Training	21 February 25	Jakarta	CSC & HR Division	70 Persons
7	Seminar on OJK's 2025 Policy Direction and the New Government's Economic Growth Strategy	Outhouse Training	04 February 25	Jakarta	APPI	3 Persons
8	Training CST - Basic Corp. Secretary	Outhouse Training	06 February 25	Jakarta	Mahaka Institute	2 Persons
9	Risk Management Certification - One Level Below Directors	Outhouse Training	12 February 25	Jakarta	APPI / SPPI	1 Person
10	New Manager Training	In House Training	18 February 25	Jakarta	MDS Consulting	12 Persons

No	Training Materials	Training Methods	Training Time	Place	Resource Person/Training Institution	Number of participants
11	Financing Expert Certification	Outhouse Training	27 February 25	Jakarta	APPI / SPPI	1 Person
12	Basic Managerial Certification	Outhouse Training	23 January 25	Jakarta	APPI / SPPI	2 Persons
13	Credit Analyst Training	Outhouse Training	24 March 25	Jakarta	APPI / SPPI	2 Persons
14	Basic Managerial Certification	Outhouse Training	23 January 25	Jakarta	APPI / SPPI	1 Person
15	Seminar on OJK's 2025 Policy Direction and the New Government's Economic Growth Strategy	Outhouse Training	04 February 25	Jakarta	APPI	3 Persons
16	Collection Certification	Outhouse Training	26 May 25	Jakarta	APPI	4 Persons
17	Workshop Anti-Fraud Strategy and Awareness	Outhouse Training	19 & 20 June 2025	Jakarta	APPI	1 Person
18	APPI Sustainable Finance Seminar	Outhouse Training	04 July 2025	Jakarta	APPI	3 Persons
19	Managerial SPPI Extension Exam	Outhouse Training	24 July 2025	Jakarta	SPPI	1 Person
20	Complaints and Consumer Protection Training for Financial Services & PJOK Sector	Outhouse Training	14 August 2025	Jakarta	MDP Consulting	3 Persons

No	Training Materials	Training Methods	Training Time	Place	Resource Person/Training Institution	Number of participants
21	Consumer Protection (OJK Regulation No. 22 of 2023 & OJK Circular Letter No. 18/SEOJK.08/2024 Economic Outlook 2026 Completing Worksheets and Preparing Self-Assessments)	Outhouse Training	21 August 2025	Jakarta	Rintisan Gagas Management	2 Persons
22	APPI Seminar Economic outlook 2026	Outhouse Training	02 September 2025	Jakarta	APPI	3 Persons
23	Carreer Transition Programme	Outhouse Training	10 September 2025	Jakarta, Surabaya & Yogyakarta	NBO Indonesia	422 Persons
24	National Seminar on Resilience & Turnaround: Indonesia's Economic Direction	Outhouse Training	28 October 2025	Jakarta	APPI	2 Persons
25	Sustainable Finance Action Plan (RAKB) Report Workshop	Outhouse Training	31 October 2025	Jakarta	APPI	2 Persons
26	International Seminar Strengthening Multifinance Resilience Amidst Economic Slowdown and Regulatory Shift	Outhouse Training	12 December 2025	Tokyo - Jepang	APPI	1 Person

c. Society

- Information on Activities that Have Positive and Negative Impacts on Society

PT. Arthaasia Finance has carried out financial literacy and education activities in collaboration with :

- PGRI 1 Salatiga Vocational School, Jalan Nakula Sadewa 1 No. 1, Kembangarum Village, Sidomukti District, Salatiga City, Central Java Province in the first semester.
- In the second semester, it was held at the Tipar Kidul Village Office, Jl. Ajibarang–Wangon, Tipar Kidul Subdistrict, Ajibarang District, Banyumas Regency, Central Java Province.

This activity was carried out with the aim of increasing knowledge and confidence in the community so that they have the ability to manage their finances better.

Information table of activities that impact the community.

Name of Group/Business Partner	Location	Type of activity	Number of participants
Students	Salatiga City, Central Java	Financial Literacy and Education	110 Participants
UMKM Group	Banyumas Regency, Central Java	Financial Literacy and Education	91 Participants

- Public Complaints

No	Types of Financial Transactions	Finished		In the process		Not completed		Total
		Jumlah	%	Jumlah	%	Jumlah	%	
1	Financial Information Service System	11	100%	-	-	-	-	11
2	Collateral/Guarantee Issues	2	100%	-	-	-	-	2
<b>Total</b>		<b>13</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13</b>

In 2025, PT. Arthaasia Finance received a total of 13 complaints from consumers regarding the financial services provided. Information on these complaints has also been submitted semi-annually 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 unresolved. Based on transaction categories, the most frequently reported complaint throughout 2025 was SLIK. PT. Arthaasia Finance has followed up on all complaints and resolved disputes effectively and efficiently.

d. Social and Environmental Responsibility (TJSL) Activities

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 2025, PT Arthaasia Finance held two financial literacy events to support Indonesia's National Financial Literacy Strategy, aiming to create an Indonesian society with a high financial literacy index. These financial literacy events were held:

1) In the first semester of 2025, PT. Arthaasia Finance in collaboration with



SMK PGRI 1 Salatiga, Sidomukti District, Salatiga City, Central Java Province, held Financial

Literacy on June 13, 2025 at SMK PGRI 1 Salatiga, Sidomukti District, Salatiga City, Central Java Province with a total of 110 participants.

2) Implementation of Financial Literacy in the second semester of 2025 in collaboration with the Tipar Kidul Village Office, Ajibarang District,



Banyumas Regency, Central Java Province on October 3, 2025 at the Tipar Kidul Village Office,

Ajibarang District, Banyumas Regency, Central Java with a total of 91 participants. This activity is also a routine activity of PT Arthaasia Finance as a form of concern for creating a well-literate Indonesian society in using products and/or services of financial service institutions.

- **Environmental Sector:** The Climate Village Program (PROKLIM) Mentoring Activity in Banguntapan Village was held for two days, on September 19–20, 2025, as a result of collaboration between PT. Arthaasia Finance (AAF) through the Corporate Social Responsibility (CSR) scheme, the Climate Smart Generation Foundation (GCI) as the activity implementer, and the Center for Climate Change and Disaster Studies (PUSPIK) of the Islamic University of Indonesia. This activity is designed to strengthen community capacity in dealing with the impacts of climate change through an educational, participatory, and practical approach that aligns with the PROKLIM standards of the Ministry of Environment and Forestry (KLHK).

Over the two days of implementation, the activity was attended by



approximately 20–25 participants each day, consisting of village officials, hamlets, neighborhood cadres, PKK

representatives, community leaders, hamlet youth, and representatives from 11 hamlets in Banguntapan Village. This cross-group involvement enabled a process of collective learning and deeper collaboration, so that mentoring did not stop at delivering material, but also resulted in a shared commitment to concrete actions at the hamlet level.

The main objective of this activity is to assist 10 hamlets in developing initial PROKLIM actions and to strengthen one hamlet that has already made progress, namely Plumbon, so that it is increasingly ready to move towards PROKLIM Lestari. In addition, this activity aims to map the baseline readiness of each hamlet in the aspects of adaptation, mitigation, and environmental institutions; and to prioritize activities that can form the basis for developing sustainable climate actions in each region. This assistance is also designed to strengthen climate literacy, improve technical capabilities, and encourage the formation of environmental institutions at the hamlet level.

Several key achievements from this activity include the development of a PROKLIM baseline for 11 hamlets, the implementation of intensive workshops on climate change adaptation and mitigation, hands-on practice of simple technologies such as composting, biopores, and rainwater harvesting, and the

development of short- and medium-term priority plans by each hamlet. Furthermore, this activity successfully facilitated open dialogue between the community, village government, academics, and CSR partners, resulting in a shared understanding to strengthen steps towards a Sustainable PROKLIM. The baseline assessment results revealed highly varied levels of hamlet readiness. Plumbon Hamlet emerged as the most prepared—having routine activities, adequate documentation, an active waste bank, and a stable institutional structure. Meanwhile, most other hamlets demonstrated significant needs in terms of documentation, institutional arrangements, and consistency of environmental activities. Some hamlets had initiatives in place, but these were not well documented and therefore did not meet the SRN PROKLIM



indicators.

These findings provide an important basis for establishing priorities for further mentoring.

From a technical perspective,

the activities provided participants with a deeper understanding of PROKLIM indicators, the National Registry System (SRN) registration mechanism, and the types of supporting evidence required for verification. Participants also received hands-on training on adaptive-mitigative technologies that can be implemented at the household and hamlet levels. Field practice activities such as rainwater harvesting (PAH), household composting, and biopore construction were among the most sought-after aspects because they provided a concrete illustration of low-cost climate solutions that could be readily replicated.

Thus, the Banguntapan PROKLIM mentoring activity is a strategic step in building a strong foundation towards a climate-resilient village. This collaboration demonstrates that multi-stakeholder engagement—CSR, academics, village government, and the community—can produce measurable and sustainable change. This report serves as valuable documentation of achievements, challenges, and follow-up directions that can serve as a reference for developing PROKLIM in other regions in Indonesia. Key achievements from this activity include the development of a PROKLIM baseline for 11 hamlets, intensive workshops on climate change adaptation and

mitigation, hands-on practice of simple technologies such as composting, biopores, and rainwater harvesting, and the development of short- and medium-term priority plans by each hamlet. Furthermore, this activity successfully facilitated open dialogue between the community, village government, academics, and CSR partners, resulting in a shared understanding to strengthen the path towards a Sustainable PROKLIM.

- **Social Community Sector:**

- CSR activity program in the social community sector in 2025 PT. Arthaasia Finance provided facilities in the form of 2 printer units to SMK PGRI 1 Salatiga, Sidomukti District, Salatiga City, Central Java Province.



- In the second semester, PT. Arthaasia Finance provided 1 printer unit to the Tipar Kidul Village Office, Ajibarang District, Banyumas Regency. Central Java Province. To help improve efficiency and administrative services for the public



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

No	Types of TJSL Activities	SDGs goals	Explanation
1	Climate Village Program Mentoring	<i>Climate Action</i> <i>Quality Education</i>  	<ul style="list-style-type: none"> <li>➤ To reduce disaster risks, protect ecosystems, and create a better future.</li> <li>➤ To understand the importance of protecting the environment.</li> </ul>
2	Printer Donation	<i>Partnerships to achieve the Goal</i> 	Carrying out company obligations as a form of concern for the community.
3	Financial Literacy	<i>Quality Education</i> 	This is done to educate the public about the importance of managing finances.

**6.4. Environmental Performance**

a. Environmental Costs Incurred

PT. Arthaasia Finance budgets TJSL 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 paper, water, or electricity usage in volume form; instead, it records the monthly costs incurred at both branch offices and the head office. Below, we present the electricity costs incurred at the head office.

Head Office Electricity Cost Table

Years	2023	2024	2025
Electricity cost	Rp 442,395,906	RP 435,447,729	RP 439,162,700

- Energy Efficiency Efforts and Achievements Made

PT. Arthaasia Finance always supports sustainable finance actions by carrying out efficiency in fuel oil (BBM), paper, water, electricity and promoting the decarbonization of electric vehicles.

**6.5. Environmental Performance for Financing Companies Whose Business Processes Are Directly Related to the Environment**

- a. **Environmental Performance:** Commitment in the environmental sector is realized through the use of energy and materials in operational activities, the company does not record the use of paper, water and electricity in the form of volume, recording is done in the form of costs incurred each month at branch offices and head offices.
- b. **Activities or Operational Areas that Generate Positive and Negative Impacts on the Environment:** PT. Arthaasia Finance continues to support the 17 SDGs, particularly the Infrastructure, Industry, and Innovation goals. These goals are reflected in the financing we channel to sectors that support the SDGs. While PT. Arthaasia Finance currently still channels financing to the mining sector, we continue to strive to increase financing to sectors that support the SDGs.
- c. **Biodiversity:** Until 2025, PT. Arthaasia Finance supports the Conservation of Biodiversity by providing financing to 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:** Make electricity use more efficient during break times by turning off lighting equipment/lamps, reducing water and paper use.
- e. **Waste and Effluent:** PT. Arthaasia Finance continues to encourage the implementation of non-cash payments/transactions considering the positive impact of non-cash transactions is reducing paper use.

**6.6. Responsibility for Sustainable Financial Product or Service Development**

Until August 2025, PT. Arthaasia Finance remains committed to developing products and services that support sustainability programs:

a. Innovation and Development of Sustainable Financial Products and Services

Our product and service innovation and development are as follows:

- 1) **Interest Subsidy Program:** Providing interest relief to prospective customers in collaboration with Sole Brand Holder Agents (ATPM), namely:
  - Krama Yudha Tiga Berlian Motors (KTB)
  - Isuzu Astra Motors Indonesia (IAMI)
  - Hino Motor Sales Indonesia (HMSI)
- 2) **Insurance Subsidy Program:** Provides relief on insurance premium payments to prospective customers in collaboration with Sole Brand Holder Agents (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 provided that they achieve the set targets.
- 4) **Dealer Gathering Program:** Providing support and participation in events organized by Dealers that aim to promote PT. Arthaasia Finance's programs, products, and services.

b. Number and Percentage of Products and Services Evaluated

We collaborate with insurance companies such as Sampo and MSIG to mitigate the risk of loss and accidents. Our assets are 100% covered by insurance.

The following is a list of consumers who filed insurance claims in 2025:

Insurance Company	Lost	Accident
Sampo	18	2
MSIG	3	2

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"> <li>➤ Banking Transactions</li> <li>➤ Other third-party payment services</li> </ul> <p>PT. Arthaasia Finance does not accept cash installments. This has a positive impact on the company, namely the elimination of installment form slips, which reduces paper usage.</p>	<p>By expanding cashless payments, we reduce crime (e.g. theft, robbery, burglary), which is a social problem.</p>

d. Number of Products Recalled

PT. Arthaasia Finance has ceased new financing activities since July 2025 and has completed the conditional portfolio transfer to PT. Adira Dinamika Multi Finance tbk.,

e. Customer Satisfaction Survey

Customer satisfaction is a state of being satisfied with the desires, expectations, and needs of customers. A service is considered satisfactory if it meets customer needs and expectations. Throughout 2025, we conducted a customer satisfaction survey with 30 respondents, and all respondents stated 100% satisfaction with the service provided by our customer service. This level of satisfaction reflects the responsiveness, information, and helpfulness of our service in handling customer inquiries and complaints.

## 7. FEEDBACK SHEET FOR READERS

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Thank you for reading PT. Arthaasia Finance's 2025 Sustainability Report. To achieve better reporting quality in the coming year, we welcome suggestions, criticisms, and advice from readers and users of this report. PT. Arthaasia Finance is committed to continuously improving its sustainability performance and providing the best for its stakeholders.

### **Profil**

Name : .....

Address : .....

Phone/ Handphone : .....

Please select the most appropriate answer to the questions below:

1. Was this report useful to you?
  - Agree
  - Disagree
  - Don't know
2. Is this report understandable/easy to understand?
  - Agree
  - Disagree
  - Don't know
3. Does this report reflect PT. Arthaasia Finance's performance in contributing to sustainable development?
  - Agree
  - Disagree
  - Don't know

We appreciate your feedback and suggestions.

Please send this form to:

**PT. Arthaasia Finance**

Business Park Kebon Jeruk 5<sup>th</sup> floor  
Jl. Raya Meruya Ilir No. 88 Kebon Jeruk  
Jakarta Barat 11620  
Phone: 021-589 08190

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

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