EARNINGS RESULTS

Yoma Strategic Holdings Ltd.

2H2026 and FY2026

Real Estate

F&B

Wave Money

Motors

Leasing

AGENDA

GROUP PERFORMANCE

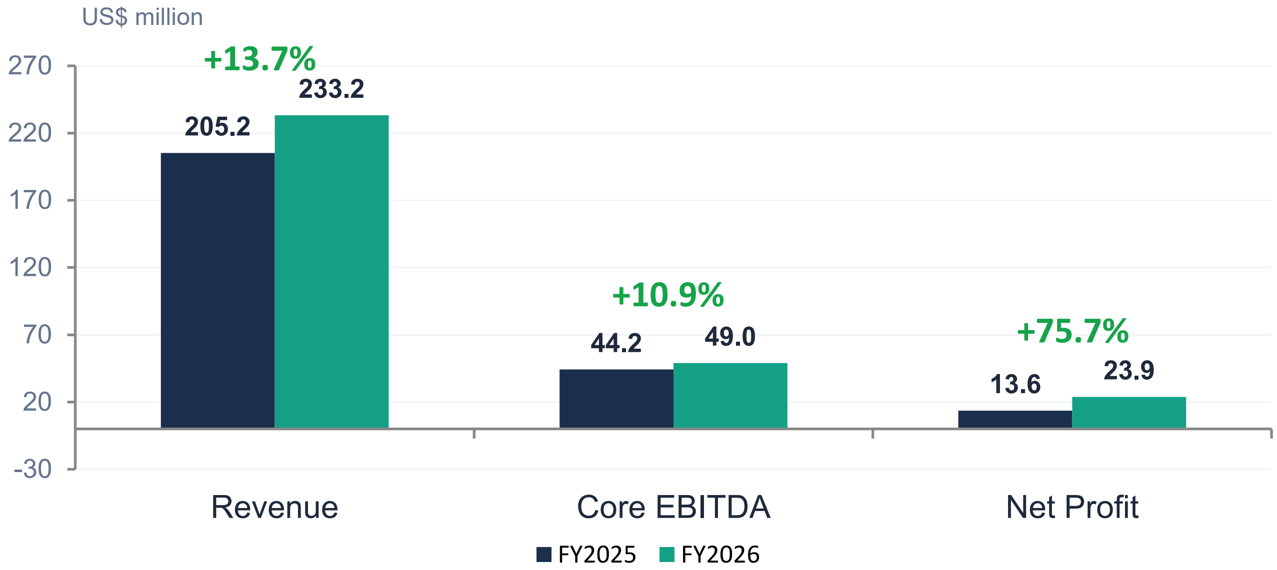
Strongest financial performance

US$233 million
FY Revenue

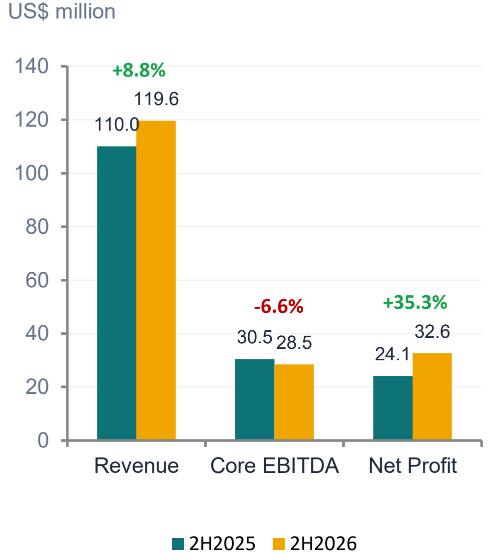
+11%
FY Core EBITDA

+76%
FY Net Profit Growth

Full Year Results



2H Results



FULL YEAR COMMENTARY

Performance reflects the strength and disciplined execution of our businesses

Revenue Increases 13.7%

- Broad-based double-digit growth driven by Yoma Land (+17.1%), Yoma F&B (+16.7%) and Yoma Motors (+109.1%).
- Supported by new projects, restaurant expansion and stronger vehicle sales.

Core EBITDA Improves 10.9%

- Improved year-on-year, with stable margins at 21.0% (FY2025: 21.5%).
- Supported by higher Wave Money interest income and lower commission expenses.
- Partly offset by higher operating costs across the Group.

Net Profit Surges 75.7%

- Supported by higher revenue and Core EBITDA.
- Stronger real estate market conditions supporting higher property valuations.
- Lower currency translation losses on the THB bond.

Balance Sheet & Cash Flow Highlights

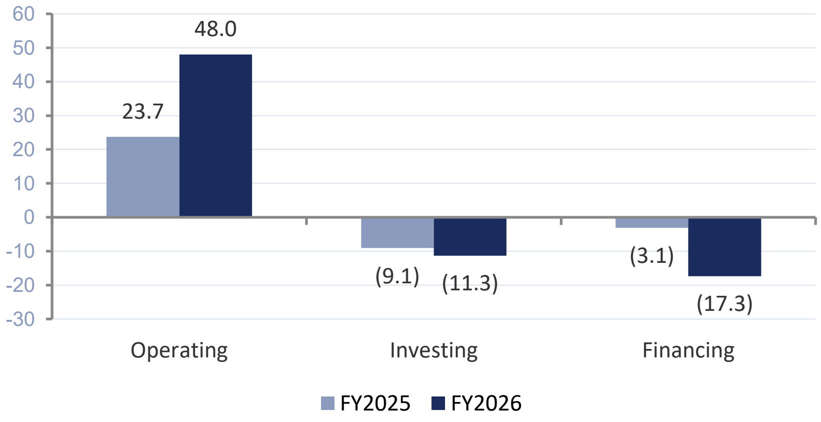
US$48.0 million — Operating Cash Flow — **>2X**

17.8% — Net Gearing Ratio — **Stable**

US$47.3 million — Cash Balances — **>1.5X**

Cash Flow Summary

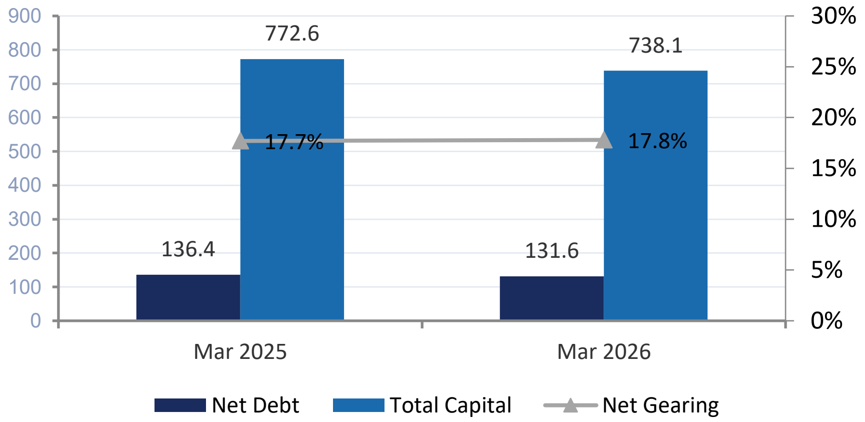
US$ million



- Operating cash flow more than doubled to US$48.0 million.
- Driven by project cycle at Yoma Land.

Net Gearing Ratio & Capital Structure

US$ million

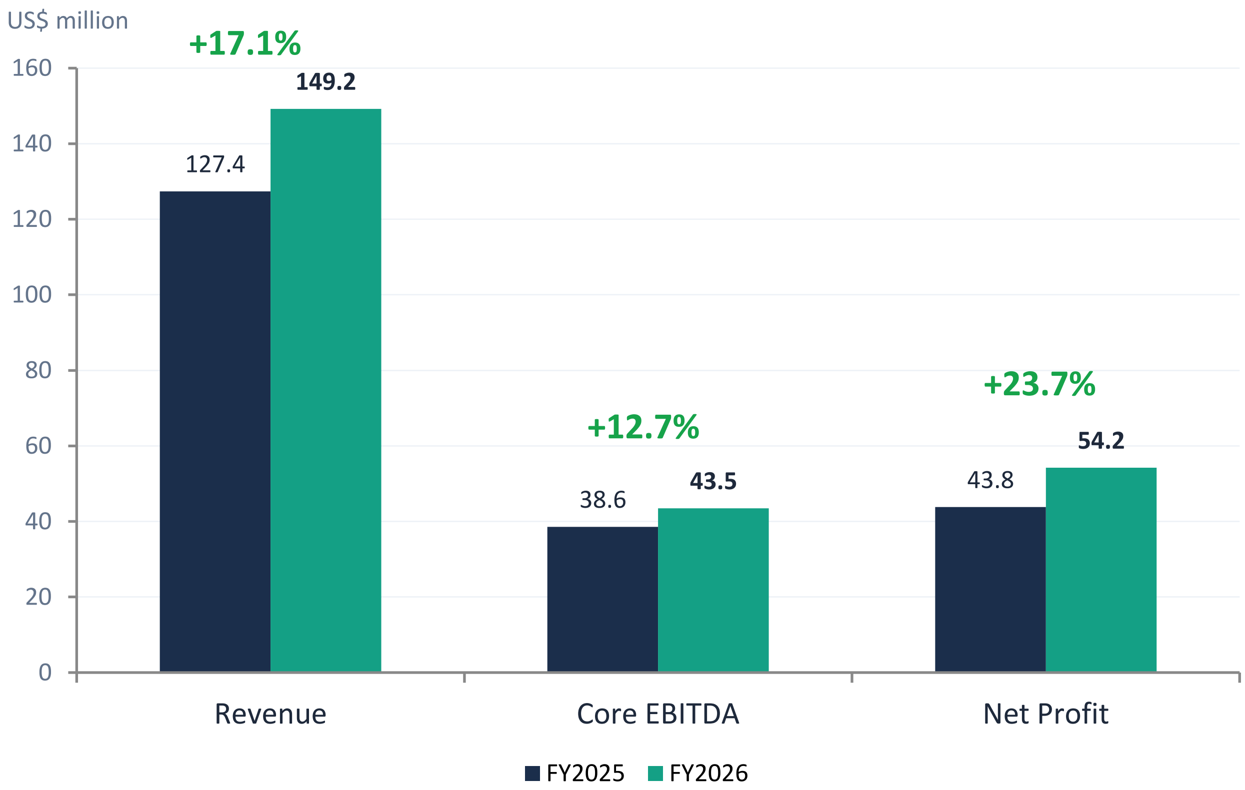


- Net gearing stable at 17.8% (FY2025: 17.7%)
- Cash balances increased to US$47.3 million (FY2025: US$29.7 million)

SEGMENT PERFORMANCE

YOMA LAND

Full Year Results



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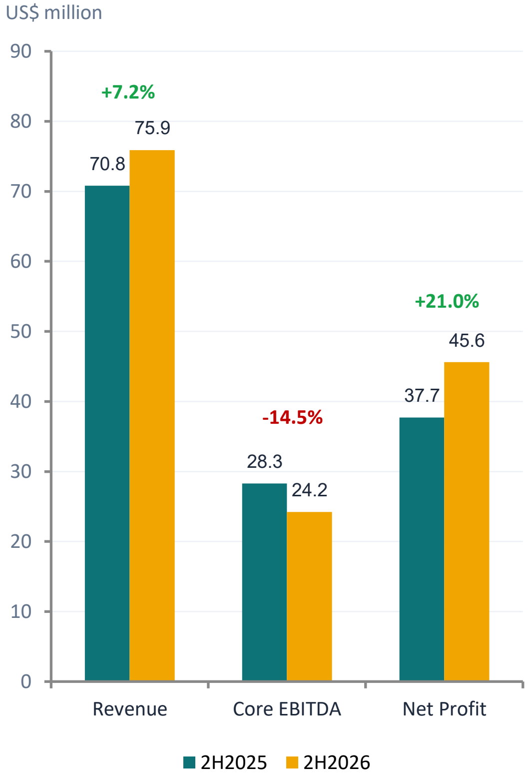


Performance sustained by a healthy real estate environment

Revenue Growth Driven by Sales and Construction Momentum

- Revenue grew 17.1% year-on-year, driven by development business growth of 19.9%.
- Partly offset by lower operator fee income at Yoma Land Services (-7.6%).

Stable Margins Supported by Project Mix and Pricing

- Core EBITDA margins remained resilient from higher-margin project mix at Pun Hlaing Estate and ARA price escalations.
- Lower operator fee income at Yoma Land Services

Higher Earnings Driven by Yoma Land Development and Net Fair Value Gains

- Stronger Core EBITDA at Yoma Land Development.
- Net fair value gains rose to US$30.9 million (FY2025: US$20.4 million).
- Supported by stronger residential sales, pricing and occupancy at StarCity and Pun Hlaing Estate.

Demand supported by urbanisation and real estate as a store of value

Broad Product Offering Drove Sales Momentum

- Diversified product offers flexibility across changing market conditions.
- Demand shifts between affordable housing and landed developments depending on mortgage market conditions.

Healthy Take-Up for New Projects

- Revenue growth driven by contributions from new projects.
- Sandakuu, Wisteria and Evergreen Residences, all absent in FY2025, contributed 46.1% of Yoma Land Development revenue.

Pick-Up in Affordable Projects

- Higher percentage-of-completion revenue from ARA and City Loft West.
- Supported by construction activities and higher cumulative sales at ARA at 615 units (vs. 409) and City Loft West at 713 units (vs. 635).

US$90.3 million

Unrecognised Revenue Backlog

Earnings visibility: 18–24 months

Booked & Sold Units — as at 31 March 2026

Project	Booked & Sold	/ Launched
ARA	**823**	/ 874
City Loft West	**813**	/ 936
Pun Hlaing Estate*	**16**	/ 17
Sandakuu	**181**	/ 182
Evergreen Residences	**37**	/ 64

*Includes Lotus Terrace (12 apartments) and Wisteria Villas (5 villas)

YOMA LAND SERVICES FY2026

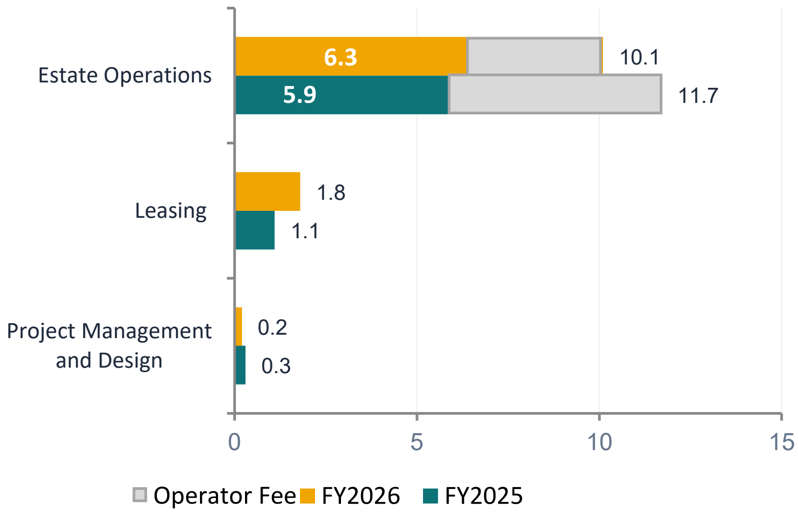
Growing recurring income from Estate Operations and Leasing

>9,000
StarCity Residents

>1,300
Pun Hlaing Estate Residents

82%
Residential Occupancy Rate

Revenue by Sub-segment (US$ million) — FY2025 vs FY2026



Vibrant and Appealing Communities

- StarCity and Pun Hlaing Estate resident populations grew to over 9,000 and 1,300, respectively.

Higher Estate Activities Supported Recurring Revenue

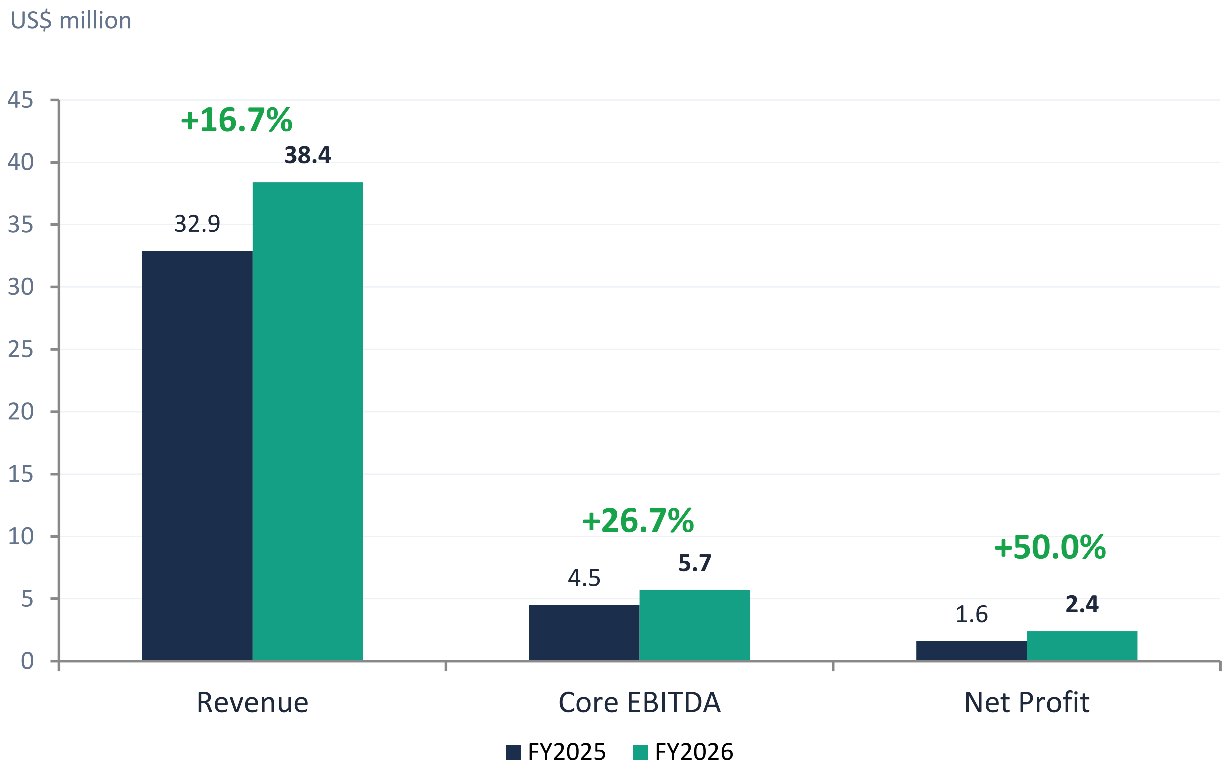
- Estate operations revenue grew (excluding operator fee income) grew 6.8% year-on-year.
- Supported by higher estate management fees, amenities activities and utility revenue.

Recurring Leasing Income Improved

- Driven by a larger commercial property base, higher occupancy rates and rental escalations.
- Additional commission income from StarCity resale activities.

YOMA F&B

Full Year Results



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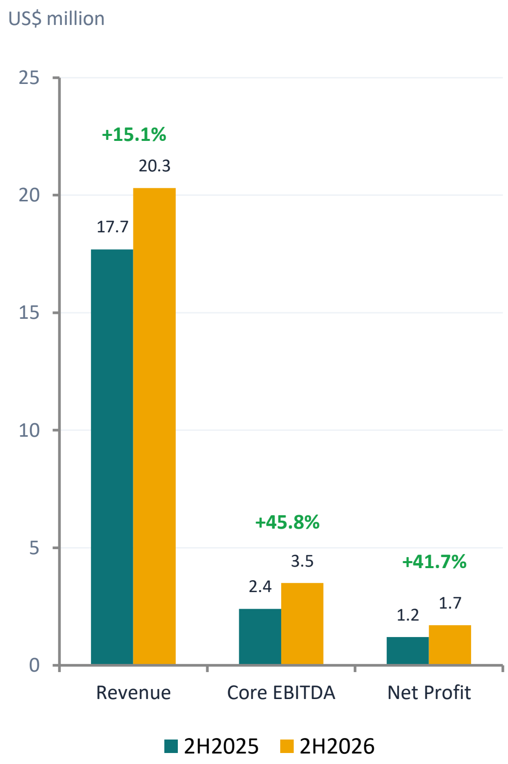


Strengthening market leadership across KFC & YKKO

+20%
Same-Store Sales Growth

84
Total Restaurants

+50%
Net Profit Growth

Record Sales of US$38.4 million

- Resilient consumer demand and strong brand positioning.
- Driven by successful marketing campaigns, operating platform expansion and additional YKKO franchise fees.
- Pricing revisions to offset inflationary cost pressures.

Largest Restaurant Operator in Myanmar

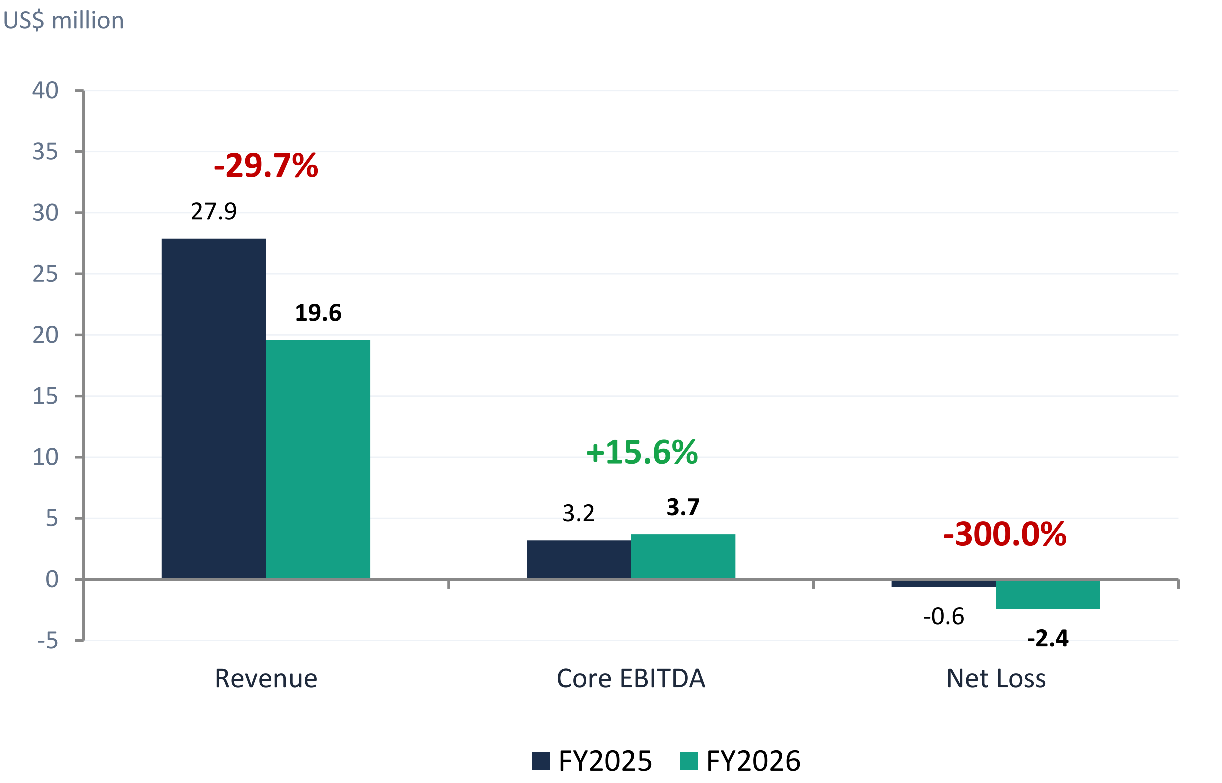
- KFC and YKKO operated 38 and 43 restaurants in Myanmar, respectively, as at 31 March 2026.
- Three new store openings and reopening of earthquake-affected outlets.
- YKKO expanded its Thailand footprint to three restaurants.

Net Profit +50% — Higher Core EBITDA, Offset by Depreciation

- Net profit increased in line with stronger Core EBITDA.
- Partly offset by higher depreciation expense from new stores and renovations and YKKO.

WAVE MONEY

Full Year Results



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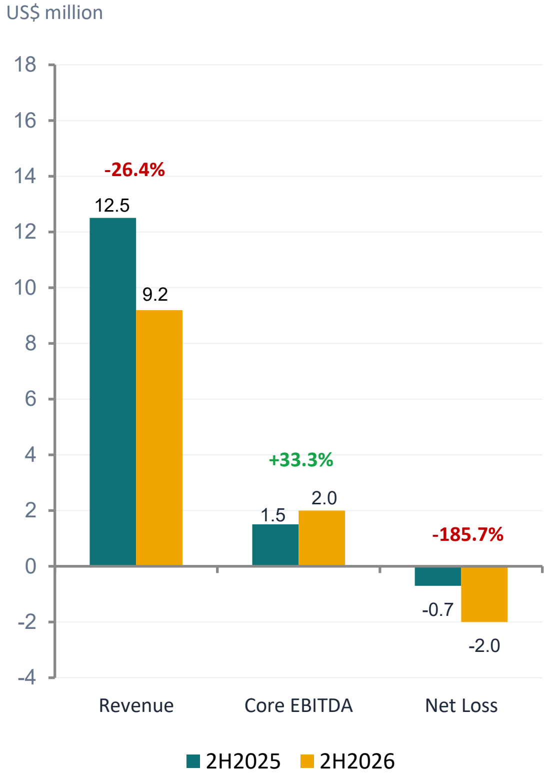


Strong transaction growth and user engagement

7.2 million
Unique Users (March 2026)

+48%
Transactions Volume YoY

MMK 48.9 Trillion
FY2026 Transfer Volume
>10% of GDP

Transition Towards a Broader Digital Financial Platform

- Revenue declined due to lower fee generating remittance activities amid the transition towards digital transaction, operational disruption and macroeconomics headwind.
- Higher interest income of US$7.9 million (FY2025: US$4.4 million).

Stronger Engagement and Platform Liquidity Supported Transaction Growth

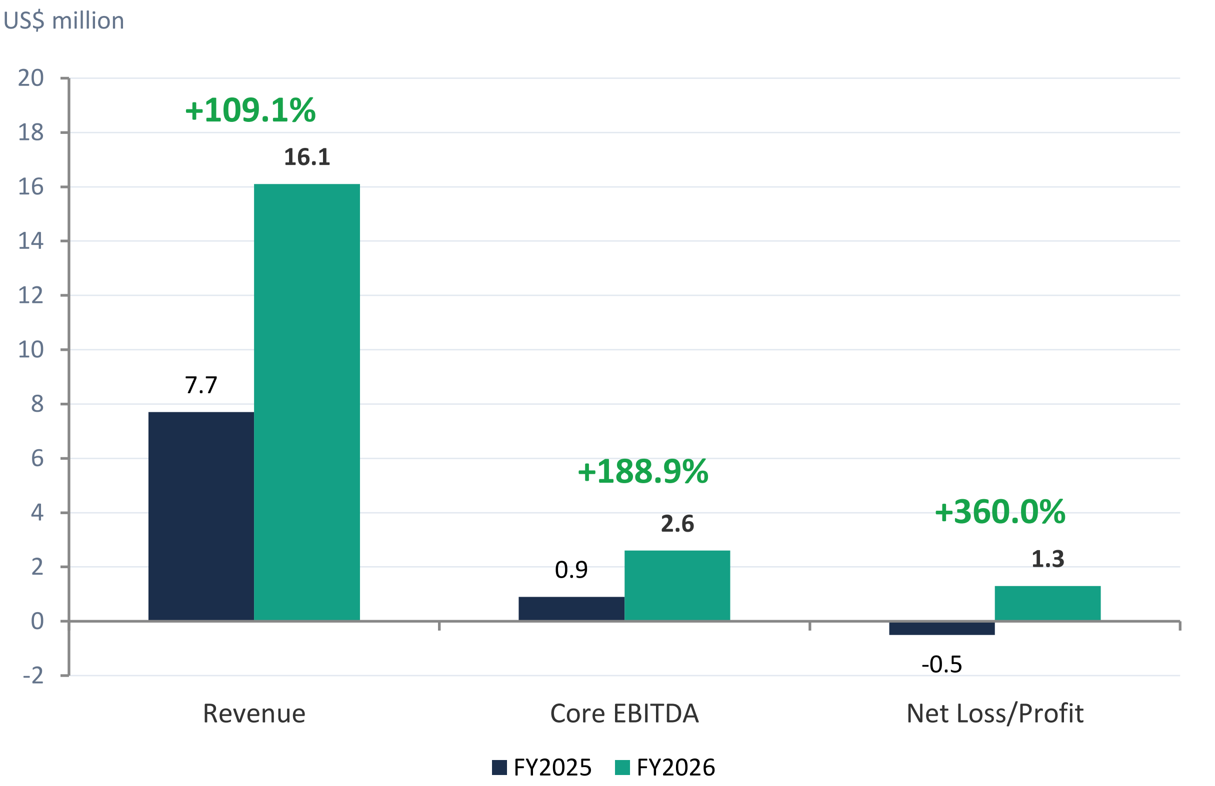
- Overall transactions grew 48% with digital transactions rising 56% and accounting for the majority of volumes.
- Merchant base expanded to over 200,000, alongside the launch of Thailand-Myanmar remittance services with 2C2P.

Core EBITDA Improved; Net Loss Impacted by Goodwill Impairment

- Core EBITDA improved on higher interest income, lower commission costs from the shift to digital and ongoing cost controls.
- Non-cash goodwill impairment arising from changes to Wave Money's business plan to accelerate the build-up of the digital platform.

YOMA MOTORS

Full Year Results



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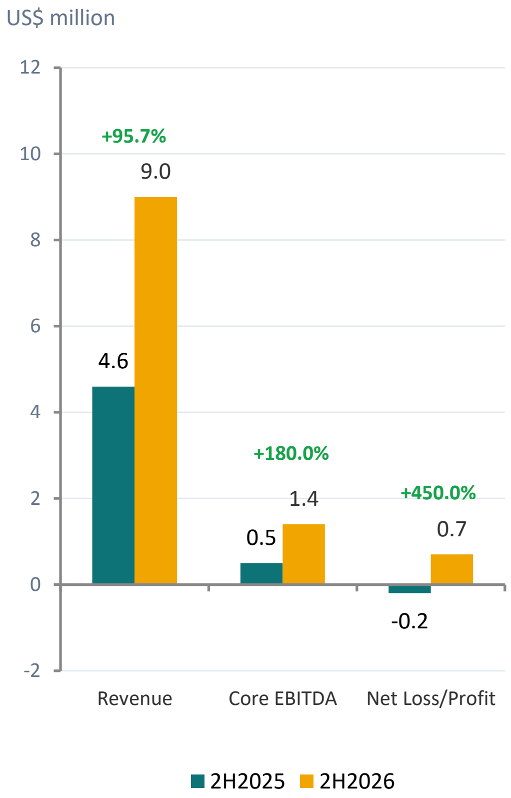


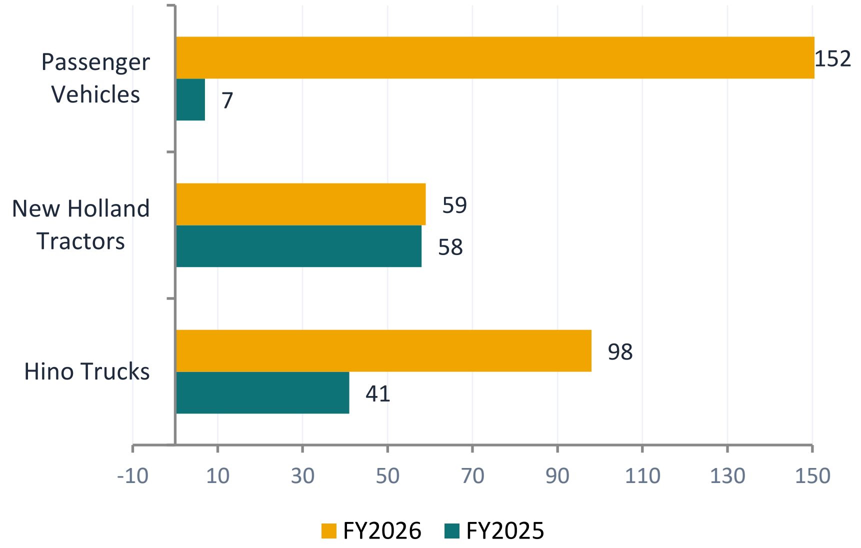
Strong recovery for Heavy Equipment & Passenger Vehicles

+109%
Revenue Growth YoY

152
Passenger Vehicles Sold

98
Hino Trucks Sold

Units Sold — FY2025 vs FY2026



Revenue More Than Doubled to US$16.1 million

- Passenger Vehicles sales grew nearly ninefold to US$7.1 million, driven by third-party brands
- Heavy Equipment revenue rose 30.4% to US$9.0 million on stronger Hino truck sales and deliveries.

Core EBITDA — Volume-Led Growth, Margin Dilution

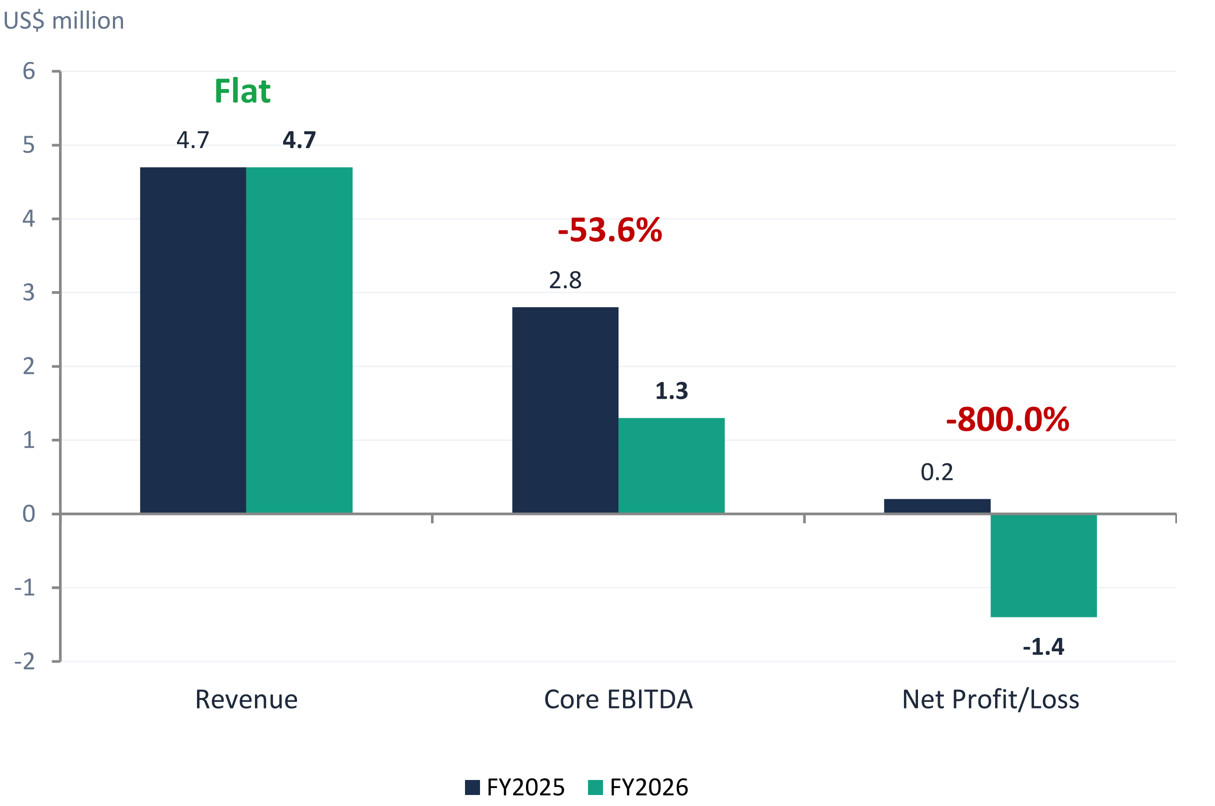
- Core EBITDA improved strongly with higher revenue, although GP margin % declined with a change in product mix.

Return to Profitability

- Net profit turned positive on stronger Core EBITDA
- Supported by lower depreciation expense and USD currency revaluation gains.

LEASING: YOMA FLEET

Full Year Results



2H Results

Operating lease and rental demand offset by smaller finance lease portfolio

US$24.5 million
Third-Party AUM

87%
Fleet Utilisation

5,230
Yoma Plus Devices

Stable Revenue Performance

- Operating leases benefited from fleet expansion and pricing escalations.
- Daily rentals and Yoma Plus grew on stronger demand and broader product offerings.
- Partly offset by a smaller finance lease portfolio from expirations, buyouts and import restrictions.

Stable Third-Party AUM and Fleet Utilisation

- Third-party AUM grew to US$24.5 million (FY2025: US$23.1 million) with 797 vehicles.
- Healthy fleet utilisation at 87% (FY2025:86%).

Earnings Impacted by Prior Year Disposal Gains and Cost Pressures

- Core EBITDA and net profit were impacted by lower ex-fleet disposal gains and higher operating costs.

LOOKING AHEAD

Priorities and strategic positioning

Macro Economic Backdrop
ADB now forecasts Myanmar GDP growth of 2.4% (2026) and 2.7% (2027).

Wave Money Expands Digital Capabilities
Expand wallet adoption, QR payments and cross-border remittances, while progressing WaveScore to enable adjacent financial services.

Core Businesses Well-Positioned
US$90.3M revenue backlog at Yoma Land Development projects; Continued healthy demand at Yoma F&B and Yoma Motors.

Emerging Opportunities
Increasing our stake in the Mandalay Airport.

Yoma Central phased restart targeted for FY2027
Unlocks a key asset for the Group and increases long-term recurring real estate revenues.

Balance Sheet Strengthening
Targeting long-term gearing ratio in low- to mid-teens; USD debt replaced by MMK facilities.