

Agribusiness Finance Program

20 January 2016

Ba Maung Sein Phyo Thura Kyaw

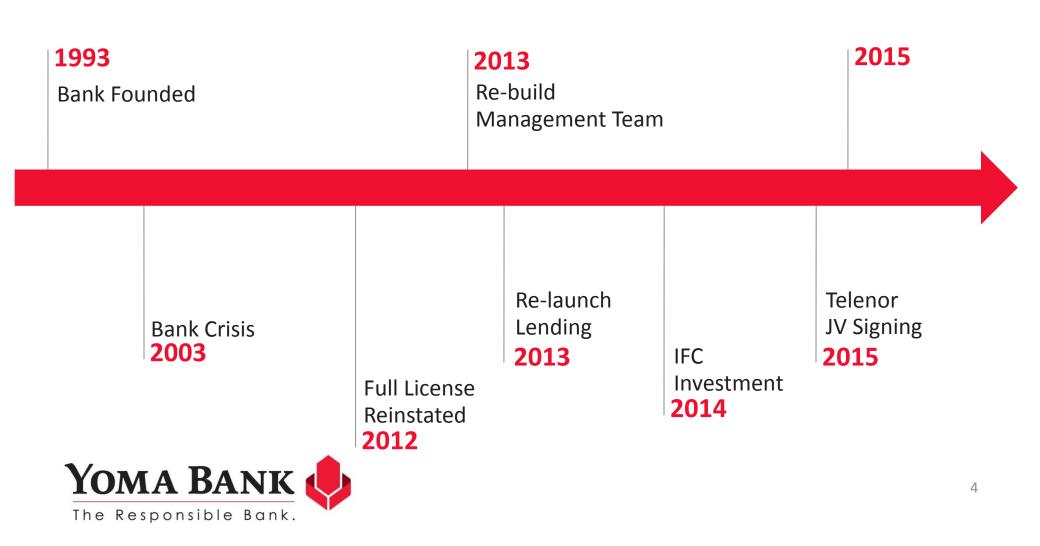
- Yoma Bank Overview
- Yoma Bank Agribusiness Finance Program (AFP)
- Q & A



• Yoma Bank Overview



Historical Dates



Yoma Bank Today

NUMBER OF YEARS IN OPERATION



NUMBER OF BRANCHES



NUMBER OF EMPLOYEES







Responsible Banking Foundation

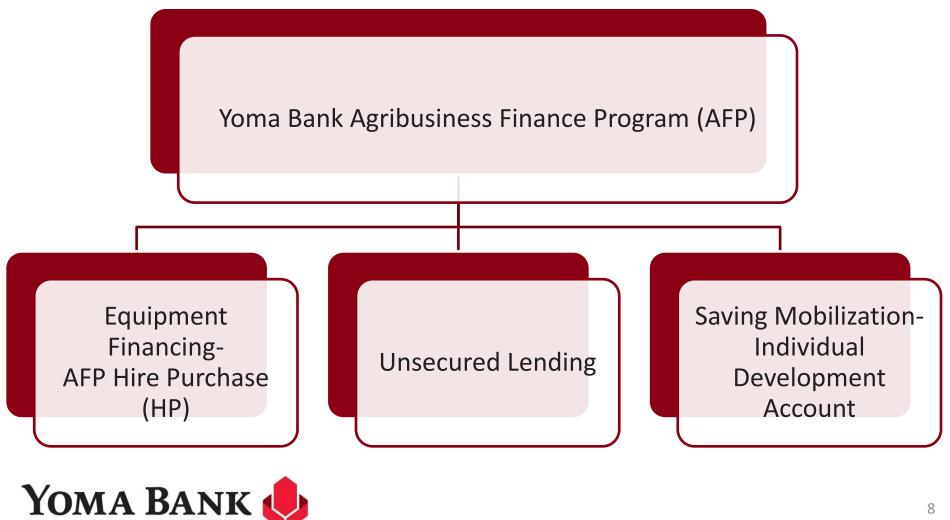
- Governance: Committed to global standards, integrity and transparency
- Technology: Use technology that interacts seamlessly across all delivery channels
- People: Develop highly trained bankers committed to the firm's values
- **Partnerships:** Work with entities that offer a competitive advantage in governance, technology, access to financing or improved service



• Yoma Bank Agribusiness Finance Program (AFP)



Program Components



The Responsible Bank.

Program Time Line



Dec '15

- LIFT Partnership Signed
- International experts ' site visit

Jan '16

- Inception Phase begins
- Equipment Financing (AFP HP) launched
- Individual Saving Accounts (IDA)
- Inception Phase ends

Jun '16

- AFP HP in 6 pilot branches
- Unsecured Lending



Jul '16- Dec '18

- Full roll out of AFP HP,IDA and Unsecured Lending nationwide
- LIFT partnership ends Dec' 18

Jan '19 +

• Yoma Bank AFP continues



Proposed Requirements for AFP HP

Required Document List	Please ✓
A copy of NRIC or ID (Original document is required to show)	
Household Registration from ward office/village office	
Recommendation letter from ward office/village office	
Third party recommendation from buyer side	



Thank you! Questions?

