



SHWE Bank

at your service

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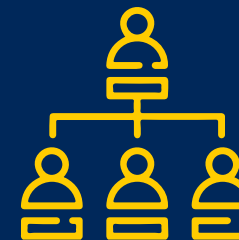
Vision, Mission
and Core Value

02



Corporate
Milestones

03



Organization
Chart

04



Board of Directors

05



Senior Management

Vision



To be the premier bank in Myanmar that provides diverse financial services to impact our Rural and Urban development in nation-building.

Mission



Providing the full range of products and services to a diversified customer base, operating under a sustainable and responsible business model.

Core Values

L earning Continuously And Innovation

- Think ahead, out of box thinking
- Stay curious and improving yourself daily with can do attitude

L

I ntegrity

- Honesty
- Truthfulness
- No conflict of interest

I

F air & Equitable

- Merit based performance and equal opportunities for all
- Respect must be earned and not through position of association
- Everyone has their role to play, can contribute, help and be kind
- Acknowledge and celebrate good work even if it is from others

F

T eamwork

- Cannot work alone
- Move in agreed upon decision
- Transparency, diversification and accept joint decisions
- Responsible and accountable
- In the interest of the bank, not in the interest of an individual

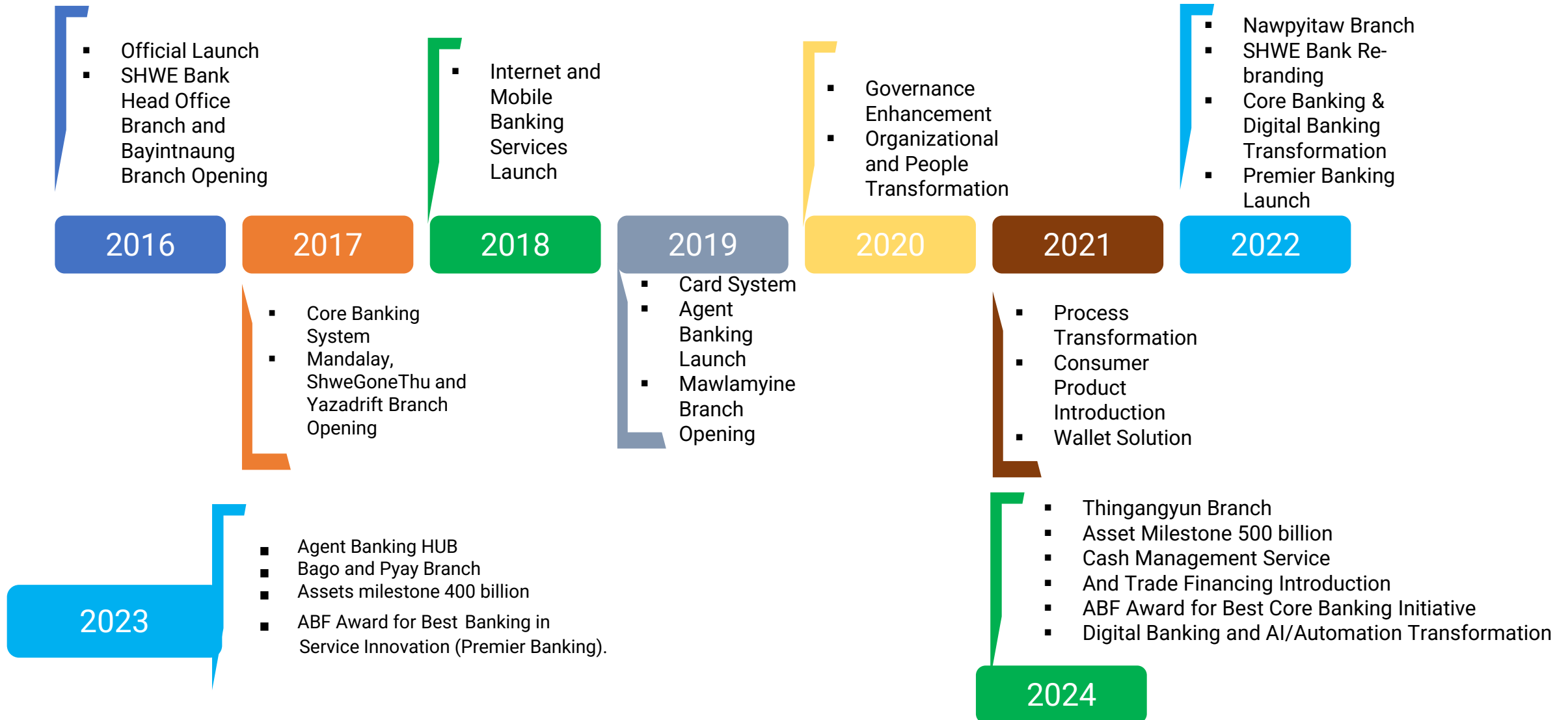
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S ervice Orientation

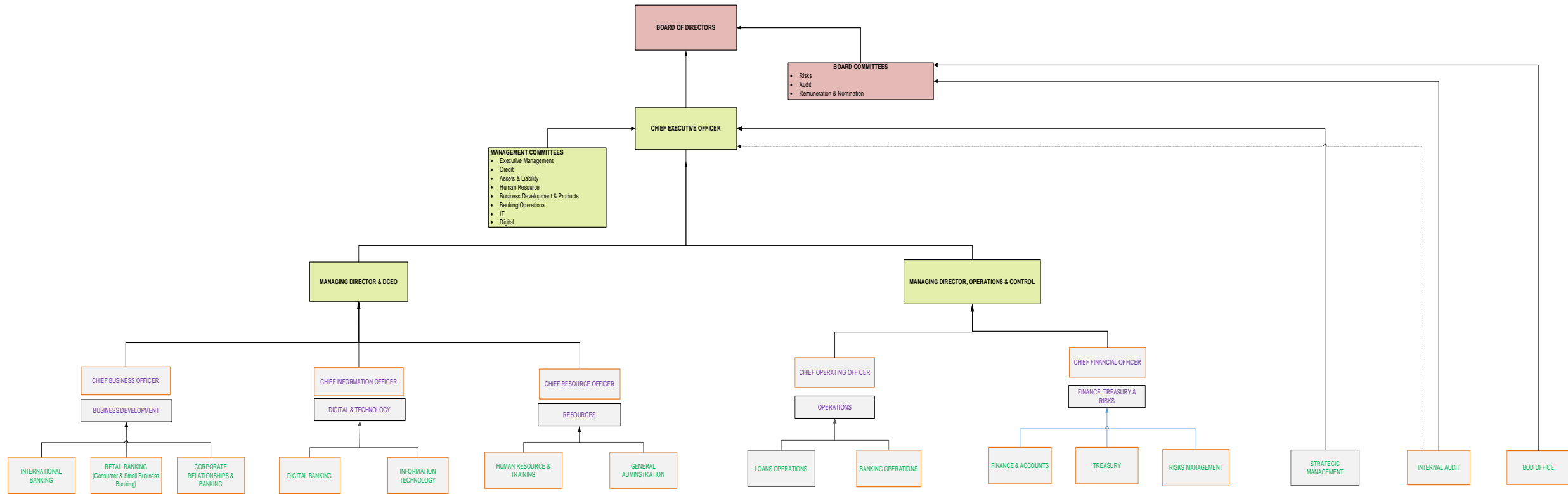
- Customer first, both external and internal
- Service Oriented demonstrating GOLDEN

S

Corporate Milestones



Organization Chart



Board of Directors & Senior Management

Board of Directors

- | | |
|--------------------------|--------------------------------------|
| 1. U Kyaw Win | - Chairman |
| 3. Daw The Noe San | - Executive Director |
| 5. U Yin Zaw Myo | - Independent Non-Executive Director |
| 5. U Kyaw Dun | - Independent Non-Executive Director |
| 6. Daw Aye Thandar Thant | - Independent Non-Executive Director |
| 7. Mr.Moo Sun | - Executive Director |





Front (Left to Right)

- Chief Business Officer
- Managing Director
- Chief Executive Officer
- Chief Information Officer

Back (Left to Right)

- Head of General Administration Dept
- Head of Human Resource Dept
- Head of Treasury Dept
- Head of Corporate Banking Dept
- Head of Risk Management Dept
- Head of Banking Operations Dept
- Head of Loans and Consumer Banking Dept

What We Do

06



Products and Services

07



Technology

08



Channels

09



**International
Correspondents**

Consumer Banking Products and Services



CONSUMER BANKING

- Current Accounts
- Savings Accounts
- Fixed Deposits Accounts
- Call Accounts



CONSUMER LOANS

- Personal Loans
- Home Loans
- Auto Loans



CONSUMER REMITTANCES & PAYMENTS

- SWIFT International Remittance
- Domestic CBM-Net Transfers
- Payment Instruments
- Cheque Clearing
- Inter-Branch Transfers



CONSUMER CARDS ISSUING

- Debit Cards
- Credit Cards
- Pre-Paid Cards



CONSUMER PREMIER BANKING

- Premier Banking



DIGITAL

- Wallet E-Money Account
- Wallet Services
- Agents
- Internet Banking
- Mobile Banking

Business Banking Products and Services



BUSINESS ACCOUNTS - DEPOSITS

- Current Accounts
- Savings Accounts
- Fixed Deposits Accounts
- Call Deposits Accounts



TRADE & TREASURY SERVICES

- Letters of Credits
- Documentary Collections
- Bank Guarantees
- SPOT FX



BUSINESS REMITTANCES & PAYMENTS

- SWIFT International Remittance
- Domestic CBM-Net Transfers
- Payment Instruments
- Cheque Clearing
- Inter-Branch Transfers



CARDS – MERCHANTS PAYMENTS & CORPORATE CARDS

- Card Acceptance Services POS (EDC)
- E-Commerce online payment
- Corporate Credit Cards



CASH MANAGEMENT SOLUTIONS

- Receivables Management
- Payable Management
- Liquidity Management
- MIS & Reporting



BUSINESS WALLET FOR AGENTS & MERCHANTS

- Wallet E-Money Account
- Wallet Services
- Agents
- Internet Banking
- Mobile Banking



BUSINESS LOANS

- Term Loans
- Overdrafts
- Hire Purchase
- Contract Financing

| Technology



- 1 Core Banking System – Horizon Core Banking System**
- 2 Internet and Mobile Banking – Galaxy Digital Banking System**
- 3 Card Issuing and Acquiring – Cardzone Card Management System**
- 4 Wallet and Agents – MO Money Fintech, Wallet and Agent Banking**
- 5 Integration with Payment Systems, Utilities, Billers and Telcos**

Channels

ASSISTED CHANNELS

- Branch – 10
- Agent Hub – 15
- Agent – 113
- ATM – 21
- Call Center -1
- Premier Banking Lounge -2

NON-ASSISTED CHANNELS

- Internet Banking – Consumer
- Mobile Banking – Consumer
- Internet Banking – Business
- Consumer and Business Wallet



International Correspondents



Sustainability

10



Financial Highlights

11






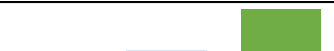





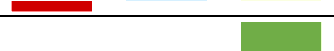
**Stakeholders'
Engagement**

12



**AML/CFT and
Risk Management**

Financial Highlights

FINANCIAL RATIO	RATIO	BENCHMARK	30-Sep-21	31-Mar-22	31-Mar-23	TREND Improving Unchange Declining	TREND LINE
Balance Sheet Growth	Yearly Growth in Assets	15.0%	10.5%	14.9%	17.4%	Improving	
	Yearly Growth in Customers & Banks Deposits	20.0%	-8.7%	-10.3%	46.1%	Improving	
	Yearly Growth in Loans	15.0%	12.2%	9.2%	16.0%	Improving	
Capital	Tier 1 Capital Ratio (%)	8.0%	10.0%	10.3%	13.3%	Improving	
	Regulatory Capital Ratio (%)	4.0%	10.9%	11.2%	14.2%	Improving	
Liquidity	Liquidity Ratio	20.0%	19.8%	22.8%	20.9%	Unchange	
	Loans to Customers Deposits & Bank Borrowings	63.0%	86.0%	75.3%	71.3%	Improving	
	Borrowings to Deposits	30.0%	71.7%	72.3%	44.1%	Improving	
Profitability	Return on Average Assets (ROA)	0.15%	-0.18%	0.05%	0.55%	Improving	
	Return on Average Equity (ROE)	5.00%	-1.0%	0.3%	3.61%	Improving	

Stakeholders' Engagement



Employee

Safeguarding our employees

- Free Covid Vaccination for all staff
- Work from home allowed
- Covid care package for all employee
- Safety measures in our office premises
- No retrenchment
- Continue to employ suitable staff in readiness for growth cycle
- Staff growth program in progress



Customer

Ensuring that we continue to provide banking services for our customers

- Keeping our branches and operating center open
- ATM fully operational
- Enhance hygiene in all our physical channels namely branch and ATMs
- Helping our loans customers through moratoriums
- Promote usage of digital channels
- Providing delivery and pick up services for customers



Community

Helping the most in need during these covid time

- INYA Covid Centre Donations



Stakeholders

Protecting our business during these time of vulnerability

- Enhance corporate governance
- People transformation
- Business focus
- Customer first



Employee

Safeguarding our Employees

- Free Covid Vaccination for all staffs
- Work from home allowed
- Covid care package for all employees
- Safety measures in our office premises
- No retrenchment
- Continue to employ suitable staff in readiness for growth cycle
- Staff growth program in progress
- Staffs' Housing Loan
- Annual Staffs' Party



Stakeholders' Engagement



Customer

Ensuring that we continue to provide great banking services for our customers

- Keeping our branches and operating center open
- ATM fully operational
- Enhance hygiene in all our physical channels
- Helping our loans customers through moratoriums
- Promote usage of digital channels
- Providing delivery and pick up services for customers





Community

Helping the most in need

- INYA Covid Centers
- Donation to communities in need



Stakeholders' Engagement



Stakeholders

Protecting our business during the times of vulnerability

- Enhance corporate governance
- People transformation
- Business focus
- Always customer first



AML/CFT Risk Management

Compliance with Laws, Regulations, Directive and International Guidelines

- 1 | **Anti-Money Laundering Law, March 2014 & Anti-Money Laundering Rules, September 2015**
- 2 | **Counter Terrorism Law, June 2014 & Counter Terrorism Rules, September 2015**
- 3 | **Central Bank of Myanmar Directives (CDD), October 2015**
- 4 | **Union Government Notification 24/2015, Mar 2014**
- 5 | **The Office of Foreign Assets Control (OFAC) of the US Department of the Treasury**
- 6 | **The Financial Action Task Force (FATF 40 + 9 Recommendations)**
- 7 | **Asia Pacific Group on Money Laundering**
- 8 | **Central Bank of Myanmar Guideline on Risk Management Practices of Banks, November 2020**

SHW Bank

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Thank You



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