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## Myanmar Citizens Bank (MCB) is Selected for the Implementation of JICA SME Two-Step Loan Program for Second Time

The growth of Small and Medium Enterprises (SMEs) is fundamental to the economic growth of Myanmar. With this knowledge, Government of Myanmar and JICA (Japan International Cooperation Agency) signed the Loan Agreement to contribute Capital Investment needed in building the facilities and financing the machineries in the implementation of SMEs successfully. Altogether six local banks in Myanmar including Myanmar Citizens Bank were selected for the First-Step TSL.

MCB could provide the reasonable JICA SME First-Step TSL for local SMEs under Two-Step Loan/TSL program for the very first time starting on 28<sup>th</sup> September, 2016. In this 2018-2019 fiscal year again, MCB is in the list of 7 chosen banks selected for Second-Step and thus we are pleased to announce that Myanmar Citizens Bank Ltd is selected as Participation Financial Institution (PFIs) for the second time for the implementation of "JICA SMEs Two-Step Loans" according to the decision made at Working Committee's meeting held on 2<sup>nd</sup> August, 2018.

Any businesses which have approval for SME issued by Directorate of Industrial Supervision and Inspection, any small and medium enterprises, import/export industries, technology-based manufacturers, and any servings and trading companies can apply for this JICA SME Two-Step Loan. Besides, MCB aims to provide this Loan to a wider network of SMEs in rural areas including regions with slow development.

By supporting SMEs to be more strategic, and strong with this program, MCB strongly believes that we can contribute the economic growth of our country, Myanmar and most importantly can participate in reducing the poverty of citizens. Accordingly, we are happy to inform all SMEs in rural areas including those in regions with slow development to contact MCB to access the Loan.

**Myanmar Citizens Bank Ltd.**