



PRESS RELEASE

THE WOMEN'S MICRO BANK LIMITED, AS THE FIRST MAMA BANK IN PNG, IS PROUD AND PRIVILEGED TO ANNOUNCE THE RELEASE OF 7,021,300 ORDINARY SHARES AT AN ISSUANCE PRICE OF K1.00 PER SHARE.

CHAIRMAN, MR MITIO ANNOUNCED THIS ONCE IN A LIFETIME OPPORTUNITY WHEN LAUNCHING THE RELEASE OF THESE SHARES TO THESE RESPECTIVE ELIGIBLE GROUPS.

THIS SHARE OFFER IS ONLY APPLICABLE TO THE FOLLOWING GROUPS: MEMBERS OF THE WOMEN IN BUSINESS FOUNDATION INCORPORATED, CUSTOMERS OF WOMEN'S MICRO BANK LIMITED & MEMBERS OF PNG WOMEN IN BUSINESS LIMITED.

WOMEN'S MICRO BANK LIMITED IS THE ONLY LICENSED FINANCIAL INSTITUTION IN PAPUA NEW GUINEA WITH AN EXPLICIT FOCUS ON WOMEN. THIS FOCUS IS DUE TO WOMEN AND MEN BEING POSITIONED DIFFERENTLY IN THE RURAL ECONOMY BECAUSE OF TRADITIONAL GENDER DYNAMICS. MEN TEND TO PRODUCE CROPS FOR CASH WHILE MOST WOMEN ARE SELF-EMPLOYED IN AN INFORMAL ECONOMY EVEN ALL CONTRIBUTE IN THE FAMILY BUT MONEY GOES TO MEN'S POCKET. WE BELIEVE WHEN MONEY GOES TO THE WOMEN'S HAND IT REACHES MORE TO FAMILY WELFARE AND GUARANTEE HIGHER UTILIZATION OF TOTAL DISPOSABLE INCOME.

THIS OFFER IS PRIMARILY AIMED AT STRENGTHENING THE PERFORMANCE OF YOUR BANK IN FOUR KEY AREAS: (A) STRENGTHENING CAPITAL ADEQUACY REQUIREMENTS SET BY THE BANK OF PAPUA NEW GUINEA, (B) EXPANSION OF BRANCH NETWORK ADHERING TO BRANCH LICENCING NORMS OF BANK OF PAPUA NEW GUINEA TO BRING THE BANKING SERVICES CLOSER TO WHERE YOU ARE, (C) IMPROVE THE TECHNOLOGY BETWEEN BRANCHES AND HEAD OFFICE FOR RISK MANAGEMENT AND EXPLORE ELECTRONIC BANKING SERVICES, SO THAT YOU CAN HAVE ACCESS TO THE BANK'S SERVICES FROM THE COMFORT OF YOUR HOMES AND BUSINESS PREMISES, (D) TO GIVE AN OPPORTUNITY TO THE

MEMBERS OF THE PNG WOMEN IN BUSINESS FOUNDATION INCORPORATED (PNGWIBF) AND FEMALE CLIENTS OF THE WOMEN'S MICRO BANK LIMITED (WMBL) TO HOLD THE DIRECT OWNERSHIP OR SHAREHOLDING IN THE BANK.

THIS OPPORTUNITY TO BUY SHARES IN WOMEN'S MICRO BANK LIMITED IS NOW OPEN UNTIL 30TH NOVEMBER, 2017.

FOR FURTHER ENQUIRIES PLEASE CONTACT THE GENERAL MANAGER OR OPERATIONS MANAGER OF WOMEN'S MICRO BANK LIMITED ON 3257063 OR YOUR NEAREST BRANCHES AND AGENCIES OR EMAIL TO ENQUIRIES@WOMENMICROBANK.COM