**“A Full Service Bank”**

AYA Bank is a leading private sector bank in Myanmar. The Bank was licensed by the Central Bank of Myanmar as a development bank on 2nd July 2010 and relicensed under the Financial Institutions Law 2016 as a full service bank. Registered as a Private Company Limited by Shares on 14th July 2010 and established on 11th August 2010, AYA Bank has been part of promoting the stability of financial system of the nation.

To create long-term growth, value and sustainability, AYA Bank was reincorporated as a Public Company Limited on 30th December 2022. The Bank is committed to the strategic roadmap of going public with higher level of transparency, financial rigor, stringent reporting deadlines and compliance requirements. This transition from private to public intends to distribute ownership among general public shareholders in the future and allows them to reap the benefits of a business's success by delivering strong returns.

Headquartered in Yangon, AYA Bank is serving individuals, small- and middle-market businesses, large corporations, and government sector with extensive branch network across the country. Our comprehensive network does not end local, and we are connected to the wider Asia region and global.

AYA Bank is the country’s second largest bank with more than (3.2) million customers and (265) branches. Our large and loyal customer base has been one of the key drivers of our success, allowing us for rapid growth over the years. The Bank focus on deepening relationships with customers, providing best-in-class customer service, and leveraging technology as the enabler to rapidly expand the customer base.

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| |  |  |  |  | | --- | --- | --- | --- | | Native Name | | ဧရာဝတီဘဏ်  **AYEYARWADY BANK** | | | Type | | Public | | | Founded In | | 2010 | | | Founder | | U Zaw Zaw | | | Key Persons | | U Zaw Zaw  (Founder and Chairman)  Daw Khin Saw Oo  (Executive Chairman) | | |  | |  | | |  |  | | |  |  | | |  |  | | |  |
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**CORPORATE INFORMATION**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  | | --- | --- | | Products | Financial Services | | Headquarters | Yangon, Myanmar | | Motto | Your Trusted Partner | | Website | <https://ayabank.com> | |  |
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| **Assets \***  **Equity \*** | 7 Trillion MMK  334 Billion MMK |
| **Paid Up Capital \*** | 140 Billion MMK |
| **Branches \*** | 265 |
| **ATMs \*** | 832 |
| **Exchange Counters \*** | 162 |
| **Employees \*** | Over 6,000 |

\* As at February 2023

**LEADING CAPABILITIES**

**“A Driver of Growth”**

We make financial lives better through our focus on responsible growth. We take the initiatives to provide customers with financial solutions for their personal and business needs, and to support the community. Our primary business strategy is to provide comprehensive banking and related financial solutions through the initiatives of enabling growth and enriching lives.

Taking the drive to cashless transactions and payments, AYA Bank has transformed 52% of active customers to Digital Banking. The Bank consistently creates significant value to strategic investment partners, driven by digitalization, human resource development, innovative products and services across all customer segments.

**“Business Practices”**

AYA Bank aims to have an overall positive impact on financial sector as well as social and environment through responsible practices, align with our Code of Business Conduct, effective governance and risk and compliance framework. We grow as a responsible business at the strategic, portfolio and transactional levels and across all business areas with following key highlights,

**>> Consumer Financial Protection:** AYA Bank protects and safeguards customers with accurate and unbiased information on financial solutions offered by the Bank, complying  
with all applicable laws, regulations, corporate policies and best practices. We deliver appropriate knowledge to our clients for their financial planning and ensure a strong, fair and consistent consumer experience. For decades, AYA Bank establishes a deed of trust with our creditors such as deposit holders, businesses, and other parties through our strong creditor’s right deals.

**>> Responsible Lending:** We act carefully and responsibly at all times to ensure borrower’s affordability, transparency of terms and conditions and support a borrower if they experience repayment difficulties. Our lending policy follow the guidelines set out by the regulator and formalized responsible lending guidelines.

**>> Transparent Marketing**: We promote products, services and the company in a transparent manner ensuring that no advertisements are misleading, inaccurate or misrepresent products, services, or terms and activities are in conformity with all applicable laws, regulations and comply with the company’s marketing advertising guidelines.

**>> Financial Inclusion**: We provide financial solutions and services to meet the evolving needs of vulnerable, marginalized, underrepresented and under resourced groups including small- and medium-sized businesses, NGOs, INGOs and women, minorities, veterans, people with disabilities. A wide range of banking products and services are accessible by individuals and businesses at an affordable terms and conditions and the Bank will not knowingly undertake activities that would disproportionally harm any group.

To ensure adequacy and effectiveness of the Bank's internal control systems, both financial and non-financial auditing practices are in place. AYA Bank is audited under International Standards of Auditing (ISA) by a big-four international firm, Deloitte from year 2016 to 2019 and by a leading local audit firm, Win Thin & Associates from year 2020 to date. To enhance control mechanism, a global management consulting firm was engaged to analyze and provide professional advice on the Bank’s non-financial data.

AYA Bank have always ensure to promote responsible business practices by delivering on our purpose and striving to be a good corporate citizen. With a long term sustainable development as our ambition, the Bank continue to further strengthen its governance, risk and compliance structure as a measure to ensure balance and sustain growth.

### Shareholding Information

### AYA Bank is organized independently as a stand-alone business and has been operating with its own culture, management structure, business structure and legal structure. It is incorporated with 1,400,090 shares, in which share capital is owned by following shareholders:

| **Name** | **Board Member** | **No. of Shares** | **Holding %** |
| --- | --- | --- | --- |
| U Zaw Zaw | √ | 1,036,000 | 74.00 % |
| Daw Htay Htay Khaing | √ | 170,000 | 12.14 % |
| U Soe Tint |  | 63,000 | 4.50 % |
| U Ohn Kyaw |  | 63,000 | 4.50 % |
| Daw San San |  | 34,000 | 2.428 % |
| U Than Zaw | √ | 34,000 | 2.428 % |
| Daw Khin Saw Oo | √ | 30 | 0.002% |
| Daw Khin Ma Ma | √ | 30 | 0.002% |
| U Myint Zaw | √ | 30 | 0.002% |
| **Total** | | **1,400,090** | **100%** |

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Proposed Design (Samples)

<https://about.bankofamerica.com/en/our-company>

<https://www.natwestgroup.com/who-we-are.html>