

SASB Content Index 2023

We have included the disclosures below related to Commercial Banks. All data enumerated in this index relates to the operations of Head Office and branches all around Myanmar between 1st April 2022 and 31st March 2023.

TOPIC	ACCOUNTING METRIC	CATEGORY	CODE	UNIT OF MEASURE	RESPONSE
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Quantitative	FN-CB-230a.1	Number, Percentage (%)	Direct Response: (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	n/a	Direct Response: Data Security Policy Statement on Privacy
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	FN-CB-240a.1	Number, Reporting currency	Direct Response: (1) 1,286 (2) As of 31st March 2023, the bank had MMK 139.86 billion outstanding in the SME category.
	(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	Number, Reporting currency	Direct Response: (1) 57 (2) As of 31st March 2023, MMK 7.541 billion is past due and nonaccrual in the SME category.
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	FN-CB-240a.3	Number	Direct response: 72,000. 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	Number	Direct Response: In the Financial Year ending 31st March 2023, 30,015 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	Reporting currency	<div>Direct Response: Credit Exposure from Commercial Loans and Lending Commitments by Sector:</div> <table><tr><th>Sector</th><th>%</th></tr><tr><td>Agricultural</td><td>0.2%</td></tr><tr><td>Livestock</td><td>0.5%</td></tr><tr><td>Manufacturing</td><td>11.8%</td></tr><tr><td>Trading</td><td>43.9%</td></tr><tr><td>Transportation</td><td>1.4%</td></tr><tr><td>Construction</td><td>11.5%</td></tr><tr><td>Service</td><td>16.9%</td></tr><tr><td>Housing loan</td><td>4.9%</td></tr><tr><td>Pledge</td><td>4.4%</td></tr><tr><td>Hire purchase</td><td>0.3%</td></tr><tr><td>Staff loan</td><td>0.1%</td></tr><tr><td>General</td><td>3.9%</td></tr><tr><td>Interbank</td><td>0.0%</td></tr><tr><td>Credit cards</td><td>0.2%</td></tr><tr><td>Total</td><td>100.0 %</td></tr></table>	Sector	%	Agricultural	0.2%	Livestock	0.5%	Manufacturing	11.8%	Trading	43.9%	Transportation	1.4%	Construction	11.5%	Service	16.9%	Housing loan	4.9%	Pledge	4.4%	Hire purchase	0.3%	Staff loan	0.1%	General	3.9%	Interbank	0.0%	Credit cards	0.2%	Total	100.0 %
	Sector	%																																			
Agricultural	0.2%																																				
Livestock	0.5%																																				
Manufacturing	11.8%																																				
Trading	43.9%																																				
Transportation	1.4%																																				
Construction	11.5%																																				
Service	16.9%																																				
Housing loan	4.9%																																				
Pledge	4.4%																																				
Hire purchase	0.3%																																				
Staff loan	0.1%																																				
General	3.9%																																				
Interbank	0.0%																																				
Credit cards	0.2%																																				
Total	100.0 %																																				
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion and Analysis	FN-CB-410a.2	n/a	Direct Response: An exclusion list has been implemented bank-wide, which lists sectors that do not fit into the Bank’s profile. List available on the website at: https://www.uab.com.mm/esg																																
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading,	Quantitative	FN-CB-510a.1	Reporting currency	Direct Response: The Bank encountered a total of 7 internal fraud incidents																																

	anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations				involving business ethics for the Financial Year ending 31st March 2023, and endured a total loss amount of MMK 190 million.
	Description of whistleblower policies and procedures	Discussion and Analysis	FN-CB-510a.2	n/a	Direct Response: Whistle-blower Protection Policy https://bit.ly/uabWhistleblowerProtectionPolicy
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	Quantitative	FN-CB-550a.1	Basis points (bps)	Direct Response: The Bank has not calculated its GSIB score due to: i. Smaller size ii. 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	n/a	Direct Response: We carry internal voluntary stress tests 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.

ACTIVITY METRIC	CATEGORY	CODE	UNIT OF MEASURE	RESPONSE
(1) Number and (2) Value of checking and savings accounts by segment: a. Personal and b. Small business	Quantitative	FN-CB-000.A	Number, Reporting currency	Direct Response: (1) Number: • Personal: 705,185 • Small business: 22,260 (2) Value in MMK billion: • Personal: 580 • Small business: 219
(1) Number and	Quantitative	FN-CB-000.B	Number,	Direct Response:

(2) value of loans by segment: a. Personal, b. Small business, and c. Corporate			Reporting currency	(1) Number: • Personal: 6,084 • Small business: 1,286 • Corporate: 612 (2) Value in MMK billion: • Personal: 108.3 • Small business: 139.86 • Corporate: 1,348.36
--	--	--	--------------------	--