

Statement on Donations & Charitable Contributions

At uab bank, we believe in giving back to society where we do business. We state in the Vision of the Bank:

"Our Purpose is to lead the way towards a better Myanmar, humanising banking, connecting people, creating opportunities and changing lives."

Our fundamental values- **Connect, Create, Change** guides us to make the world a better place to live in. Being in the financial services industry and using our reach and size for the better good, we are working with stakeholders to forge an inclusive and equitable society.

Through philanthropy, partnerships and employee participation, we strive to contribute holistically to communities.

Our Priority Areas

Basic needs

In December 2017, uab launched the “Be The Change Myanmar” initiative that represents our commitment to driving change for a better Myanmar, specifically focusing on empowering women and children. We believe uab must operate responsibly and be committed to the community we are in.

Since December 2017, we have embarked in several children and youth projects including projects in blind children’s homes, feeding the needy, child workers support, youth development project and sponsoring of a young female athlete.

Our programmes look to prioritise basic needs and enriching lives as the main stay of the “Be The Change Myanmar” initiative.

On 22nd May 2020, we announce the raising of MMK 80.2 million for COVID-19 prevention and support projects, raised through the Sai Sai Pay App. This was Myanmar’s first fund-raising project through crowd funding via a digital wallet. uab bank also contributed substantially monetarily towards the cause. We will similarly in future, look to championing social giving through digital platforms

Diverse and Inclusive Workforce

At uab bank, we understand the importance of diverse and inclusive workforce in decision making, employee engagements and problem solving, among others. We treat our people with care and respect and nurture them through our development and welfare programmes

- **Internship Opportunities:** Each year we provide internship opportunities to students who are in final year of their undergraduate program. In Financial Year 2018-2019, we provided internship opportunities to 6 students. Further, going forward with the developed facilities at the new

workspace at uab Towers@Times City, we have committed ourselves to provide internship opportunities to many more students.

- **Youth Employment:** At uab bank, we believe that youth employment is pivotal for the growth of the company and comprehension of the rapidly changing banking business models. We provide employment opportunities to young budding talents. At the end of the Financial Year 2018-2019, 39% of the total workforce was represented by employees, who are less than 30 years of age.

Housing Opportunities

Access to affordable financing for homeownership remains a significant obstacle in our communities. We support and increase access to financing in order to enable low- and moderate-income individuals and families to have homeownership.

The Bank also encourages homeownership amongst employees and provides staff housing loans to this end.

Guiding Principles

Our giving is guided by the following principles:

- uab bank Limited and group companies will implement and execute charitable programs with integrity and in compliance with financial transparency laws, local regulations and industry codes of conduct.
- Funding is provided to eligible institutions, organizations and deserving individuals nominated through program guidelines, and not to political organizations. Further, they must be based on serving communities in Myanmar.
- Partnerships and employee participation are encouraged to ensure inclusiveness and maximum impact.
- Giving must be directed to priority areas and where positive impact is high.