

SASB content index

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 October 2021 and 31st March 2022.

TOPIC	ACCOUNTING METRIC	CATEGORY	CODE	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.	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	Direct Response: 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	Direct Response: 1. 1180 2. As of 31 st March 2022, the bank had MMK 98.97 bil outstanding in 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	Direct Response: 1. 55 2. As of 31 st March 2022, MMK 6.38 bil is past due and nonaccrual in SME Category
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	FN-CB-240a.3	Direct Response: 72,000 The above-mentioned figures are for checking accounts only.
	Number of participants in financial literacy initiatives for	Quantitative	FN-CB-240a.4	Direct Response:

	unbanked, underbanked, or underserved customers			In FY ending 31 st March 2022, 300 individuals participated in financial literacy initiatives for unbanked, underbanked, or underserved customers																																
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis			FN-CB-410a.1	<p>Direct Response: Credit Exposure from Commercial Loans and Lending Commitments by Sector:</p> <table border="1"> <tr><td>Agricultural</td><td>0.1%</td></tr> <tr><td>Livestock</td><td>0.1%</td></tr> <tr><td>Manufacturing</td><td>10.4%</td></tr> <tr><td>Trading</td><td>39.1%</td></tr> <tr><td>Transportation</td><td>1.7%</td></tr> <tr><td>Construction</td><td>15.0%</td></tr> <tr><td>Service</td><td>23.6%</td></tr> <tr><td>Housing loan</td><td>2.7%</td></tr> <tr><td>Pledge</td><td>0.1%</td></tr> <tr><td>Credit life loan</td><td>0.0%</td></tr> <tr><td>Hire purchase</td><td>0.8%</td></tr> <tr><td>Staff loan</td><td>0.1%</td></tr> <tr><td>General</td><td>3.1%</td></tr> <tr><td>Loans to other banks</td><td>3.0%</td></tr> <tr><td>Credit cards</td><td>0.2%</td></tr> <tr><td>Total</td><td>100.0%</td></tr> </table>	Agricultural	0.1%	Livestock	0.1%	Manufacturing	10.4%	Trading	39.1%	Transportation	1.7%	Construction	15.0%	Service	23.6%	Housing loan	2.7%	Pledge	0.1%	Credit life loan	0.0%	Hire purchase	0.8%	Staff loan	0.1%	General	3.1%	Loans to other banks	3.0%	Credit cards	0.2%	Total	100.0%
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			FN-CB-410a.2	Direct Response: An exclusion list has been implemented bank-wide, which lists sectors that do not fit into the Bank's profile. List available at: Sustainability Statement 2022, Page 11																																
Business Ethics			FN-CB-510a.1	Direct Response: The Bank did not suffer monetary losses for Financial Year																																

				ending 31 st March 2022 for incidences involving business ethics.
	Description of whistle-blower policies and procedure	Discussion and Analysis	FN-CB-510a.2	Whistle-Blower Protection Policy https://www.uab.com.mm/governance/governing-policies/
Systemic Risk Management	Global Systemically Important Bank (GSIB) score, by category	Quantitative	FN-CB-550a.1	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	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	RESPONSE
<p>1. Number and</p> <p>2. Value of checking and savings accounts by segment:</p> <p>a. Personal and</p> <p>b. Small business</p>	Quantitative	FN-CB-000.A	<p>Direct Response:</p> <p>1. Number :</p> <ul style="list-style-type: none"> • Personal: 566,008 • Small business: 4,191 <p>2. Value in MMK bil</p> <ul style="list-style-type: none"> • Personal: 798.6 • Small business: 38.2
<p>1. Number and</p> <p>2. Value of loans by segment:</p> <p>a. Personal,</p> <p>b. Small business, and</p> <p>c. Corporate</p>	Quantitative	FN-CB-000.B	<p>Direct Response:</p> <p>1. Number</p> <ul style="list-style-type: none"> • Personal: 5,203 • Small Business: 1,180 • Corporate: 438 <p>2. Value in MMK bil</p> <ul style="list-style-type: none"> • Personal: 45.782 • Small Business: 98.775 • Corporate: 914.011