

# Corporate Profile

## Digital Bank of the Year 2025

The Asset Triple A Awards

#### Best Bank in Myanmar 2025

The Banker

#### Our Vision

To become a strong player in ASEAN's financial services industry and provide the best financial solution and platform in Myanmar.

We are an institution which:

- Is built on solid foundation of risk management and corporate governance
- Employees are proud of working for
- Leads in technology and innovation and
- Listens to our customers to build long-term relationships and provide enhanced customer experience.



#### Our Mission

We exist to fulfill the aspirations and dreams of our customers and partners.

#### To our individual customers,

We are a trusted place to keep their investments and we help them fulfill their dreams through our financial solutions.

#### To our business customers,

We offer the best financial solutions for their business operations and expansions.

#### To our employees,

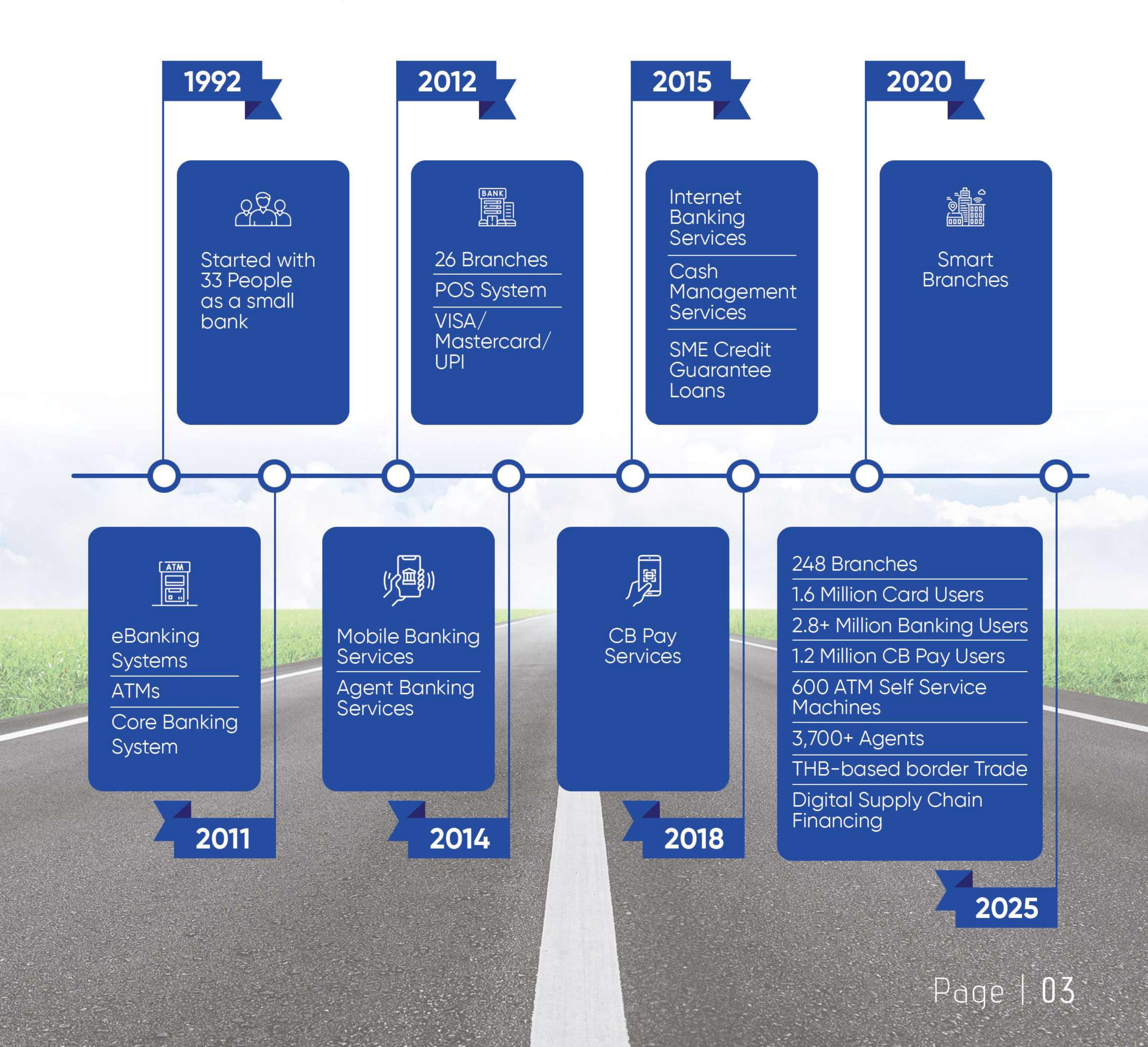
We are a place where they can learn and grow.

#### To our shareholders,

We are a trusted venue for their investments and we deliver sustainable return.



# Our Journey & Milestones



# Banking Awards for 2025

#### **Awards for Banking Excellence**





### Our International Network

#### International Partners



The Best Bank for International Export & Import Trade Business.

More than three decades of clean and proven track record

150 Correspondent Banks

# Our Banking Footprints



### Traditional Banking Channels





600 Self Services Machine



12,855 POS Terminals



3,733 Mobile Agents

## Pioneer in Digital Transformation

We are the first in many things when it comes to technology:

- The First Bank in Myanmar to launch Mobile Banking, Internet Banking and Mobile Agent Banking
- The First Bank in Myanmar to have implemented **Centralized Core Banking Systems**
- The First Bank in Myanmar to have introduced **centralized ATM network** to the country
- The First Bank in Myanmar to start **accepting international cards** on our ATM network
- The First Bank in Myanmar to have launched Mobile Banking, Internet Banking and Mobile Agent Banking



# CB Bank Retail Banking Transformation

Smart Branches at Kantharyar Centre and The Central.



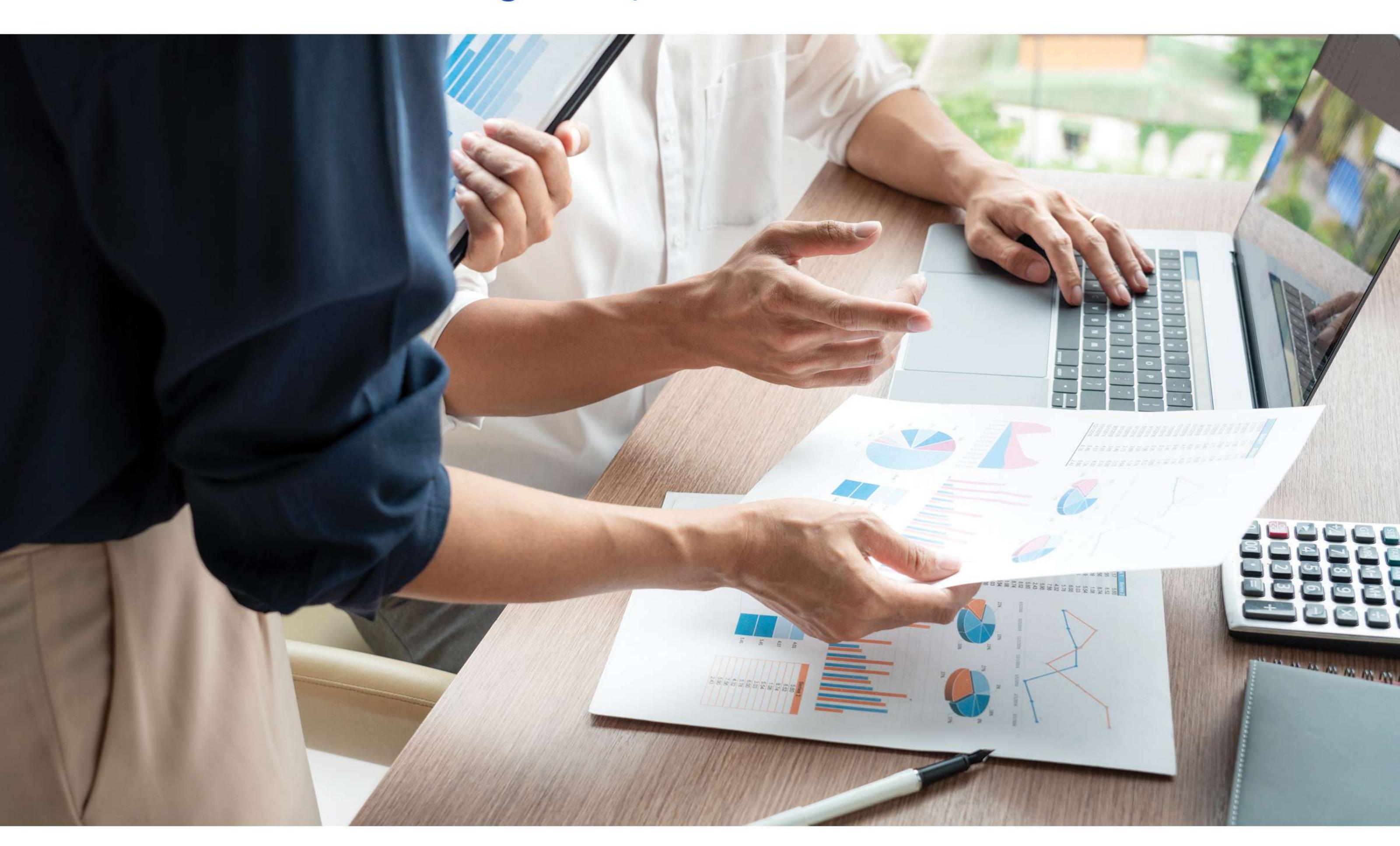
## CB Bank Retail Banking Transformation

CB Bank Kamayut (Times City) Branch Grand Opening on August 23, 2024.



## Business Banking

For Local and Foreign Corporates



Corporate Banking Contact:

Tel: +95 1 231 7933, +95 1 231 7942, +95 1 231 7979

E mail: corporatebanking@cbbank.com.mm

## Business Banking

We offer the most comprehensive suite of banking services to our corporate clients.





#### Lending Services

Term loans
Working capital financing
Syndicated loans
Contract/Project financing
Inventory Financing

#### Deposit Services

Current Account
Savings Account
Call Deposit Account
Fixed Deposit Account
Foreign Currency Account

#### Corporate Advisory

Capital Market Services
IPO listing advisory
Securities underwriting
Mergers & Acquisition

#### International Trade

Export Services(LC/TT/Bill)
Import Services(LC/TT/Bill)
Bank Guarantee/Standby LC
Export and Import Financing
International Remittances

#### Treasury

FX Spot FX Forward/Swap

#### Cash Management

Payable Management
Collection Management
Account Info Management
Liquidity Management
(Sweeping/Pooling)
System Intergration

# Business Banking

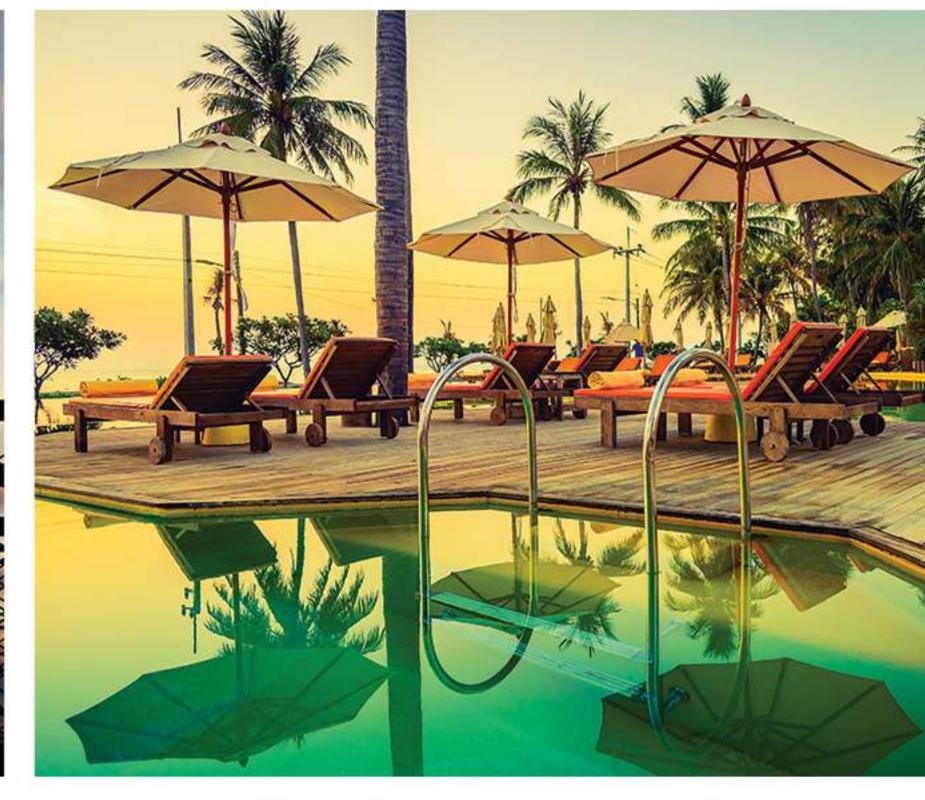
#### Sector Expertise



Telecommunication



Construction & Real Estate



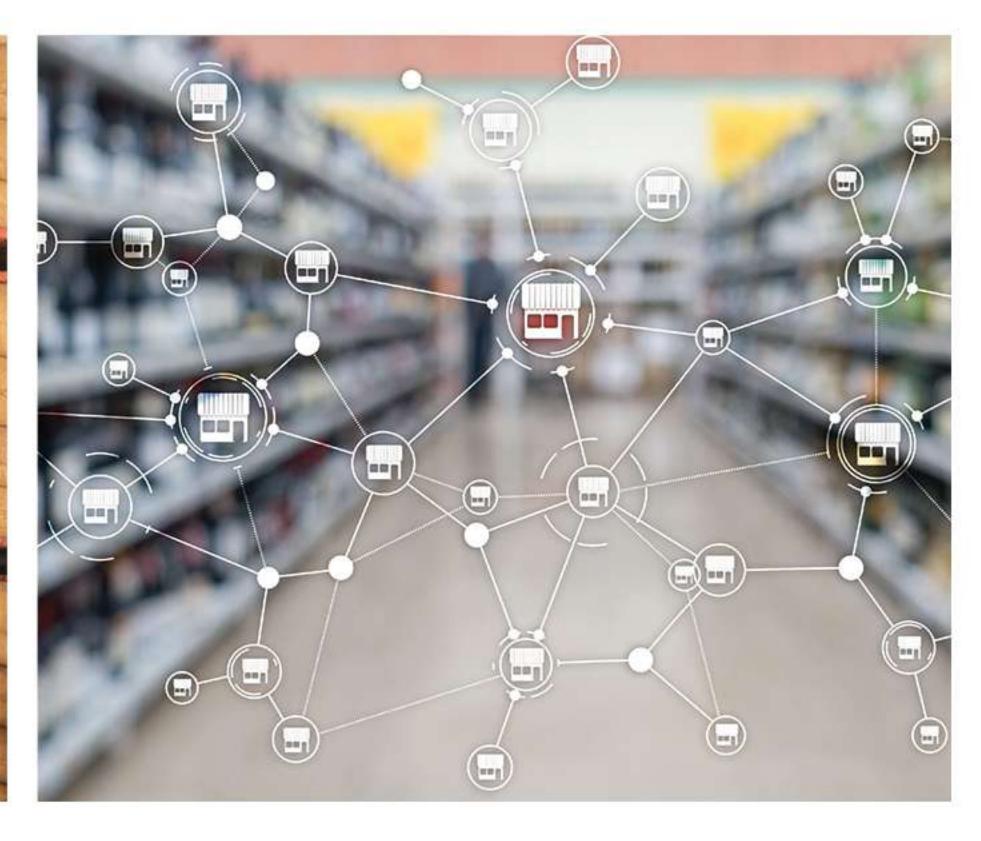
Hospitality



Agriculture



Commodity Trading



FMCG & Distribution

# New & Improved Business i Banking

Introducing CB Bank's upgraded Business Internet Banking platform with advanced security, tailored to optimise financial management for businesses of all sizes. The platform offers a range of features designed to simplify operations and maximize efficiency.



# Supply Chain Finance

We provide a full suite of supply chain finance options to meet the needs of both buyers and sellers including Invoice Financing, Distributor Financing and Reverse Factoring.



Supply Chain Finance Contact:

Tel: +95 9 405 149 685, +95 9 765 606 934

E mail: scf@cbbank.com.mm

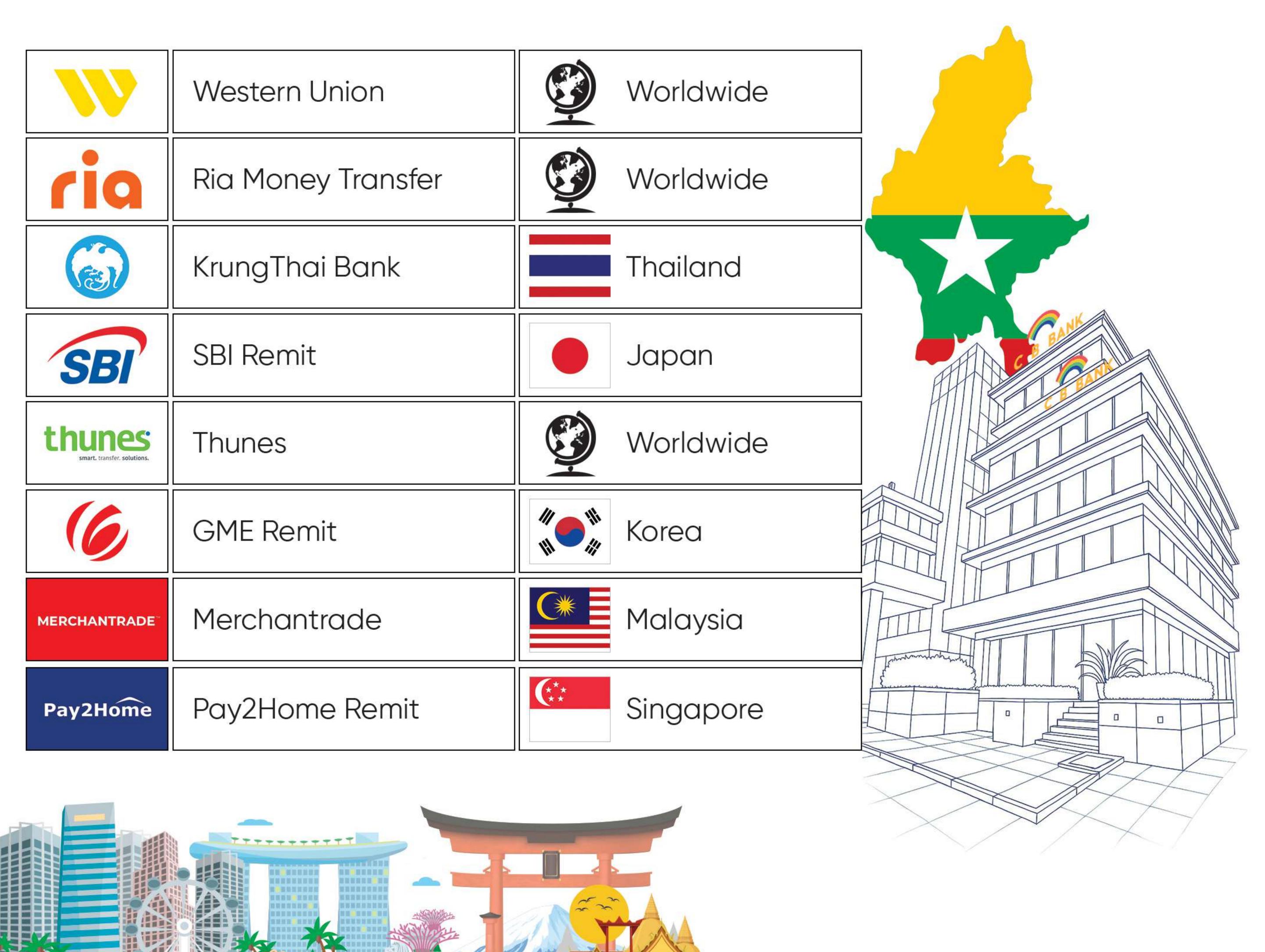
#### CB Securities

CB Securities Limited was incorporated in 2015 and is a wholly-owned subsidiary of CB Bank PCL. CB Securities Limited is authorized and regulated by Securities and Exchange Commission of Myanmar (SECM) to conduct underwriting, dealing, brokerage as well as advisory businesses and is a trading participant and a liquidity provider of Yangon Stock Exchange.



# Global Money Express

Partnering with the world's most trusted remittance services for instant transfers to CB Bank accounts or convenient cash pickup.



# SME Banking

#### Major Pillar of Myanmar Economy



Empowering the largest group of employers - Myanmar SMEs

# SME Banking

SME Centers

Opened First Ever SME Centers in Myanmar (2017)



## SME Banking

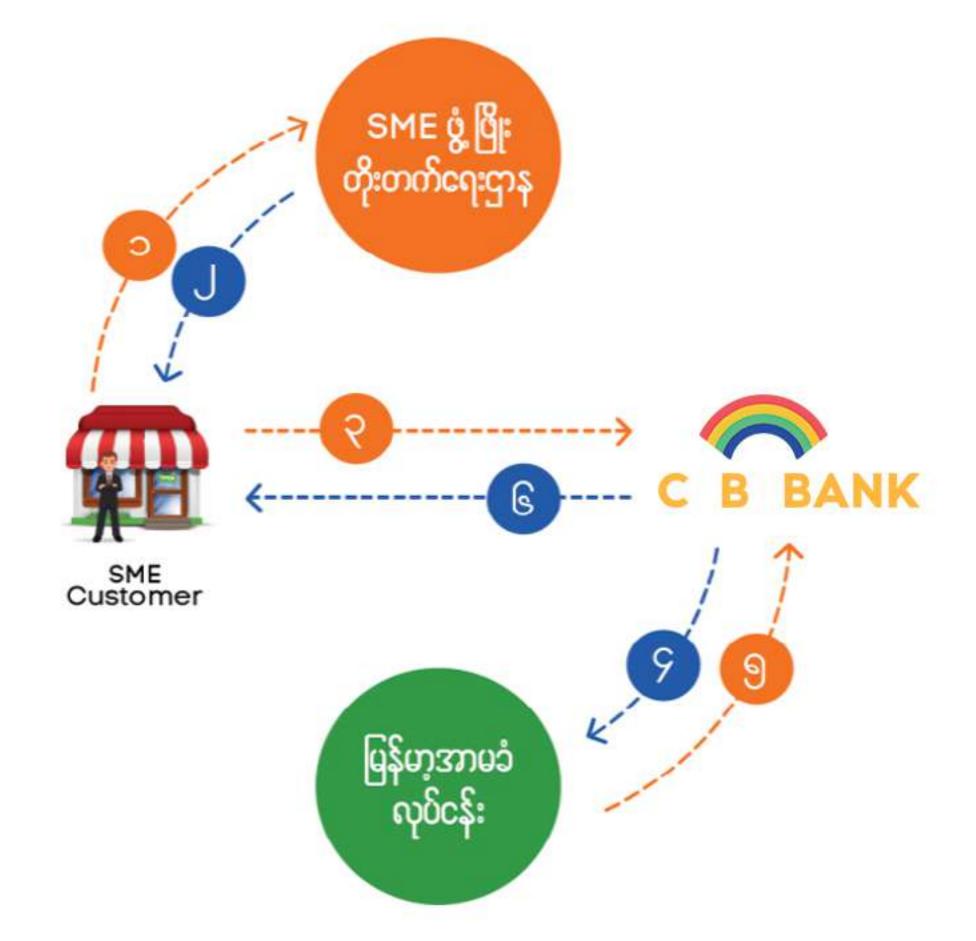
#### Support the growth of Myanmar SMEs.



The first bank in Myanmar to work with international organizations.

We partnered with Myanmar Insurance to introduce **Credit Gurantee Insurance (CGI)** financing to SMEs customer **non-collateral**.

We received technical support from international agencies such as **JICA** and **KfW** to support our **SMEs** clients.

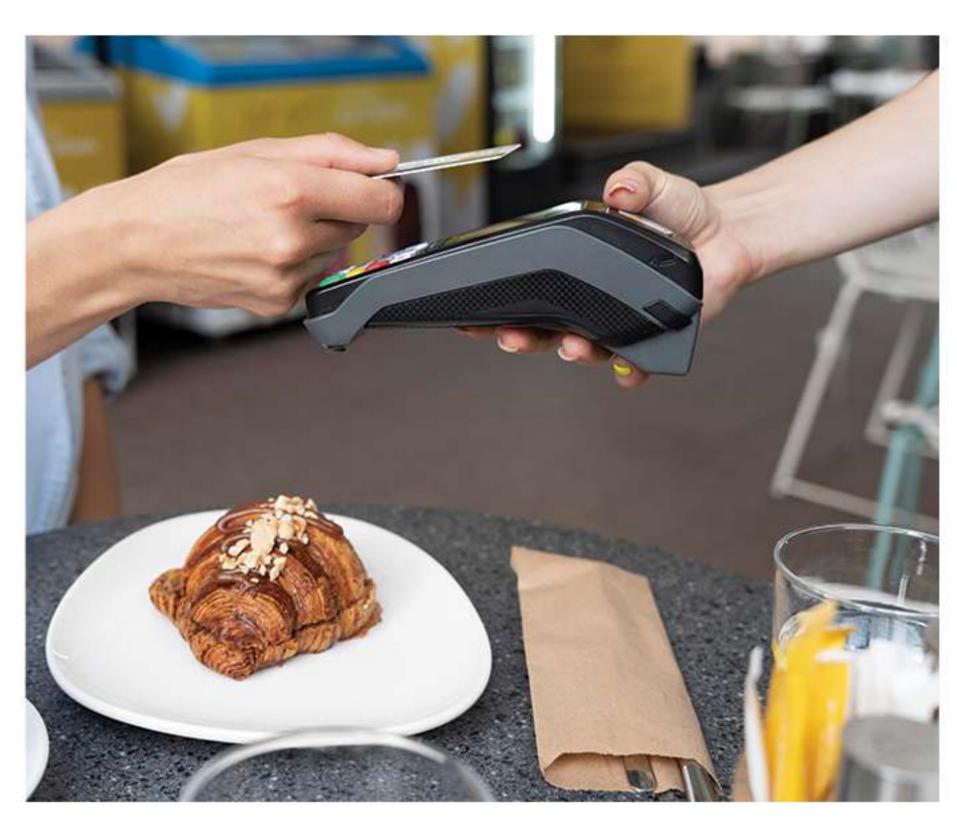




## Consumer Banking

We offer digital banking services such as Mobile & Personal Internet Banking, Financing, and Debit/Credit Cards that suit our customers' needs.





Mobile Banking

Personal Internet Banking Credit Cards







Home Loan

Car Loan

Education Loan

## CB Pay - Beyond Mobile Banking

CB Pay is the next-generation mobile banking app by CB Bank. This secure, fast, and feature-rich app lets customers link their savings and current accounts and create a new CB Pay account. Instantly check balances, transfer money, top-up, pay bills, and make payments with QR codes.



# CBPay & WavePay: Easy Cash Transactions!

Customers can now easily link their CBPay and WavePay accounts, making cash transactions more convenient.



# CB Bank MMQR Digital Payment Switch System

CB Bank MMQR is a Centralized QR Payment System from the Central Bank of Myanmar, linking banks and mobile wallets. It allows merchants to accept payments from any mobile wallet using just one QR code, while customers can easily pay with a quick scan. Key benefits include fast, secure, and cashless payments; real time settlement with real time transaction report; and easy management through the CB Merchant apps and CB Merchant portal.

#### Contact CB Bank To Get MMQR



#### CB Card+

CB Card+ app is a comprehensive card management solution.
Customers can reset ATM PINs, activate cards, and sign up for MPU
E-commerce. Quick transactions and secure payments make financial management easy for customers.







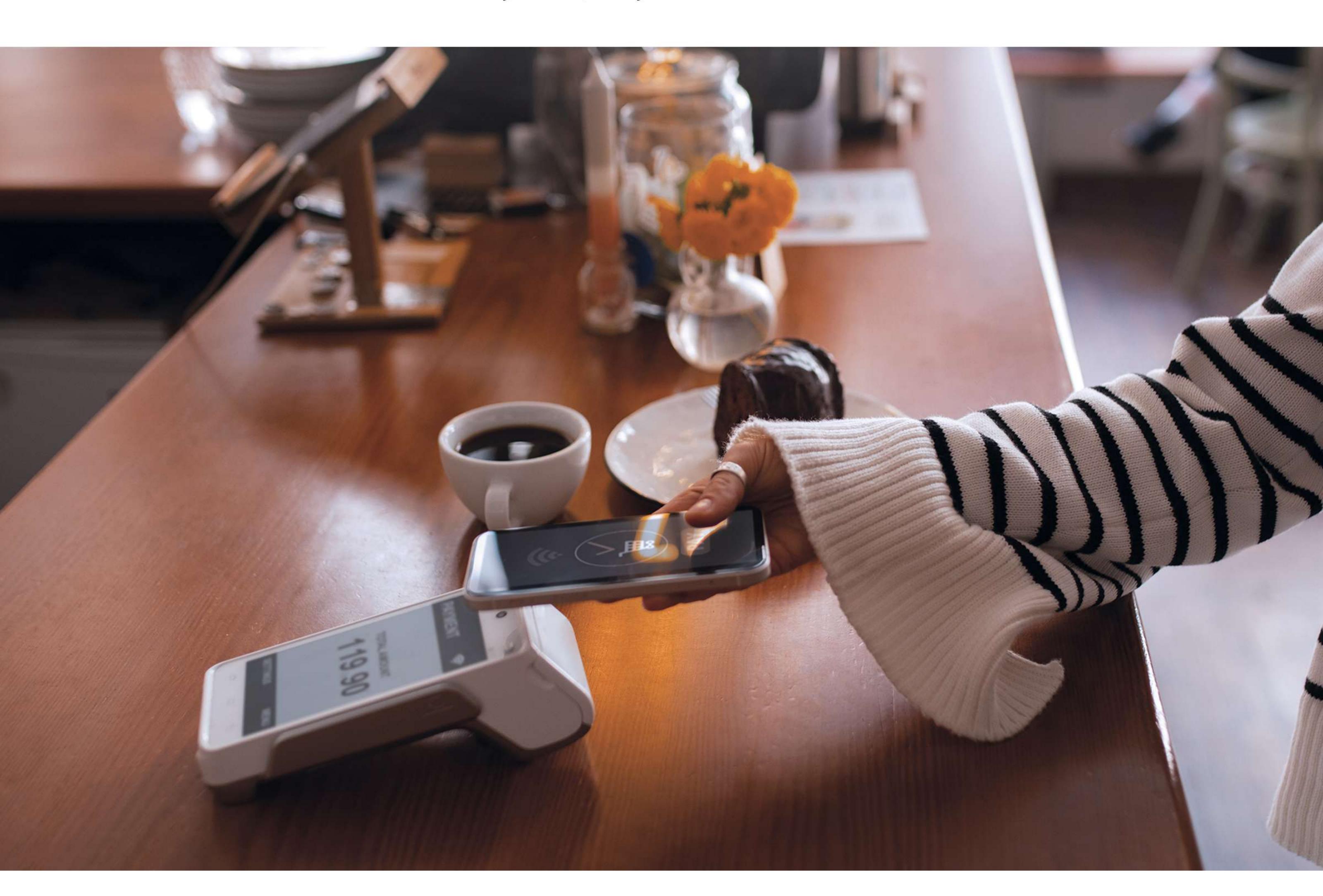
# Leading Digital Payment Settlements

CB Bank is a trusted Visa Settlement Bank and the official Settlement Agent for the UPI Card Domestic Net Settlement Service, in collaboration with UnionPay International. We provide quick processing for local and international card payments through secure methods and a digital platform. This partnership has made us a leader in digital payments in Myanmar.



# CB Bank's Digital Mastercard/Visa

With CB Bank's Digital Mastercard/Visa, customers can enjoy convenient online shopping, exclusive promotions, and enhanced shopping experiences. Our digital solution eliminates the need for physical cards, offering effortless transactions accessible anytime, anywhere.



#### Financial Inclusion

#### Road to Prosperity



There are

3,733

Mobile Banking Agents throughout Myanmar.



We launched Mobile Agent Banking on our mobile banking platform in the areas where there is no branch coverage.



CB Bank and Myanmar Post Office work together to offer Agent Banking services.



Best Digital Financial Inclusion Initiative - Myanmar

### Bancassurance with CB Life

We have partnered with CB Life to offer the most comprehensive bancassurance services in Myanmar, providing customers with complete insurance solutions.



Smart Saving 5/2 Short Term Life Insurance



Endowment life Insurance





Health Insurance Personal Accident Insurance



Education Life Insurance Student Life Insurance



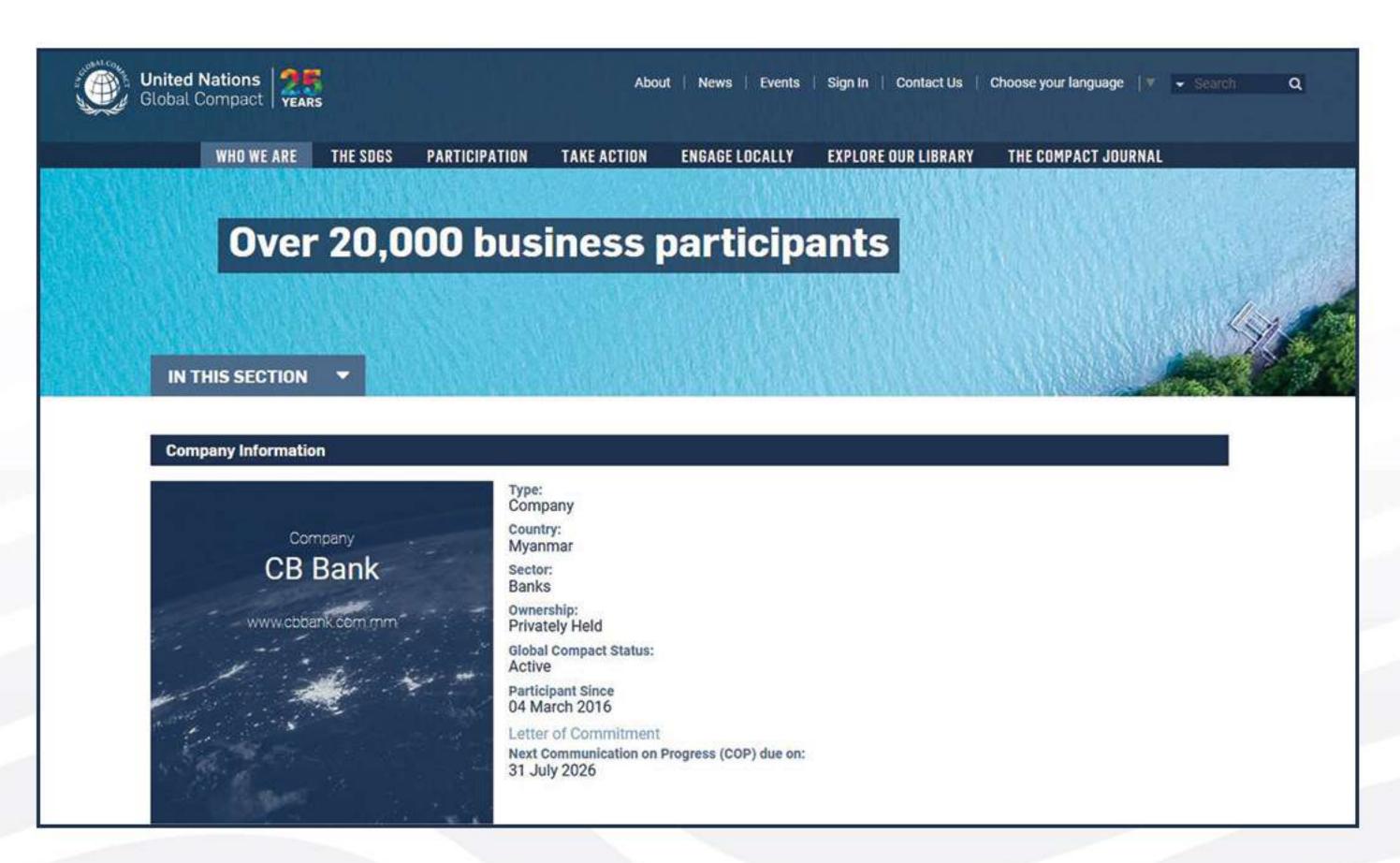


Single Premium **Endowment Life** Insurance

## Commitment to Sustainability

As an active participant of the UN Global Compact and holder of the ESBN Green Deal Green Badge, CB Bank commits to aligning our operations with globally recognized sustainable standards. Our goal is to have an environmental impact by integrating green-conscious banking practices throughout our company.







ESBN ASIA-PACIFIC
GREEN DEAL GREEN BADGE

# Corporate social responsibility

CB Bank actively supports communities through charitable donations, disaster relief efforts, and initiatives that uplift education, healthcare, and social welfare across Myanmar.



# Our Actions Against Covid-19



CB Bank donated funds, medical equipment and food supplies totaling 3.8 billion MMK.

#### Taking care of our customers & employees



## Note





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- www.cbbank.com.mm
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