

NON- FINANCIAL KPIs

In its sustainability objective the Bank adopts a number of non-financial KPIs and a summarised discussion of the relevant non-financial KPIs is as below:

Topic and Social Issues	Financial year ending 31 st March 2022 (FY 2022)	Impact
<p>Equal Opportunity Employment (gender, age)</p>	<p>Total employees: 1,756</p> <ul style="list-style-type: none"> ● Male: 835 ● Female: 921 <p>By age</p> <ul style="list-style-type: none"> ● 18-30 years: 746 ● 31-40 years: 698 ● 41-50 years: 235 ● above 51 years: 77 <p>Promotions awarded for FY 2022 totalled 192 staff out of which:</p> <ul style="list-style-type: none"> ● Male: 74 ● Female: 118 <p>Staff with job grades of Vice President and above:</p> <ul style="list-style-type: none"> ● Male: 11 ● Female: 14 	<p>The Bank ensures that there is equal opportunity in gender, age and promotional opportunities. Over FY 2022, there was generally, a satisfactory balance in the provision of equal opportunity.</p> <p>A separate Human Capital Report is available in the Annual Report 2022</p>
<p>Employee engagement</p>	<p>An Employee Satisfaction survey published on 14th August 2020 produced the following results:</p> <ol style="list-style-type: none"> 1. Number of respondents: 1,155 (82.5% of white-collar work force) 2. Score: 5.7 on a 7-point Likert Scale (81.4%) <p>The good score resulted in the Bank being listed under “Best Companies to work in Myanmar 2020 – Employee’s Choice” https://www.jobnet.com.mm/bcim</p>	<p>Employee satisfaction indicated by the good score further appeared to have a positive impact on the Bank’s financial performance with Net Profit per Employee in FY 2022, improving to MMK 11.6 million per employee (annualised) compared to MMK 5.2 million in the previous year.</p> <p>A fresh employee satisfaction survey is due to be published in September 2022.</p>

Employee Turnover rate (%)	Employee turnover amongst operating staff was 15.8%	Employee turnover was slightly over the targeted maximum of 15% .
Absenteeism rate (%)	Absenteeism Rate (%): 0.29% <i>(Absenteeism is the unexcused leave measured against the working days in the period)</i>	The absenteeism rate of 0.29% for FY2022 which us a slight increase compared to 0.23% in the previous year, indicating a continued satisfactory employee engagement.
Disability (number)	1 person	The Bank has policies on non-discrimination and equal employment opportunity for disabled persons. uab is committed to hiring any capable individual regardless of their disabilities.
Fatality Rate (%)	0 % fatality rate	The fatality rate for FY 2022 was Nil with no deaths reported and within the Bank's target of zero fatalities . Given that the Bank is in the Service industry and not in an industrial or manufacturing environment, the accident and fatality rates are expected to be low.
Frequency rate for accidents (number)	Six (6) car accidents involving uab drivers. The accidents were reported to be minor. There were no fatal injuries during FY2022.	The Lost Time Injury Frequency Rate (LTIFR) due to accidents FY 2022 was 3.71 <i>(where lost time due to accidents is measured per one million hours worked)</i> . This is compared to 2.27 in the previous years. Both the numbers are low due the nature of the jobs in the banking industry.
Training (number)	Total man hours of training provided: 35,800 hours Number of staff who attended training sessions : 1,750	Despite the FY 2022 having 6 months only, the training hours increased to 35,800-man hours compared to 22,200 hours the previous year.
Career Development/ Appraisal (number)	Over the 6 months period, one (1) performance appraisal was conducted in October 2022. All confirmed employees of the Bank were appraised. As part of career development and succession, 192 employees were promoted based on their performance over FY 2022.	This is the 6th year in running of conducting these sessions and the Bank has been consistent with conducting appraisal and career development sessions.

<p>Health & Safety</p>	<p>The Health & Safety Policy was reviewed and made available in our website: (https://www.uab.com.mm/governance/governing-policies/)</p> <p>Annually, the Administration Dept of the Bank conducts a survey on the physical maintenance at branches. From the survey, recommendations are made to the Management on physical improvements. The surveys for Financial Year 2022 had been completed.</p> <p>At uab Towers @ Times City, an HSE inhouse audit and health check by the Facility Management Team together with the Bank's Internal Auditors was conducted over March 2022 as an effort to monitor our existing HSE guidelines and to continually improve our awareness and management of our key risks.</p> <p>Several health benefits are made available to employees including:</p> <ul style="list-style-type: none"> ● Welfare grant of MMK 100,000 for major surgery ● Paid leave of up to 6 months for prolonged illness ● 30 days of paid medical leave ● Work Life Balance <p>Further, as a part of our initiative to support work life balance, we offer flexible working hours, sabbatical leaves, extended maternity leaves et al</p>	<p>The frequency and fatality rates for FY 2022 have been provided in the report above and they remain acceptable with no fatal injuries.</p> <p>Over FY2022, the COVID-19 pandemic continued to have some impact with the Omicron variant albeit, a much smaller impact on health and safety compared the prior 2 years. The Bank ensured the following on the Myanmar Ministry of Health directives and the guidelines of WHO over the period.</p> <p>The steps taken for COVID-19 precautions and safety included work-from-home, facial mask, cleaning of hands, social distancing, quarantine and vaccination.</p> <p>Apart from safety precautions stated above, the Bank provided aid to both employees and the community throughout the pandemic period. The Bank sponsored a total of 606 employees and their family members with vaccinations FY2022.</p>
-----------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Within our non-financial KPIs, the environmental impact was as below:

<p>Environmental issues</p> <p>Waste</p>	<p>One of the largest sources of waste in the Bank is paper and to discourage the use of paper, the Bank has undertaken a digital exercise with the following policy development:</p> <ul style="list-style-type: none"> ● Cloud based storage vs the conventional way of paper storage ● All communications between staff are now done via email. ● Electronic submission of credit proposals, expenditure approvals, leave request and formation of digital registers
--------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

- Central printing and e-fax
- Re-engineering to reduce paper applications and forms at branch counters
- Printing paper expenditure
 - FY ending 30th Sept 2020 = MMK 41,733,825
 - FY ending 30th Sept 2021 = MMK 23,013,837
 - FY ending 31st Mar 2022 = MMK 7,117,869 (6 months)

As at **28th Feb 2022**, two major projects namely a **Loan Origination System** and **Human Resource Management System** had been launched and this is expected to further reduce the use of paper for loan and HR processes. These projects are expected to be completed by 30th Dec 2022.

Energy

• Electricity expenditure

- FY ending 30th Sept 2019 = MMK 258,858,101
- FY ending 30th Sept 2020 = MMK 343,629,518
- FY ending 30th Sept 2021 = MMK 290,597,476
- FY ending 31st Mar 2022 = MMK 144,033,359 (6 months)

- *New increased charges of electricity energy per unit starting from 1st July 2019 by the Ministry of Electricity and Energy saw the increase in cost of electricity*
- *At uab Tower where our Head Office staff are centralised, Implemented Central air-conditioning system to reduce electrical consumption*
- *Encouraged good practice of switching off utilities when not in use*

• Petrol expenditure

- FY ending 30th Sept 2019 = MMK 320,747,063
- FY ending 30th Sept 2020 = MMK 183,769,514
- FY ending 30th Sept 2021 = MMK 193,804,048
- FY ending 31st Mar 2022 = MMK 257,688,493 (6 months)

- *Adopted a policy of replacing older vehicles with more energy efficient and environmentally friendly vehicles*
- *Together with the above a more vigorous control of use of company cars was implemented.*
- *COVID-19 had some impact with reduction of physical visits and use of internet and phone contact for FY 2020 and 2021.*
- *Significant petrol price increases were seen in FY 2022*

<p>Carbon</p>	<ul style="list-style-type: none"> • Carbon: Estimated to have been produced from our electricity and petrol consumption • FY ending 30th Sept 2020 = 1,880 metric tons • FY ending 30th Sept 2021 = 1,266 metric tons • FY ending 31st Mar 2022 = 754 metric tons (6 months) • <i>The consumption reduced in FY 2021 due to higher work-from-home schedules by employees as a result of the COVID-19 pandemic and political situation</i>
<p>Water</p>	<ul style="list-style-type: none"> • Water: • FY ending 30th Sept 2020 = MMK 4,233,561 • FY ending 30th Sept 2021 = MMK 1,994,207 • FY ending 31st Mar 2022 = MMK 1,621,050 (6 months) • <i>Controls are being implemented to moderate usage of water.</i> • <i>With drinking water, we have reduced the use of smaller plastic water bottles with water dispensers using larger reusable plastic bottles.</i> • <i>At the new Head Office, uab Tower @Times City and newly renovated branches, eco-friendly toilet flushes have been installed. .</i>

SOCIETAL RESPONSIBILITIES

A number of societal responsibilities have been acted upon and they include

1. Product Responsibility:

uab bank has formulated and implemented a Product Responsibility Statement. Based on the statement, we adhere to following principles while designing and launching of the product:

- Product must relate to economy
- Product must be easy to understand
- Product must create benefits

Oversight of all product development and performance is by the Management Product Committee.

A variety of products are offered by the Bank and they include deposits, loans, remittances, payment apps, cards and bancassurance. These products are described in our website.

The latest Product Responsibility Statement can be found at:

<https://www.uab.com.mm/governance/governing-policies/>

2. Supply Chain Management

We adopted the Vendor Code of Conduct, which requires vendors to abide by human rights laws, environmental laws, bribery and corruption laws et al.

The Vendor Code of Conduct sets out our expectation of Vendors towards achieving sustainability.

The Management is also looking at steps of shortening the supply chain via building a direct relationship with producers to enable the producers to obtain profits whilst we control our cost

The latest Vendor Code of Conduct can be found at:

<https://www.uab.com.mm/governance/governing-policies/>

Vendors are expected to comply the Bank's Code of Ethics, which is also available on this website

3. Philanthropic Activities

Over period 1st Oct 2020 to 31st March 2022, the Bank has contributed a sum of MMK **216,094,070** towards the following:

- Setting up an Oxygen Plant **MMK 150,001,700**
- Sponsor of Sinopharm vaccine **MMK 28,300,000**
- Purchasing O2 Concentrators **MMK 17,793,500**
- Supplying COVID-19 medicines **MMK 7,000,000**
- COVID-19 Support **MMK 13,498,870**

Much of the effort over the last 3 financial years has been towards fighting the COVID-19 pandemic and the above was on top of the contributions of **MMK 170,336,740** made in the previous year.

An up-dated **Statement on Donations and Charitable Contributions** can be found at:

<https://www.uab.com.mm/governance/governing-policies>

STANDARDS ADOPTED

The following standards were adopted in our non-financial reporting:

AA 1000 – this was used to assess stakeholder engagement to establish a materiality index as stated in our Sustainability Statement issued in our Annual Report and website.

GRI – This may be downloaded from our website

SASB – This may be downloaded from our website