



As a general insurance service provider, AYA SOMPO Insurance provides nationwide service to tens of thousands of clients through its vast network and maintaining its own head office in Yangon's bustling downtown district. AYA SOMPO Insurance operates in more than 45 cities across Myanmar and has more than 570 employees. As a member of one of the largest financial groups in the country, AYA SOMPO Insurance combines local knowledge and network with international expertise. AYA SOMPO Insurance is a member of the UN Global Compact. AYA SOMPO leads the way in providing customer - centered solutions that are simple and accessible. It informs and educates, promoting financial literacy and financial inclusion for the nation.



■ <http://www.ayasompo.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 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.

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.



■ 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/>



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

Looking into the future, our strategy is to look for better ways of doing business, achieving leadership in our markets through meeting or exceeding the expectations of our employees, customers and communities. From internal business processes to customer service and community relations, our proactive approach is a critical factor toward ensuring growth for everyone. Through teamwork and collaboration with stakeholders, we strive to achieve leadership in all that we undertake, to ensure sustainable growth for today – and well into the future.

AT A GLANCE

- Founded: 1993
- Workforce: 4500+
- Number of Companies: 8
- 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, energy, hotel and tourism, agriculture and trading.

EXECUTIVE OFFICERS



ZAW ZAW

Founder and Patron
Max Myanmar Group & AYA Financial Group

U Zaw Zaw is the founder and Patron of Max Myanmar Group and AYA Financial Group. With over 29 years of management experiences, he is an established and well-connected entrepreneur and business leader in Myanmar. U Zaw Zaw founded Max Myanmar Company in 1993 and AYA Bank in 2010. His achievements include steering the management and growth of Max Myanmar Group and AYA Financial Group, major conglomerates in Myanmar. He is currently serving as the President of the Myanmar Football Federation

since 2005 and Vice- President of Asian Football Confederation (AFC). He relentlessly provides both funding and effort for the development of soccer in Myanmar. As a firm believer of contributing to the society and helping the needy, he has supported various philanthropic causes through the Ayeyarwady Foundation, including the Yankin Children Hospital, Ayeyarwady Covid-19 Center, and a wide range of corporate social responsibility initiatives nationwide.



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

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



Under the guidance of Founder and Patron U Zaw Zaw, Ayeyarwady Foundation was set up in 2010 as a Non-Profit Organization (NPO) to focus on five pillars of philanthropic activities: Health, Education, Disaster Management, Youth Development and Sports Programmes, and Responsible Business Practice Program. Now channeled through Ayeyarwady Foundation, Max Myanmar Group and AYA Financial Group boast one of Myanmar's most extensive and comprehensive CSR programs.

■ www.ayeyarwadyfoundation.org

Covid-19 Response

Since the beginning of the Covid-19 pandemic, Ayeyarwady Foundation has been contributing all its resources for the people's safety and public health. The Foundation has set up quarantine camps converted from AYA Bank Training Center, three camps of Myanmar National Football Teams and National Football Academy (Yangon), which can hold up to 350 people to be quarantined. Together with Max Hotels Group and Novotel Yangon Max, the Foundation has provided daily meals for 600 quarantined people in Yangon each and every day during the crisis. In an effort to combat an alarming increase of Covid-19 cases, an emergency temporary treatment centers, or Alternate Care Facility (ACF), have been constructed in Yangon and Mandalay.

Ayeyarwady Center (Yangon)

- 1000 bedded Treatment Center
- 125 bedded ICU/HDU
- Test & Care Center
- Laboratory
- Test Center at Toll Gates

Ayeyarwady Center (Mandalay)

- 300 bedded Treatment Center
- 75 bedded ICU/HDU Center
- 100 bedded Quarantine Center
- Test & Care Center
- Laboratory

Donation Highlight During Covid-19

USD 13.5 Million

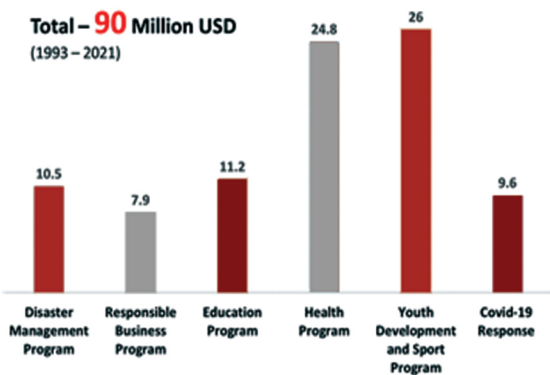
Total contribution to fight against Covid-19 in Myanmar

USD 9.6 Million

Contribution from Ayeyarwady Foundation

USD 3.9 Million

Contribution from External Donors





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 52 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. 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 500 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 "Build With Quality" 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 downs stream 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



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

With a clear vision, strong organization and effective decision-making, the Group is able to move fast and effectively; building and creating value successfully. 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 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.



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

OUR VISION

We aspired to be a leading ethical and responsible business group in Myanmar that drives growth for our stakeholders, and the country as a whole.

OUR VALUES

We value the improvements in the lives of our people. Our diverse portfolio of business gives us many opportunities to deliver satisfaction, success, safety and prosperity, while remaining respectful of the anti-corruption, human rights, good governance, environment and the world we live in.

STRATEGY FOR SUSTAINABILITY

