

GRI CONTENT INDEX 2019

The GRI Content Index provides an overview of the material sustainability-related disclosures contained in the Annual Report 2019, Website as well as in other sources. We report in accordance with the Global Reporting Initiative’s GRI Standards (core option) including the specific Sector Disclosures for the Financial Service Sector. Information can either be found on the referenced pages in the report, via links or directly in this table.

UNIVERSAL STANDARDS

ORGANISATION PROFILE

Disclosure	URL(s)	Omissions
102-1: Name of the Organization	Direct Response: uab bank Limited	
102-2: Activities, brands, products, services	Direct Response: https://www.uab.com.mm/ Annual Report 2019, Overview of uab-Who we are, What We Do, Page 9 to 14	
102-3: Location of Headquarters	Direct Response: Yangon, Myanmar	
102-4: Location of Operations	Direct Response: Myanmar https://www.uab.com.mm/location/branches	
102-5: Ownership and Legal Form	Direct Response: Private Company Limited by Shares.	
102-6: Market Served	Direct Response: Geographical Location: Myanmar Sectors: All subject to exclusion list Customers: All subject to exclusion list	
102-7: Scale of Organization	Direct Response: Annual Report 2019, Overview of uab-Who We Are, Page 09 to 12 Available at: https://www.uab.com.mm/uab-annual-report-2019/	

	<p>Direct Response: Total Employees (Permanent): 1848 Male: 907 Female: 941 New Recruitment: 232 Attrition: 414</p>
102-8: Information on Employee and Other Workers	<p>The above figures include Security Staffs and Maintenance Staffs who have renewable contract of 1 year.</p>
102-9: Supply Chain	<p>Direct Response: Not Material</p>
102-10: Significant Changes to the Organization and its supply chain	<p>Direct Response: The Bank shifted its Head Office to Level 21, uab Tower @ Times City, Kyun Taw Road, Kamayut Township, Yangon</p>
102-11: Precautionary Principles or Approach	<p>Direct Response: We apply precautionary approach to environment and social risk management striving to anticipate, mitigate, and avoid environmental and social risk.</p>
102-12: External Initiatives	<p>Direct Response: Voluntary Initiatives are</p> <ol style="list-style-type: none"> Internal Exclusion List Initiative to formulate Environmental, Social and Governance Policy Vendor Code of Conduct Statement on Human Rights
102-13: Membership of Associations	<p>Direct Response: uab bank participates in industry associations representing financial activity such as Myanmar Banks Association, Myanmar Economic Forum, UMFCFI et al.</p>

STRATEGY

102-14: Statement from senior decision maker	Annual Report 2019, Sustainability Statement, Board Statement on Sustainability, Page 89 Annual Report 2019, Corporate Governance Overview Statement, Page 49 to 64
102-15: Key impacts, risks, and opportunities	Annual Report 2019, Sustainability Statement, Materiality Assessment, Page 90 to 93 Annual Report 2019, Risk Management Report, Page 72 to 80 Also available at: https://www.uab.com.mm/strategy/materiality-assessment/ https://www.uab.com.mm/uab-annual-report-2019/

ETHICS AND INTEGRITY

102-16: Values, principles, standards, and norms of behavior	Direct Response: Our values and beliefs guide our behavior. They help us to conduct business with utmost integrity, to create a long-term value for shareholders and to nurture best talent. We maintain an unwavering focus on serving our clients effectively. At the same time, we work to constantly improve our processes and encourage accountability and entrepreneurial drive. Vendor Code of Conduct Code of Ethics Available at: https://www.uab.com.mm/responsible-business/compliance/ https://www.uab.com.mm/strategy/stakeholder-engagement/
102-17: Mechanism for advice and concerns about ethics	Code of Ethics

Corporate Governance Overview Statement
Available at: Annual Report 2019, Corporate
Governance Overview Statement, Page 49 to 64
<https://www.uab.com.mm/governance/corporate-governance/>

Statement on Risk Management and Internal
Control & Risk Management Report
Available at: Annual Report 2019, Statement on
Risk Management and Internal Control & Risk
Management Report, Page 65 to 80
<https://www.uab.com.mm/governance/corporate-governance/>

[Anti-Bribery and Corruption Policy](#)
[Whistleblower Protection Policy](#)

Available at:
<https://www.uab.com.mm/responsible-business/compliance/>

GOVERNANCE

Direct Response: The Management Committee is responsible for managing the company. Its' members are jointly accountable for the management of the company. The Management Committee has, as its prime responsibility, the uab bank's strategic management, resource allocation, financial accounting and reporting, risk management, and corporate control. It has 9(nine) members with Christopher Loh as CEO. The Board of Directors appoint, supervise and advise the Management Committee and is directly involved in decisions of fundamental importance to the bank. It works closely with the Management Committee in a cooperative relationship of trust and for the benefit of the company.

102-18: Governance Structure

	<p>https://www.uab.com.mm/about-us/board-of-directors/</p> <p>https://www.uab.com.mm/about-us/senior-management/</p> <p>https://www.uab.com.mm/governance/corporate-governance/</p>
102-19: Delegating Authority	<p>Direct Response: Board of Directors has delegated the authority to Management Committee for the overseeing economic, environmental and social issues encountered by the bank.</p> <p>https://www.uab.com.mm/governance/corporate-governance/</p>
102-20: Executive Level responsibility for economic, environmental and social topics	<p>Direct Response: The Director-Human Resources acts as Sustainability Officer who in turn reports to Management Committee.</p>
102-21: Consulting stakeholders on economic, environmental, and social topics	<p>Direct Response: Our value chain comprises various stakeholders, including clients, investors, employees, and suppliers, as well as governments and regulators, communities, media, and civil society, including as non-governmental organizations (NGOs). We regularly engage with them and listen to feedback to help inform our decisions.</p>
102-22: Composition of the highest governance body and its committees	<p>Direct Response: The Board of Director has 7 members including Senior Non-Executive Independent Director. The Board has established following 5 standing committees:</p> <ul style="list-style-type: none"> Board Advisory & Strategy Committee Board Audit Committee Board Risk Committee Board Credit Committee Board Nomination & Remuneration Committee <p>https://www.uab.com.mm/governance/corporate-governance/</p>
102-23: Chair of the highest governance body	<p>Direct Response: Chairman of Board of Director is U Ne Aung, who is Non-Executive Director.</p>
102-24: Nominating and selecting the highest governance body	<p>Direct Response: Our Board seeks Directors whose complementary knowledge, experience,</p>

	and skills provide a board range of perspectives and leadership expertise in financial services. Further, all board appointees must pass a “Fit & Proper” test and are required to be approved by the Central Bank of Myanmar.
102-25: Conflict of Interest	<p>Direct Response: uab bank’s Conflict of Interest Policy guides all staff and management on conflict of interest.</p> <p>Conflict of Interest Policy</p>
102-26: Role of highest governance body in setting purpose, values, and strategy	Direct Response: Board of Director is responsible for the approval of Environmental Social and Governance Policy and regular review of bank’s Code of Ethics.
102-27: Collective knowledge of highest governance body	Direct Response: Directors are regularly apprised of environmental, social and governance issues encountered by Bank.
102-28: Evaluating the highest governance body’s performance	Direct Response: The Board annually reviews the performance of the Board as a whole and Board Committees. The review is conducted by Non-Executive Directors, guided by Senior Independent Non-Executive Director.
102-29: Identifying and managing economic, environmental, and social impacts	<p>Direct Response: Environmental Social and Governance Policy is currently being formulated with assistance from WWF.</p> <p>Board Risk Committee is responsible for ensuring oversight, governance, and coordination of the management of risk on behalf of Board of Directors.</p>
102-30: Effectiveness of risk management processes	<p>Statement on Risk Management and Internal Control & Risk Management Report</p> <p>Available at: Annual Report 2019, Statement on Risk Management and Internal Control & Risk Management Report, Page 65 to 80</p> <p>https://www.uab.com.mm/governance/corporate-governance/</p>

102-31: Review of economic, environmental, and social topics	Direct Response: Board of Directors will be responsible for the biennial review and approval of ESG Policy.
102-32: Highest governance body's role in sustainability reporting	Direct Response: Director- Finance and Management Committee review the Non-Financial Report. The final responsibility lies with Board of Directors.
102-33: Communicating critical concerns	Direct Response: Board of Directors are apprised of ESG concerns facing the bank as and when they arise.
102-34: Nature and total number of critical concerns	Direct Response: No concerns were raised in the last financial year.
102-35: Remuneration policies	<p>Direct Response: uab bank employs Total Rewards approach comprising:</p> <ul style="list-style-type: none"> • Fixed pay which includes base salary and fixed allowances • Variable pay which rewards employees based on the performance of the Bank, business functions and an employee's individual performance.
102-36: Process for determining remuneration	Direct Response: Remuneration comprises of foundational and performance-based awards. Performance based awards is dependent upon Bank's performance, employee performance, tangible results achieved, and behavior that uphold uab values. No external consultants are involved in the determination of remuneration.
102-37: Stakeholders' involvement in remuneration	Direct Response: Relevant stakeholders are involved in formulation and development of remuneration policy. Since, remuneration practices is confidential within the industry external parties are not consulted.
102-38: Annual total compensation ratio	Direct Response: Confidentiality Constraints: Reasons for non-disclosure

include legal, contractual agreements and competitive advantage.

STAKEHOLDER ENGAGEMENT

102-40: List of Stakeholder's Group	Direct Response: Employees, Interns, Customers, Members of Board of Directors, Vendors, Contractors, Consultants et al.
102-41: Collective Bargaining Agreement	Direct Response: Not Applicable
102-42: Identifying and Selecting Stakeholders	Direct Response: Bank engaged with diverse stakeholders.
102-43: Approach to Stakeholder Engagement	Direct Response: uab bank participates in forums, events, and working groups to engage its stakeholders. We are aware that the interests of shareholders, clients, employees, and the general public can be conflicting, and that we have to negotiate between the interests. We remain open to stakeholder critique and consider this with sensitivity when conducting due diligence and when improving sustainability approach.
102-44: Key Topics and Concerns Raised	Direct Response: Financial Inclusion, Customer Satisfaction, Job Creation and Enterprise Development, Employee Development and Training et al.

REPORTING PRINCIPLES

102-45: Entities included in the Consolidated Financial Statement	Direct Response: uab securities Limited Scope of this Index: uab bank Limited
102-46: Defining report content and topic Boundaries	https://www.uab.com.mm/reports/gri-index/

	Annual Report 2019, Sustainability Statement, Page 92 to 93 Also, can be viewed at: https://www.uab.com.mm/strategy/materiality-assessment/
102-47: List of material topics	
102-48: Restatement of Information	Direct Response: Not Applicable
102-49: Changes in Reporting	Direct Response: Not Applicable
102-50: Reporting Period	Direct Response: 01 October 2018 to 30 September 2019
102-51: Date of most recent report	Direct Response: 2020
102-52: Reporting Cycle	Direct Response: Biennial
102-53: Contact point for questions regarding the report	Direct Response: Questions regarding Sustainability Statement in Annual Report 2019 can be directed to George.koshy@uab.com.mm
102-54: Claims of reporting in accordance with the GRI Standards	Direct Response: This report has been prepared in accordance with the GRI Standards: Core Option.
102-55: GRI Content Index	Direct Response: GRI Content index https://www.uab.com.mm/reports/gri-index/
102-56: External Assurance	Direct Response: The information contained in this report has not been externally assured. (independent assurance statement)

TOPIC SPECIFIC STANDARDS

GRI 200: ECONOMIC TOPICS

GRI 201: ECONOMIC PERFORMANCE

	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-1: Explanation of the material topic and its boundary	https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	https://www.uab.com.mm/strategy/
103-3: Evaluation of Management Approach	https://www.uab.com.mm/strategy/

201-1: Direct economic value generated and distributed	Annual Report 2019, Key Highlights of 2019, Financial Highlights, Page 20 to 22
201-2: Financial implications and other risks and opportunities due to climate change	Direct Response: Bank anticipates impact on lending activity post formulation and implementation of ESG Policy.
201-3: Defined benefit plan obligations and other retirement plans	Direct Response: Not Applicable
201-4: Financial assistance received from government	Direct Response: uab bank did not benefit from direct capital or liquidity assistance from Government of Myanmar

GRI 202: MARKET PRESENCE

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/people/employee-development/
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/people/employee-development/
202-1: Ratios of standard entry level wage by gender compared to local minimum wage	Direct Response: Confidentiality Constraints: Reasons for non-disclosure include legal, contractual agreements and competitive advantage.
202-2: Proportion of senior management hired from the local community	Direct Response: 56%

GRI 203: INDIRECT ECONOMIC IMPACTS

	Annual Report 2019, Sustainability Statement, Page 87 to 104
103-1: Explanation of the material topic and its boundary	https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104
203-1: Infrastructure investment and services supported	Direct Response: Homeownership; Small and Medium Enterprises etc.
203-2: Significant indirect economic impacts	Direct Response: Quantitative or qualitative assessment has not been carried out.

GRI 204: PROCUREMENT PRACTICES

	Annual Report 2019, Sustainability Statement, Page 87 to 104
103-1: Explanation of the material topic and its boundary	https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Vendor Code of Conduct
103-3: Evaluation of Management Approach	Vendor Code of Conduct
204-1: Proportion of spending on local suppliers	Direct Response: Significant percentage of supplies are sourced locally.

GRI 205: ANTI-CORRUPTION

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104
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	https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	AML Policy and Procedure Anti-Bribery and Corruption Policy
103-3: Evaluation of Management Approach	AML Policy and Procedure Anti-Bribery and Corruption Policy Direct Response: Several processes to detect, analyze and prevent corruption are in place. Statement on Risk Management and Internal Control & Risk Management Report Available at: Annual Report 2019, Statement on Risk Management and Internal Control & Risk Management Report, Page 65 to 80
205-1: Operation assessed for risks related to corruption	https://www.uab.com.mm/governance/risk-management/
205-2: Communication and training about anti-corruption policies and procedures	Direct Response: Policy has been communicated internally to all employees. Training on Code of Ethics, which includes training on Policy is required for all employees
205-3: Confirmed incidents of corruption and action taken	Direct Response: None

GRI 206: ANTI-COMPETITIVE BEHAVIOR

	Annual Report 2019, Sustainability Statement, Page 87 to 104
103-1: Explanation of the material topic and its boundary	https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Direct Response: uab bank is committed to conduct business ethically and not to enter any business arrangements that eliminate or distort competition.
103-3: Evaluation of Management Approach	Direct Response: uab bank is committed to conduct business ethically and not to enter any

	business arrangements that eliminate or distort competition.
206-1: Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Direct Response: None

GRI 207: TAX

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Direct Response: Bank's approach is based on three core objectives: <ul style="list-style-type: none"> • Paying our fair share of tax • Effective interaction with tax authorities • Transparency with regard to our tax affairs https://www.uab.com.mm/tax-strategy/
103-3: Evaluation of Management Approach	Direct Response: Statutory Auditor assess the taxes paid by the Bank
207-1: Approach to tax	Direct Response: Bank's approach is based on three core objectives: <ul style="list-style-type: none"> • Paying our fair share of tax • Effective interaction with tax authorities • Transparency with regard to our tax affairs
207-2: Tax governance, control, and risk management	Direct Response: Finance Department oversees the tax related matters
207-3: Stakeholder engagement and management of concerns related to tax	Direct Response: None due to sensitivity of the issue.
207-4: Country- by- country reporting	Direct Response: Not Applicable

GRI 300: ENVIRONMENTAL TOPICS

GRI 301: MATERIALS

	Annual Report 2019, Sustainability Statement, Page 87 to 104
103-1: Explanation of the material topic and its boundary	https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Pages 87 to 104
301-1: Material used by weight or volume	Direct Response: Bank doesn't record the material use by weight or volume.
301-2: Recycled input materials used	Direct Response: Not applicable due to the type of activity conducted.
301-3: Reclaimed products and their packaging materials	Direct Response: Not applicable due to the type of activity conducted.

GRI 302: ENERGY

	Annual Report 2019, Sustainability Statement, Page 87 to 104
103-1: Explanation of the material topic and its boundary	https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104

302-1: Energy consumption within the organization	https://www.uab.com.mm/responsible-business/esg/
302-2: Energy consumption outside the organization	Direct Response: Not Available
302-3: Energy intensity	Direct Response: Not Available
302-4: Reduction of energy consumption	Direct Response: A specific analysis of cause and effect relation for the implemented measures and of the obtained reduction is not available
302-5: Reduction in energy requirements of products and services	Direct Response: Not applicable due to the type of activity conducted.

GRI 303: WATER AND EFFLUENTS

	Annual Report 2019, Sustainability Statement, Page 87 to 104
103-1: Explanation of the material topic and its boundary	https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104
303-1: Interaction with water as a shared resource	Direct Response: Government is responsible for the supply of water.
303-2: Management of water discharge related impacts	Direct Response: Not applicable due to the type of activity conducted
303-3: Water withdrawal	Direct Response: Third Party Water. https://www.uab.com.mm/responsible-business/esg/
303-4: Water discharge	Direct Response: Not applicable due to the type of the activity conducted.
303-5: Water consumption	https://www.uab.com.mm/responsible-business/esg/

GRI 304: BIODIVERSITY

103-1: Explanation of the material topic and its boundary	Direct Response: Not Applicable
103-2: The Management Approach and its components	Direct Response: Not Applicable
103-3: Evaluation of Management Approach	Direct Response: Not Applicable
304-1: Operation sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Direct Response: Not Applicable
304-2: Significant impact of activities, products and services on biodiversity	Direct Response: Not Applicable
304-3: Habitats protected or restored	Direct Response: Not Applicable
304-4: IUCN Red list species and national conservation list species with habitats in areas affected by operations	Direct Response: Not Applicable

GRI 305: EMISSIONS

103-1: Explanation of the material topic and its boundary	Direct Response: Not Applicable
103-2: The Management Approach and its components	Direct Response: Not Applicable
103-3: Evaluation of Management Approach	Direct Response: Not Applicable
305-1: Direct (Scope 1) GHG emission	Direct Response: Not Applicable
305-2: Energy indirect (Scope 2) GHG emissions	Direct Response: Not Applicable
305-3: Other indirect (Scope 3) GHG emissions	Direct Response: Not Applicable
305-4: GHG emissions intensity	Direct Response: Not Applicable
305-5: Reduction of GHG emissions	Direct Response: Not Applicable
305-6: Emissions of ozone-depleting substances (ODS)	Direct Response: Not Applicable
305-7: Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	Direct Response: Not Applicable

GRI 306: EFFLUENTS AND WASTE

103-1: Explanation of the material topic and its boundary	Direct Response: Not Applicable
103-2: The Management Approach and its components	Direct Response: Not Applicable
103-3: Evaluation of Management Approach	Direct Response: Not Applicable
306-1: Water discharge by quality and destination	Direct Response: Not Applicable
306-2: Waste by type and disposal method	Direct Response: Not Applicable
306-3: Significant spills	Direct Response: Not Applicable
305-4: GHG emissions intensity	Direct Response: Not Applicable
306-5: Water bodies affected by water discharges and/or runoff	Direct Response: Not Applicable

GRI 307: ENVIRONMENTAL COMPLIANCE

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104
307-1: Non-compliance with environmental laws and regulations	Direct Response: The Bank has not received any sanctions.

GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 Vendor Code of Conduct
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 Vendor Code of Conduct
308-1: New suppliers that were screened using environmental criteria	Direct Response: Not Material
308-2: Negative environmental impacts in the supply chain and actions taken	Direct Response: Not Material due to the type of the services provisioned by vendors.

GRI 400: SOCIAL TOPICS

GRI 401: EMPLOYMENT

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Pages 87 to 104 Annual Report 2019, Human Capital Report, Pages 81 to 86 https://www.uab.com.mm/people

	Annual Report 2019, Sustainability Statement, Page 87 to 104 Annual Report 2019, Human Capital Report, Page 81 to 86
103-3: Evaluation of Management Approach	https://www.uab.com.mm/people
401-1: New employee hires and employee turnover	Direct Response: New Hires: 232 Turnover: 414
401-2: Benefits provided to full-time employees that are not provided to temporary or part-time employees	Direct Response: Welfare Allowances (Marriage, Childbirth, Surgery, Funeral) Concessional Loans/ Products
401-3: Parental leave	Direct Response: No. of Employees who took parental leave: Male: Not Provided Female: 27

GRI 402: LABOR/MANAGEMENT RELATIONS

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 Statement on Employee Relations
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 Statement on Employee Relations
402-1: Minimum notice periods regarding operational changes	Direct Response: The Bank has not established any minimum period to give prior notice relating to the organizational change.

GRI 403: OCCUPATIONAL HEALTH AND SAFETY MANAGEMENT APPROACH DISCLOSURES

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	https://www.uab.com.mm/people/work-life-balance/
103-3: Evaluation of Management Approach	https://www.uab.com.mm/people/work-life-balance/
403-1: Occupational health and safety management system	Direct Response: No formal health and management system is in place due to the type of activity conducted. However, health and safety issues are raised in incident reports and appropriately dealt by Risk and Compliance Department
403-2: Hazard identification, risk assessment, and incident investigation	Direct Response: No formal health and management system is in place due to the type of activity conducted. However, health and safety issues are raised in incident reports and appropriately dealt by Risk and Compliance Department
403-3: Occupational health services	Direct Response: No occupational health services function has been established
403-4: Worker participation, consultation, and communication on occupational health and safety	Direct Response: No formal health and management system is in place.
403-5: Worker training on occupational health and safety	Direct Response: Provision related to health and safety is included in Job Description of every employee.
403-6: Promotion of worker health	Direct Response: Provision related to health and safety is included in Job Description of every employee
403-7: Prevention and mitigation of occupational health and safety impacts directly linked by business relationship	Direct Response: Health and Safety provision is included in Job Description of every employee.

TOPIC SPECIFIC DISCLOSURES

403-8: Workers covered by an occupational health and safety management system	Direct Response: Bank does not have health and safety management system due to the type of activity conducted.
403-9: Work-related injuries	Direct Response: None
403-10: Work-related ill health	Direct Response: None

GRI 404: TRAINING AND EDUCATION

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 Annual Report 2019, Human Capital Report, Page 81 to 86 https://www.uab.com.mm/people/employee-development/
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 Annual Report 2019, Human Capital Report, Page 81 to 86 https://www.uab.com.mm/people/employee-development/
404-1: Average hours of training per year per employee	Direct Response: 9.25 hours per employee trained
404-2: Programs for upgrading employee skills and transition assistance programs	Direct Response: uab bank offers programmes for skill management and lifelong learning that supports the employability of their careers
404-3: Percentage of employees receiving regular performance and career development reviews	Direct Response: Regular performance and career development reviews are received by 100% of the employees.

GRI 405: DIVERSITY AND EQUAL OPPORTUNITY

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 Annual Report 2019, Human Capital Report, Page 81 to 86 https://www.uab.com.mm/people/diversity-and-inclusion/
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 Annual Report 2019, Human Capital Report, Page 81 to 86 https://www.uab.com.mm/people/diversity-and-inclusion/
405-1: Diversity of governance bodies and employees	Direct Response: Governance Body Gender: 71%(M),29% (F) Age: (below 30), 43% (30-50) and 57% (over 50) Employees Gender: 49% (M), 51%(F) Age (F): 37% (below 30), 60% (30-50) and 3% (over 50) Age (M): 42% (below 30), 52% (30-50) and 6% (over 50)
405-2: Ratio of basic salary and remuneration of women to men	Direct Response: Basic salary and remuneration is same for women to men. Bank practices equal pay to equal work principle.

GRI 406: NON -DISCRIMINATION

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 Annual Report 2019, Human Capital Report, Page 81 to 86 https://www.uab.com.mm/people/diversity-and-inclusion/
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 Annual Report 2019, Human Capital Report, Page 81 to 86 https://www.uab.com.mm/people/diversity-and-inclusion/
406-1: Incidents of discrimination and corrective actions taken	Direct Response: Not Reported. The discrimination incidents are covered by our regular compliant management procedure.

GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING

103-1: Explanation of the material topic and its boundary	Direct Response: Not Material
103-2: The Management Approach and its components	Direct Response: Not Material
103-3: Evaluation of Management Approach	Direct Response: Not Material
407-1: Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Direct Response: Not Material

GRI 408: CHILD LABOR

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/responsible-business/compliance/ Vendor Code of Conduct
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/responsible-business/compliance/ Vendor Code of Conduct
408-1: Operations and suppliers at significant risk for incidents of child labor	Direct Response: Not Material

GRI 409: FORCED OR COMPULSORY LABOR

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/responsible-business/compliance/ Vendor Code of Conduct
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/responsible-business/compliance/ Vendor Code of Conduct

409-1: Operations and suppliers at significant risk for incidents of forced or compulsory labor	Direct Response: Not Material
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GRI 410: SECURITY PRACTICES

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/people/labour-rights/
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/people/labour-rights/
410-1: Security personnel trained in human rights policies or procedures	Direct Response: Statement on Human Rights is communicated to all staffs of Bank including security personnel.

GRI 411: RIGHTS OF INDIGENOUS PEOPLES

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	https://www.uab.com.mm/our-commitment/
103-3: Evaluation of Management Approach	https://www.uab.com.mm/our-commitment/
411-1: Incidents of violations involving rights of indigenous peoples	Direct Response: None

GRI 412: HUMAN RIGHTS ASSESSMENT

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 Vendor Code of Conduct Statement on Human Rights
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 Vendor Code of Conduct Statement on Human Rights
412-1: Operations that have been subject to human rights reviews or impact assessments	Direct Response: Not Available
412-2: Employee training on human rights policies or procedures	Direct Response: Not Available
412-3: Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Direct Response: Copy of Statement on Human Rights is provided to all employees of the Bank Vendor code of conduct is provided to all supplies, which among other things includes human rights aspects.

GRI 413: LOCAL COMMUNITIES

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104

	https://www.uab.com.mm/strategy/stakeholder-engagement/
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/stakeholder-engagement/
413-1: Operations with local community engagement, impact assessments, and development programs	Direct Response: uab bank has several programmes that aim to encourage development and participation of the local communities and helped communities by aiding for the construction of building for the orphans, scholarship for the needy among others.
413-2: Operations with significant actual and potential negative impacts on local communities	Direct Response: None

GRI 414: SUPPLIER SOCIAL ASSESSMENT

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 Vendor Code of Conduct
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 Vendor Code of Conduct
414-1: New suppliers that were screened using social criteria	Direct Response: While onboarding, all new vendors are screened against the criteria mentioned in Vendor Code of Conduct.
414-2: Negative social impacts in the supply chain and actions taken	Direct Response: We do not report the significant actual and potential human rights impacts in the supply chain and actions taken.

We try not to engage with vendors that unequivocally have negative human rights impacts

GRI 415: PUBLIC POLICY

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 Statement on Donations & Charitable Contributions
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 Statement on Donations & Charitable Contributions
415-1: Political contributions	Direct Response: No financial or in-kind political donations were made in financial Year 2018-2019

GRI 416: CUSTOMER HEALTH AND SAFETY

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	https://www.uab.com.mm/people/work-life-balance/
103-3: Evaluation of Management Approach	https://www.uab.com.mm/people/work-life-balance/
416-1: Assessment of the health and safety impacts of product and service categories	Direct Response: Not Applicable due to the type of activity conducted.

416-2: Incidents of non-compliance concerning the health and safety impacts of products and services	Direct Response: Not Applicable.
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GRI 417: MARKETING AND LABELING

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 Product Responsibility Statement
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 Product Responsibility Statement
417-1: Requirements for product and service information and labeling	Direct Response: We do not filter for environmental and social impacts within the Product life cycle assessment
417-2: Incidents of non-compliance concerning product and service information and labeling	Direct Response: None
417-3: Incidents of non-compliance concerning marketing communications	Direct Response: None

GRI 418: CUSTOMER PRIVACY

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement, Page 87 to 104
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	https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Statement on Privacy
103-3: Evaluation of Management Approach	Statement on Privacy
418-1: Substantiated complaints concerning breaches of customer privacy and losses of customer data	Direct Response: Not reported

GRI 419: SOCIOECONOMIC COMPLIANCE

103-1: Explanation of the material topic and its boundary	Annual Report 2019, Sustainability Statement Page 87 to 104 https://www.uab.com.mm/strategy/materiality-assessment/
103-2: The Management Approach and its components	Annual Report 2019, Sustainability Statement, Page 87 to 104 Management approach coincides with the approach of the Board https://www.uab.com.mm/governance/corporate-governance/ https://www.uab.com.mm/responsible-business/
103-3: Evaluation of Management Approach	Annual Report 2019, Sustainability Statement, Page 87 to 104 Management approach coincides with the approach of the Board https://www.uab.com.mm/governance/corporate-governance/ https://www.uab.com.mm/responsible-business/
419-1: Non-compliance with laws and regulations in the social and economic area	Direct Response: None

PRODUCT AND SERVICE IMPACT SECTION

FINANCIAL SERVICES SECTOR SPECIFIC DISCLOSURE ON MANAGEMENT APPROACH

FS1: Policies with specific environmental and social components applied to business lines.	https://www.uab.com.mm/governance/governin-g-policies/ https://www.uab.com.mm/responsible-business/compliance/
FS2: Procedures for assessing and screening environmental and social risks in business lines	https://www.uab.com.mm/governance/governin-g-policies/ https://www.uab.com.mm/responsible-business/compliance/ ESG Policy is under formulation with assistance from WWF.
FS3: Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	Direct Response: Currently, no process has been setup. Process will be setup once ESG Policy is formulated and implemented
FS4: Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	Direct Response: The Bank has robust employee training and awareness programs. Once ESG policy is implemented, the Bank will train the relevant staffs.
FS5: Interactions with clients/investees/business partners regarding environmental and social risks and opportunities.	Direct Response: In 2020, uab bank signed Memorandum of Understanding with WWF for the development and implementation of ESG Policy. Bank has adopted Vendor Code of Conduct.

FINANCIAL SERVICES SECTOR SPECIFIC PERFORMANCE INDICATORS

FS6: Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	Direct Response: Customer Corporate Loans: 71.07% Enterprise Loans: 15.43% SME: 10.12%
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	Consumer Loans: 3.24% Staff Loans: 0.14% Sector Agriculture: .11% Livestock: .04% Manufacturing: 10.62 Trading: 39.44% Transportation: .34% Construction: 21.39% Service: 17.40% Housing: 4.18% Others: 6.48%
FS7: Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Direct Response: Not Available
FS8: Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Direct Response: Not Available
FS9: Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	Direct Response: The internal audit conducts annual review of the compliance with local environmental and social laws including internal policies of the Bank
FS10: Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues.	Direct Response: The Bank does not keep the records of the number of the companies. The Bank strictly implements exclusion list and asks clients to take mitigating measures where required.
FS11: Percentage of assets subject to positive and negative environmental or social screening.	Direct Response: Not Available
FS12: Voting polic(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting.	Direct Response: No Available

FINANCIAL SERVICES SECTOR SPECIFIC ON PRODUCT RESPONSIBILITY SOCIETY RESPONSIBILITY INDICATORS

FS13: Access points in low-populated or economically disadvantaged areas by type	Direct Response: The Bank provides loans to MFI and NBFIs who have access points in low-populated areas and provide finances to economically disadvantaged groups.
FS14: Initiatives to improve access to financial services for disadvantaged people	Direct Response: The Bank is digitizing the products and services in order to ensure financial inclusion of disadvantaged people.

FINANCIAL SERVICES SECTOR SPECIFIC DISCLOSURE ON MANAGEMENT APPROACH

FS15: Policies for the fair design and sale of financial products and services	Product Responsibility Statement
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FINANCIAL SERVICES SECTOR SPECIFIC PRODUCT RESPONSIBILITY PERFORMANCE INDICATORS

FS16: Initiatives to enhance financial literacy by type of beneficiary	Direct Response: Not Available
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