



Asset and Liability Committee (ALCO)

Our Asset Liability Management Committee (ALCO) plays an important role in assuring that Management's is appropriately identifying, measuring, controlling, and monitoring the AGD's liquidity risk, interest rate risk, and capital positions. The ALCO is also responsible for the bank's investment activities.

The main objectives of AGD's ALCO are

- Liquidity is being maintained within policy guidelines
- Interest rate risk is appropriately measured, monitored and controlled
- Trends of liquidity and interest rate risk are monitored, and where problems are identified that corrective actions are being taken and appropriate standards or limits are established and followed
- Oversee the management of the bank's assets and funding sources consistent with the bank's growth and profitability objectives while being in line with the bank's internal policies

Committee Members



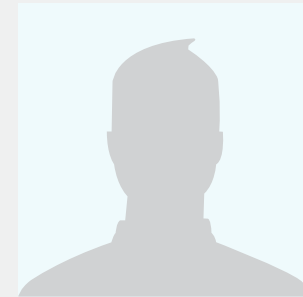
U Htoo Htet Tay Za
Chief Executive Officer &
Managing Director



Deputy Chief Executive Officer &
Chief Financial Officer



Daw Htet Ei Phyu
Head Corporate Banking



Head Retail Banking



Daw Lin Lin Hlaing
Head Treasury & Head Credit Risk



Financial Controller