

## Company Profile (Myanmar Citizens Bank Ltd.)

Company Name	<b>Myanmar Citizens Bank Ltd. (MCB)</b>		
Code	00003	ISIN code	MM0000300002
Date Formed	30th October 1991	Management	Dr. Thaung Han Chief Executive Officer/ Managing Director
Date Listed	26th August 2016	Fiscal year	1st April to 31st March
Outstanding Shares	10,400,986 shares (as at 31st March 2018)	Paid-up Capital	MMK 52004.930 million (as at 31st March 2018)
Phone	+951 255 883,255 885	Email	<a href="mailto:Info@mcb.com.mm">Info@mcb.com.mm</a>
Address	Building No. 256/260, Sule Pagoda Road, Kyauktada Township, Yangon, Myanmar		
Business	<p>MCB is a public bank established in 1991, under Special Company Act. MCB started its business on 2-6-1992 at No. 383, Mahabandoola Road, Kyauktada Township, Yangon. Authorized Capital of Myanmar Citizens Bank Ltd. is 75 Billion Kyats and our Paid up Capital is 52 Billion Kyats.</p> <p>MCB offers the following domestic banking services-</p> <ol style="list-style-type: none"> <li>(1) Saving Deposit</li> <li>(2) Current Deposit</li> <li>(3) Time Deposit</li> <li>(4) Call Deposit</li> <li>(5) Senior Citizens Deposit</li> <li>(6) E-payment service for Import License fees payment</li> <li>(7) Internal Remittance and</li> <li>(8) Payment Order</li> </ol> <p>Loan Services of MCB are-</p> <ol style="list-style-type: none"> <li>(1) Commercial Loan</li> <li>(2) Overdraft Loan</li> <li>(3) Pledge Loan</li> <li>(4) Trade Guarantee</li> <li>(5) Bank Guarantee / Performance Guarantee</li> </ol> <p>International Banking Services are-</p> <ol style="list-style-type: none"> <li>(1) Export &amp; Import Services (L/C, TT)</li> <li>(2) International Remittance and International Money Transfer Services(Money Gram, IME, Transfast, Merchantrade),Dollar Smart Global</li> <li>(3) Guarantee Issuing Service</li> <li>(4) International Card Business (Visa / MasterCard Acquiring, MasterCard Issuing)( MPU-Myanmar Payment Union Card)</li> <li>(5) Money Changer Service</li> <li>(6) Foreign Exchange Market</li> <li>(7) Payment Order</li> </ol> <p>Hire Purchase Services are-</p> <ol style="list-style-type: none"> <li>(1) HP for agricultural equipment</li> <li>(2) HP for motor cars</li> <li>(3) HP for various rice mill equipment</li> <li>(4) HP for various construction machinery and equipment</li> </ol>		

	<p>MCB also offers the following services:</p> <p>(1) 663 Mobile payment services</p> <p>(2) MPU Card Issuing &amp; JCB, CUP Acquiring Service</p> <p>(3) Meter Bill Service</p>																																
Board of Directors	<p>(1) U Toe Aung Myint ( Chairman )</p> <p>(2) U Soe Naing (a) Ko Ko Gyi ( Director )</p> <p>(3) U HlaOo ( Director )</p> <p>(4) U Tun Lwin ( Director )</p> <p>(5) U Own Saing ( Director )</p> <p>(6) U Hla Maw Oo ( Director )</p> <p>(7) Daw Moe Moe ( Director )</p> <p>(8) Daw Aye Sadar Lwin ( Director )</p> <p>(9) U Aung Aung ( Director )</p> <p>(10) U ZayaThura Mon ( Director )</p> <p>(11) U Zaw Lin Htut ( Independent Director )</p> <p>(12) U Aye Thaw ( Independent Director )</p>																																
Website	<a href="http://www.mcb.com.mm">http://www.mcb.com.mm</a>																																
Lead Securities Company	Myanmar Securities Exchange Centre Co., Ltd																																
Auditor	U Win Thin & Associates Certified Public Accountants																																
Company History	<p>MCB is a public bank established in 1991, with company registration No. (274/1991-92) granted on 30.10.1991, under special company act. With the Banking License no. Ma Ba Ba/ J (i) -1(5)1992 granted by Central Bank of Myanmar on 25<sup>th</sup> of May 1992, MCB started its business on 2.6.1992 at No. 383, Mahabandoola Road, Kyauktada Township, Yangon. The bank have got the license with the registration number , MaBaBa/PaBa(R), dated 01-08-2016, granted by Central Bank of Myanmar. Accordance with the law of Financial Institutions , number(176).</p> <p>Authorized Capital of MCB at the time of establishment, in June 1992 was 1 Billion Kyats. Now, Authorized capital is 75 Billion Kyats and paid up capital is 52 Billion kyats. Of 52 Billion paid up capital, Ministry of Commerce has paid up 5.12 Billion Kyats and the public paid up 46.88 Billion kyats.</p> <p>Its branches and mini branches were opened as follow-</p> <p><b>Bank Opening date</b></p> <table> <tr> <td>1. Kyauktada Branch</td> <td>02-6-1992</td> </tr> <tr> <td>2. Mandalay Branch (1)</td> <td>06-6 -1996</td> </tr> <tr> <td>3. BayintNaung Branch</td> <td>12-5-2011</td> </tr> <tr> <td>4. Nay Pyi Taw Branch</td> <td>02- 6-2011</td> </tr> <tr> <td>5. Myin Chan Branch</td> <td>12-8-2011</td> </tr> <tr> <td>6. Monywa Branch</td> <td>15-8-2011</td> </tr> <tr> <td>7. Muse Branch</td> <td>17-10-2011</td> </tr> <tr> <td>8. Yasakgyo Branch</td> <td>14-12-2012</td> </tr> <tr> <td>9. Taze Branch</td> <td>26-4- 2013</td> </tr> <tr> <td>10. Monywa Mini Branch</td> <td>23-8-2013</td> </tr> <tr> <td>11. Dawbon Mini Branch</td> <td>20-12-2013</td> </tr> <tr> <td>12. Lasho Branch</td> <td>01-3-2014</td> </tr> <tr> <td>13. AungLan Branch</td> <td>20- 6- 2014</td> </tr> <tr> <td>14. BayintNaung Mini Branch</td> <td>25-10-2014</td> </tr> <tr> <td>15. Pabedan Mini Branch</td> <td>17-12-2014</td> </tr> <tr> <td>16. Puzundaung Branch</td> <td>06-12-2015</td> </tr> </table>	1. Kyauktada Branch	02-6-1992	2. Mandalay Branch (1)	06-6 -1996	3. BayintNaung Branch	12-5-2011	4. Nay Pyi Taw Branch	02- 6-2011	5. Myin Chan Branch	12-8-2011	6. Monywa Branch	15-8-2011	7. Muse Branch	17-10-2011	8. Yasakgyo Branch	14-12-2012	9. Taze Branch	26-4- 2013	10. Monywa Mini Branch	23-8-2013	11. Dawbon Mini Branch	20-12-2013	12. Lasho Branch	01-3-2014	13. AungLan Branch	20- 6- 2014	14. BayintNaung Mini Branch	25-10-2014	15. Pabedan Mini Branch	17-12-2014	16. Puzundaung Branch	06-12-2015
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17. North Okkalarpa Branch	01 -3-2016
18. Pyay Branch	01-5-2016
19. Latha Branch	04-6-2016
20. Sittwe Branch	07-6-2016
21. Mandalay Branch (2)	02-10-2016
22. Pathein Branch	17-1-2017
23. Mandalay Branch (3)	02-5-2017
24. MyeikBranch	16-11-2017

**MCB** was granted the Foreign Exchange Authorized Dealer License by the CBM on 17-8- 2012 and became a member of the Society for Worldwide Inter Bank Financial Telecommunication (SWIFT) on 5 January 2013. MCB has established correspondent bank relationships and maintained NOSTRO Accounts with UOB, OCBC, DBS, Commerz Bank, ICBC, May Bank, Kasikorn Bank, Siam Commercial Bank and Krung Thai Bank and have RMA relationship with 47 banks.

By connecting with correspondent banks, MCB is currently providing Foreign Currency Current account opening Export/Import Settlements, Cash disbursement, Bank Guarantee. Guarantee Account transfers and foreign Exchange Market activities to our customers.

**MCB** was granted the money changer license on 24 October 2011 and it has opened money changer counters at Kyauktada Branch, Muse Branch, Mandalay Branch and Dawpo Mini Branch.

**MCB** has offered the Acquiring services for Visa, MasterCard since 2014 and issued “Citizens card”, branded of MasterCard.

**MCB** has partnered with Money Gram, IME, Transfast, Merchantrade to offer inbound MCB started its Mobile Payment Services (663), to offer service to unbanked and rural, areas, in July, 2015.

**MCB** listed on Yangon Stock Exchange on 26 August 2016 trade in shareholders.

**MCB** and **Temenos**, one of the world leading vendors signed up the MOU to implement the Core Banking System (CBS) on 26 January 2018.

**MCB** and **Samsung Myanmar** signed up the MOU for mobile phone financing project on 6 March 2018.