



AYA Myanmar Insurance has been a leading insurer in Myanmar for both Life and General Insurance since inception in 2013. AMI's remarkable growth has earned the firm the reputation of being one of the most leading insurance companies in the industry. AIM aims to deliver high quality service and innovative products through internal and external distribution channels to assist both individual and corporate customers to protect their assets from the uncertainties of tomorrow. As "Partner for Life", AMI aims to ensure the country's key lifelines by providing professional and reliable service, footed on a rock-solid financial background. Through years of experience, AMI understand the needs of clients and aim to play an integral role in assuring their futures. AMI is beyond an insurance company; it forms a part of shaping Myanmar's future.

- MMK 46 Billion Paid-up Capital
- MMK 64 Billion Total Assets
- MMK 8.4 Billion Total Reserves
- 3rd Market Ranking
- 1st to Embark on Full Digital Platform
- <http://www.ami-insurance.com>



AYA Bank received its banking license from the Central Bank of Myanmar on 2nd July 2010 and commenced operations on 11th August 2010. AYA Bank is the bank of choice for anyone who is looking for fast, reliable, honest banking relationships at reasonable cost. For your long-term sustainable banking needs, AYA bank is "YOUR TRUSTED PARTNER" in Myanmar with the mission: "to be recognized as the leading bank in Myanmar through pursuit of excellent and long-term sustainable growth for the bank and its stakeholders". As a member of the UN Global Compact (UNGC), AYA Bank is committed to implement global standards in Corporate Governance and compliance best practices in its management and operations. Consequently, since 2014-15, AYA Bank is the only bank in Myanmar to be IFRS compliant and the only one audited under International Standards of Auditing (ISA) by a big-four international firm. The bank has also attracted and retained talented staff with both domestic and international exposure and has invested significantly in Learning & Development as a way to ensure long-term sustainable growth for the communities it serves. For the years ahead, the bank will continue to extend its branch network throughout Myanmar while concurrently investing in state-of-the-art Core Banking, Digital Banking and Fintech platforms. AYA Bank aims to provide uniform Omni-channel interface offering innovative products and services across all customer segments. AYA Bank will also continue to focus on deepening relationships with customers, providing best-in-class customer service, and leveraging technology as the enabler to rapidly expand the customer base. The bank also aims to further strengthen its governance, risk and compliance structure as a measure to ensure balance and sustain growth.

- 2nd largest banks in Myanmar
- 250 Branches
- 2.2 million Customers Account
- 5.31 Trillion Kyats Customer Deposits
- 150 Billion Shareholders' Equity
- www.ayabank.com



AYATrust Securities is the securities and investment banking arm of AYA Financial Group. We provide a comprehensive suite of services to our retail, corporate and institutional clients in both the debt and equity capital market. Products and services offered to our retail investors ranges from trade execution to distribution of capital market products. Corporate Finance and Advisory services such as IPOs, corporate transactions for listed companies, underwriting, share placement and fund raising. In addition, private equity advisory services with a focus in growth capital for late stage SME is offered. As one of the licensed securities companies for the YSX, we not only offer brokerage services, but also bespoke investment advisory services.

Partnered with world-class industry leaders with a wealth of expertise,

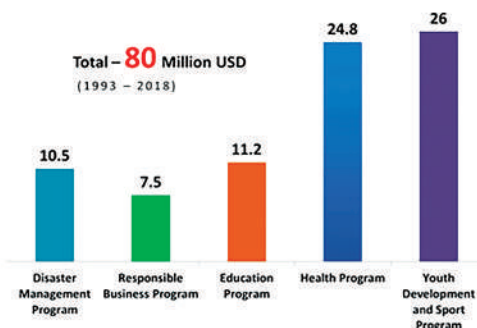


- <http://www.ayatrustsc.com/>



Since 1993 the Max Myanmar Group and AYA Bank have been actively supporting the country's development through five sectors such as Health, Youth Development and Sport, Education, Disaster Management and Responsible Business Programs. Now channeled through Ayeayarwady Foundation, founded in 2010, the Company boasts one of Myanmar's most extensive and comprehensive CSR programs. Foundation has constructed roads, built schools, hospitals and religious buildings. It has erected storm shelters and refugee camps in areas stricken by disasters, conflicts and civil unrest; and it continuously provides educational scholarships, subsidizes healthcare treatment costs, establishes sporting academies throughout the country.

- www.ayeyarwadyfoundation.org/



Max Myanmar Group is one of Myanmar's premier conglomerates, with a reputation for quality excellence, entrepreneurship, innovative drive and inspiring leadership. Max originally started operations as an importer of vehicles from Japan.

Diverse in expertise; United in Vision

Today, we have made considerable progress and developed into a multi-disciplinary company with proven track record in the various fields of work it has undertaken. We rely on dedicated professionals who are different in expertise and interests, but united in our passion for excellence, commitment to results, and pride in being growth agents to improve the lives of our fellow citizens and the communities in which we live and work. Our commitment to international standards of transparency and responsibility is underlined by our policies and practices supporting human rights, land rights and good corporate governance.

Leading the present, Leading the future

Our people are the bedrock of our success. And we are committed to the safety, well-being and Due to the nature of the diversified scopes of works carried out by the Max Myanmar Group, our results-oriented workforce includes talented and experienced professionals who thrive in a dynamic work environment that brings many challenges, and also great rewards. Our employees take pride in "getting the job done right". Our commitment to sustainable development is illustrated across every aspect of our operations: from employing the best people and utilizing a respectable fleet of heavy machinery, vehicles and equipment.

AT A GLANCE

- Founded: 1993
- Workforce: 4591+
- Number of Companies: 8
- Annual Revenue: USD 324.61 million (FY2017-18)
- Headquarter: Yangon, Myanmar
- E-mail: info@maxmyanmargroup.com

PRIMARY MARKETS

Through an accelerated growth strategy, it expanded and diversified into the fields of manufacturing, construction, mechanical engineering, transportation and logistics, down stream energy, hotel and tourism, agriculture and trading.

EXECUTIVE OFFICERS



ZAW ZAW

Founder and Executive Chairman
Max Myanmar Group & AYA Financial Group

An established and well-connected entrepreneur and business leader in Myanmar, with 25 years of management experience, after graduated from the University of Yangon with a major in Mathematics and had worked in Japan for several years. He returned to Myanmar in 1995 and managed Max Myanmar Company, which is now known as Max Myanmar Group. He is also the Chairman of Myanmar Football Federation (MFF) since 2005 and Vice Chairman of Asian Football Confederation (AFC) since 2019. Through Ayeyarwady Foundation, he has donated more than 80 billion kyats to various philanthropic causes and carried out numerous corporate social responsibility activities in Myanmar.



Dr. THAUNG HAN

Group CEO
Max Myanmar Group

Dr Han has more than 30 years of experience in International Business, Corporate Strategy and Restructuring, and Banking. Before currently working as Group Chief Executive Officer in Max Myanmar Group,

he served as MD & CEO in Myanmar Citizen Bank and AYA Financial Group. He earned his PHD in International Business from UTEP and MBA from Purdue University. He also earned Diploma in Business Law and Executive MBA from Yangon University of Economics and also holds a medical degree from Mandalay University of Medicine. At private time, he works as a senior faculty at private and government universities teaching diverse topic in finance and management. He has strong experiences in banking and diverse business portfolio, foreign JV, and NGOs.

✉ groupceo@maxmyanmargroup.com



Jasmine Thazin Aung

Managing Director
Max Global Investment
AYATrust Securities

Jasmine is a Managing Director of Max Global Investment, AYA Trust Securities and an Executive Director of Max Myanmar Group. She currently manages and monitor diversified

investment portfolios that includes existing, on-going and new business ventures. Before joining Max Global Investment, she was a PwC Advisory Partner and local Lead Partner for PwC Myanmar. During 16 years of professional experiences including 11.5 years with PwC Singapore and PwC Myanmar for audit, financial advisory, consulting and 5 years in the Maritime service industry in Myanmar, banking, change transformation, asset and investment management sectors are her areas of expertise. Jasmine also actively participates in USASEAN Business Council's business activities and missions related to foreign investments, and community initiatives in Myanmar.

✉ jtaung@maxglobalinvestment.com, jtaung@ayatrustsc.com



No.123, Alanpya Pagoda Road, Dagon Township, Yangon, Myanmar.



+951- 255819~21, 255823~28, 255838.



info@maxmyanmargroup.com



www.maxmyanmargroup.com





Max Energy was established in June 2010 to fulfill the energy requirements of motor vehicles, support the growth of inland transportation, and achieve customer satisfaction as well as enhance the growing economy of our country. Max Energy started operations with 12 filling stations. Today, there are over 45 filling stations operated by its team of over 1,000 employees, to provide high-quality fuel products throughout the country. Designed and built in line with stringent international guidelines, Max Energy's Oil Depot Terminal is in Thilawa Special Economic Zone (SEZ), situated on 24.71 acres. It has a Total Storage Capacity of 96,392 tons and handles the storage of 4 types of fuels: 92 RON, 95 RON, Premium Diesel and Diesel.



Max Highway Co., Ltd. is a subsidiary of Max Myanmar Group and started operations in 2008 in Myanmar. Its vision is to build, maintain and operate standard quality roads that are vital to the nation's development. Max Highway utilizes resources in the most efficient, effective and professional way to develop safe and convenient transport routes. By establishing a wider and more efficient road network, linking rural areas with urban, and small towns with cities, Max Highway is helping to open up the country to commerce and development, and enabling exchange of expertise and ideas. Max Highway also collects toll gate fees under the B.O.T system and tender system. It is planning a cashless payment system for greater motoring convenience and a smoother flow of traffic.



Max Hotels Group was established in 2002 to cater to the growing demand for high-quality accommodation for the business and leisure travel sector. The group has Hotel Max (Nay Pyi Taw) under its own management while two other hotels are managed by ACCOR: MGallery by Sofitel (Nay Pyi Taw) and Novotel Yangon Max (Yangon). Located between Yangon International Airport and downtown Yangon, Novotel Yangon Max is an ideal location for Offices and Retail outlets. Adding to the portfolio is resort at Ngwe Saung, one of the famous beaches, which will be operational in the near future, to serve the growing leisure travel market.



Max Myanmar Construction Co., Ltd. operates locally with over 1200 employees and around 1,800 contractors. Incorporated in 1997, Max Construction has successfully built different types of construction projects such as Port Extension Project (Earthworks), Dams and Reservoirs, Commercial and Residential Development Projects, High-rise Building, Infrastructures, Factories, Residential, Educational, Social, Health, Recreational, Office Buildings and Hotels. Notably, Max Construction proudly constructed three sports centers, three football academies during SEA Games in 2014 and also Thilawa Oil Depot Terminal and cement plant. Also constructed five-star international hotels such as Novotel Yangon Max and MGallery by Sofitel and its latest development is a new residential and office project. The most notable project was to re-strengthen and preserve the impressive ROWE Building, built in 1910, which was on to receive the Heritage Blue Plaque.



Max Myanmar Manufacturing Co., Ltd. is one of the private cement manufacturers in Myanmar. Its product is Max Cement which is commercially available in Yangon, Mandalay and Nay Pyi Taw. Its tagline "Let's Build Together!" is a wholehearted commitment to developing the country. With the strategic restructuring program, the cement plant at Taung Philar has been upgraded to the more energy-efficient and productive 2100 TPD (Dry Process). Mindful of its responsibility for sustainable development, Max Cement constantly monitors the environmental and community impacts of its quarrying and cement operations. In the upgrade of its cement plants to enhance cement production, Max Myanmar Manufacturing actively engages with reliable and effective contractors, and suppliers to apply contemporary practices.



Max Well Trading Co., Ltd. facilitates trading requirements for the Group, providing import and export services for in-house and external clients. The company started out as a retailer of heavy equipment such as excavators, bulldozers, road rollers. Over the years, it has accumulated capabilities and expertise in moving construction materials, heavy machinery and equipment for mega construction projects. In 2014, Max Well Trading became one of the authorized distributors of Hokuetsu Industries' Airman Generators in the high-end generator market of Myanmar.

AIRMAN



Shwe Yaung Pya Agro Co., Ltd. was established in 2005, operating a Rubber Plantation in Belin Myanmar. It has over 600 employees and 5,000 acres, of which two-thirds are cultivated, and the remainder set aside for community use. The company focuses on rubber plantation and related downstream business while creating new opportunities for the local community and conserving the natural environment. While conditions in the rubber market have been challenging, we have created conditions for stable and dependable sources of income for our employees. Shwe Yaung Pya Agro supports and facilitates the peace-building process involving the local populace and multiple stakeholders.



Max Logistics Co., Ltd. is newly established to support the Group's expansion and the country's demand for transportation and logistics. Max Logistics provides on-time, on-target solutions for freight transportation, warehousing and distribution, and supply chain management. Its staff are well-trained and committed to delivering beyond expectations to serve its customers well. By offering professional services via responsible business practices, Max Logistics is aiming to be one of the best transportation agencies with one-stop comprehensive logistics value chain to provide express delivery with efficient freight transportation.

SUPPORT FOR ACCELERATED GROWTH

In a rapidly changing and dynamic economy such as Myanmar, there are many different dimensions that businesses need to take into account when investing and subsequently developing a responsible and inclusive sustainable business strategy. Max Myanmar continues participating in country's reform process under the auspice of the new democratic government together with Government, business partners and other local organizations. Max Myanmar has committed strongly in Corporate Sustainability and Corporate Governance along the way it has been growing business in various industries and we would like to become the employee of choice and ultimately the stakeholder of choice as corporate identity.



To endeavor the need for a comprehensive approach to various investments by way of capital, loan, equity participation and financial assistance, Max Global Investment was established in 2017 as an independent private investment arm of Max Myanmar Group and the company is chaired by Zaw Zaw, founder of Max Myanmar Group and AYA Financial Group together with our executive team which is led by Ms Jasmine Thazin Aung, a former partner of PwC Myanmar Advisory as Managing Director. Current portfolio includes eight companies under Max Myanmar Holding and three financial service companies under AYA Financial Group.



Max Singapore Holdings Pte., Ltd. was established in Singapore in 2012 and focuses on exploring investment opportunities in Singapore and Myanmar to achieve breakthrough growth.

MAX'S STRATEGY

OUR MISSION

As growth agents, we spearhead improvements in the lives of our people. Our diverse portfolio of businesses gives us many opportunities to deliver satisfaction, success, safety, and prosperity, while remaining respectful of the environment and the world we live in.

OUR VISION

We aspire to be a leading institution in Myanmar that drives growth for our stakeholders, and the country as a whole.

OUR VALUES

As leaders, we strive for excellence in all aspects. Our thinking and behavior are driven by innovation, efficiency, transparency and accountability.

STRATEGY FOR SUSTAINABILITY

