

Environment and Social Impact Corporate Audit Summary (11 December 2013)

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

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