

SASB Content Index

This report marks the first time we have reported under the Sustainability Accounting Standards Board (SASB) Standards. We have included the below disclosures related to Commercial Banks. All data enumerated in this index relate to the operations of Head Office and 78 branches all around Myanmar between 01 October 2018 and 30 September 2019.

TOPIC	ACCOUNTING METRIC	CATEGORY	CODE	RESPONSE
Data Security	<ol style="list-style-type: none"> 1. Number of data breaches, 2. Percentage involving personally identifiable information (PII), 3. Number of account holders affected 	Quantitative	FN-CB-230a.1	Direct Response: <ol style="list-style-type: none"> 1. None 2. Not Applicable 3. Not Applicable
	Description of approach to identifying and addressing data security risks	Discussion and Analysis	FN-CB-230a.2	Direct Response: Statement on Privacy
Financial Inclusion & Capacity Building	<ol style="list-style-type: none"> 1. Number and 2. Amount of loans outstanding qualified to programs designed to promote small business and community development 	Quantitative	FN-CB-240a.1	Direct Response: <ol style="list-style-type: none"> 1. 812 2. As of 30 September 2019, bank had MMK 72.204 bil outstanding in SME category Note: Granularity of SME loans is not available in order to segregate credits to Small and Medium businesses.
	<ol style="list-style-type: none"> 1. Number and 2. Amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development 	Quantitative	FN-CB-240a.2	Direct Response: <ol style="list-style-type: none"> 1. 24 2. As of 30 September 2019, MMK 6.482 bil is past due and non-accrual in SME Category
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	FN-CB-240a.3	Direct Response: 1671 The above-mentioned figures are for checking accounts only and do not include other categories of the accounts.

	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	FN-CB-240a.4	Direct Response: In FY 2018-2019, 1366 individuals participated in financial literacy initiatives for unbanked, underbanked, or underserved customers
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Commercial and industrial credit exposure, by Industry	Quantitative	FN-CB-410a.1	Direct Response: Credit Exposure from Commercial Loans and Lending Commitments by Sector: Manufacturing: 10.62% Trading: 39.44% Construction: 21.39% Service: 17.40% Housing: 4.18%
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion and Analysis	FN-CB-410a.2	Direct Response: An exclusion list has been implemented bank-wide, which lists sectors that do not fit into Bank's profile. List available at: Annual Report 2019, Sustainability Statement, Page 95 to 96 https://www.uab.com.mm/responsible-business/esg/
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	FN-CB-510a.1	Direct Response: The Bank suffered monetary losses to the tune of MMK 800mil. The Bank has initiated a legal proceeding for the recovery and has made adequate provisioning.
	Description of whistle blower policies and procedure	Discussion and Analysis	FN-CB-510a.2	Whistle-Blower Protection Policy
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	Quantitative	FN-CB-550a.1	Direct Response:

				<p>The Bank has not calculated its GSIB score due to:</p> <ul style="list-style-type: none"> a. Smaller Size b. Lack of interconnectedness, complexity and cross-jurisdictional activity among others.
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	FN-CB-550a.2	<p>Direct Response: We carry internal voluntary stress test and capital plans and other strategies/activities are designed to ensure that capital planning process and activities will permit continued operations during the times of economic and financial stress.</p>

ACTIVITY METRIC	CATEGORY	CODE	RESPONSE
<ul style="list-style-type: none"> 1. Number and 2. Value of checking and savings accounts by segment: <ul style="list-style-type: none"> a. Personal and b. Small business 	Quantitative	FN-CB-000.A	<p>Direct Response:</p> <ul style="list-style-type: none"> 1. Number Personal: 352,006 Small business: 1,936 2. Value in MMK bil Personal: 339.40 Small business: 8.80
<ul style="list-style-type: none"> 1. Number and 2. Value of loans by segment: <ul style="list-style-type: none"> a. Personal, b. Small business, and c. Corporate 	Quantitative	FN-CB-000.B	<p>Direct Response:</p> <ul style="list-style-type: none"> 1. Number Personal: 4383 Small Business: 812 Corporate: 243 2. Value in MMK bil Personal: 23.154 Small Business: 72.204 Corporate: 507.328