

## Business and sustainability can go hand in hand

AYA Bank opens up new growth opportunities and makes effort in aligning lending and environmental objectives. Aiming to promote and support 'Sustainable Consumption and Production (SCP)' in Myanmar, we developed AYA SME Green Financing Program in collaboration with SMART MYANMAR. With AYA Bank financing options, SME borrowers can proceed their projects that makes a substantial contribution to an environmental benefit. We finance the sustainable manufacturing projects covering,

- (1) Replacement and installation of highly efficient mechanical and electrical equipment such as solar panel, lighting (LED), heating and ventilation equipment, etc.
- (2) Replacement and installation of highly efficient industrial technologies such as boilers (Rice Husk), kilns, heat exchangers, etc.
- (3) Recovery and utilization of by-product gas, waste and pressure

## Sustainability Linked Lending and Impact



Production and Trading

### **Steam boilers emit a variety of pollutants.**

555 Jaggery Production, proposed a business plan to install new machine to replace old steam boiler, is funded by AYA Bank through JICA two step loan. It reduces Carbon Dioxide (60%) and its by-product chaff can be used as a natural fertilizer for plant growth, particularly in green vegetables.



Garment

### **Generating electricity causes a large chunk of the greenhouse gases.**

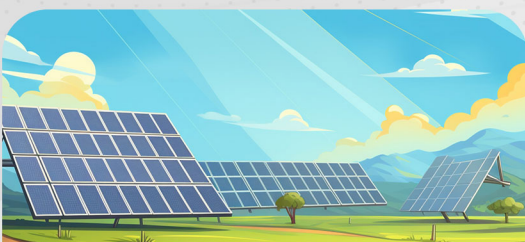
AYA Bank financed Golden KTK Garment Factory for installation of new boiler machine which is fully operational with fabric waste as energy source and able to reduce electricity usage by (50%).



Manufacturing

### **Diesel boiler has environmental impact mainly by air emissions from fuel combustion.**

In support of restoring the environment, AYA Bank funded Myat Win Zaw Rice Mill to operate boiler with biofuel - rice husks as an alternative to diesel. Furthermore, its by-product chaff can be used as a natural fertilizer.



Solar Power Plant

### **As a renewable source of power, solar energy has an important role in reducing greenhouse gas emissions.**

AYA Bank expands its sustainable finance portfolio for Solar Power Plant projects. Thazi 30MW Solar Power Plant, financed under AYA Green Financing Program, is officially commissioned into service in May 2024. It can generate almost 74 million kilowatt hours of electricity annually and able to electrify approximately 50,000 households