

## Environment and Social Impact Corporate Audit Summary (11 March 2016)

Issuer	PT Mitra Pinasthika Mustika Finance (“MPMF”)
Relevant Business Activities (“RBA”)	Financial services (consumer financing of two and four wheels, leasing of heavy equipment and machinery). This activity is not listed under CGIF’s Prohibited Investment Activities List.
Countries of Operations	Indonesia
ESMS Category	General Corporate Finance-3
<p><b><u>Summary of Audit Findings</u></b></p> <p>MPMF’s overall environmental and social exposures are considered low due to the nature of its consumer financing and leasing activity. The company provides financing services to its customers to purchase automobiles and lease equipment enhancing the affordability of vehicle ownership.</p> <p>This activity comes under “financial service activities, except insurance and pension funding” which has “low” risk levels on both “Environmental and Health &amp; Safety” and “Social / Labor” under CGIF’s Safeguard Standards classification. MPMF operates in Indonesia which has adequate regulations and laws on environmental and social safeguard.</p>	

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