

	Issue Date: Dec 2015	AYA/CORPAFF/012/2015
<b>ENVIRONMENTAL POLICY</b>		APPROVED BY BOD

### Policy Statement

- ❖ AYA Bank believes that we have a responsibility to care for and protect the environment in which we operate. We recognize that our group business activities impact upon the environment both through local operations and, more broadly, in terms of raw materials usage, energy usage, waste discharges, and pollution to water and air.
- ❖ AYA Bank recognizes our key impacts to be in the areas of environmental preservation and protection particularly in extractive industries such as bank branch construction sector, air and water pollution, energy use, raw material use, waste generation, emissions, and water use.

### Our Commitment

- ❖ AYA Bank is fully committed to improving environmental performance across all of our business activities, and will encourage our business partners and members of the wider community to join us in this effort.
- ❖ AYA Bank :
  - Adopt the highest environmental standards in all areas of operation, meeting and exceeding all relevant legislative requirements.
  - Shall conduct Environmental Impact Assessment & Social Impact Assessment (EIA-SIA) to our organizational activities and identify areas where we can minimize impacts.
  - Minimize waste through careful and efficient use of all materials and energy and proper waste management policy.
  - Purchase sustainable products wherever feasible [e.g. water, recycled, FSC or low environmental impact products and energy from renewable sources].
  - Publicize our environmental position.
  - Train employees in good environmental practice, their responsibilities, and encourage employee involvement in environmental action.
  - Reduce risks from environmental, health or safety hazards for employees and others in the vicinity of our operations.
  - Adopt an environmentally sound transport strategy.
  - Aim to include environmental and ethical considerations in investment decisions where appropriate.

- Assist in developing solutions to environmental problems and climate change.
- Continually assess the environmental impact of all our operations.

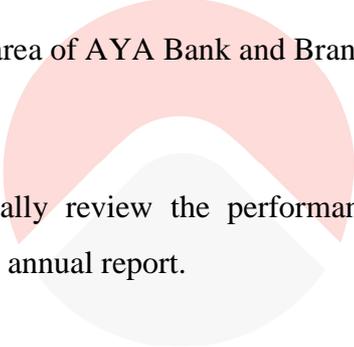
### **Implementation**

- ❖ Corporate Social Responsibility Committee will be responsible body for training, implementation, enforcement, and monitoring of this environmental policy.
- ❖ AYA Bank shall develop a series of action plans to supplement each of our environmental policy objectives at different business units.
- ❖ The implementation and enforcement activities are to be compliment and supplementary to the objectives and statements in our policies and procedures on transparency and responsibilities.
- ❖ The policy and its implications shall be communicated to all relevant stakeholders, both internally, including shareholders, and externally to customers and suppliers.

Particular attention will be in the area of AYA Bank and Branches.

### **Monitoring**

- AYA Bank will periodically review the performance, consistency, sustainability and publish these results in our annual report.



AYA Bank

References:

Max (Myanmar) Holding Co., Ltd & Its Subsidiaries\_ Max Myanmar group of Companies Environmental Policy