Yoma Strategic Holdings

Annual General Meeting 2026

20 Years of Building a Better Myanmar for Its People

Listed on the SGX-ST - 2006

New Holland in Mandalay -2015

Early investment at Pun Hlaing Estate - 1998

StarCity's groundbreaking ceremony - 2012

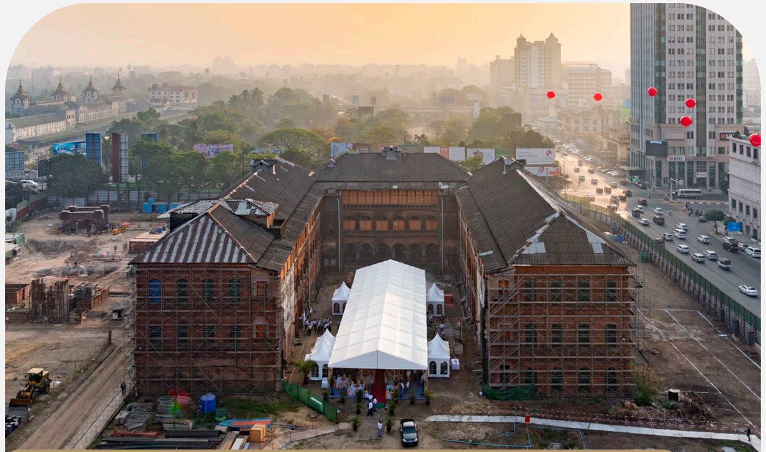
Expansion into Passenger Vehicles - 2015

20 Years of Building a Better Myanmar for Its People

Started vehicle leasing and rental business -2014

Strengthened F&B platform with YKKO acquisition - 2019

KFC Myanmar's first store opening - 2015


Yoma Central's groundbreaking - 2017

Expansion into mobile financial services -2018

20 Years of Impact: Leading Property Developer in Myanmar

YOMA LAND

5	~6,800	~11,000	997 Million
Residential Estates	Booked and Sold Units[1]	Total Residents	Total Revenue[2]

[1] Includes booked and sold units at Pun Hlaing Estate, StarCity, Padauk Garden, City Loft West, and Yoma Central.
[2] Combined revenue from Yoma Land Development and Yoma Land Services.

20 Years of Impact: Myanmar's Largest F&B Operator

YOMA f&b

2,500+	84[1]	11	17 Million
Team Members	Outlets	Cities in Myanmar	Customers Served Annually

KFC 38

YKKO SINCE 1988 43

YANKIN KYAY-OH YKKO SINCE 1988 3

[1] Includes 3 YKKO outlets in Thailand and 5 YKKO franchise outlets in Myanmar.

20 Years of Impact: Empowering Nationwide Financial Access

WAVE

91%	7.2 Million	~60,000	>218k
Township Coverage	Unique Users[1]	Agents	QR Merchants

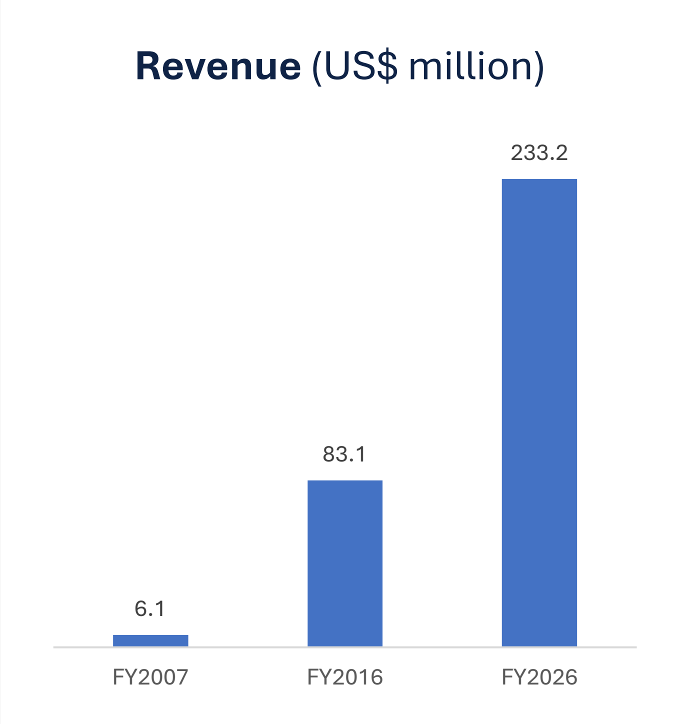
[1] Active users who performed at least one transaction during the preceding 90 days.

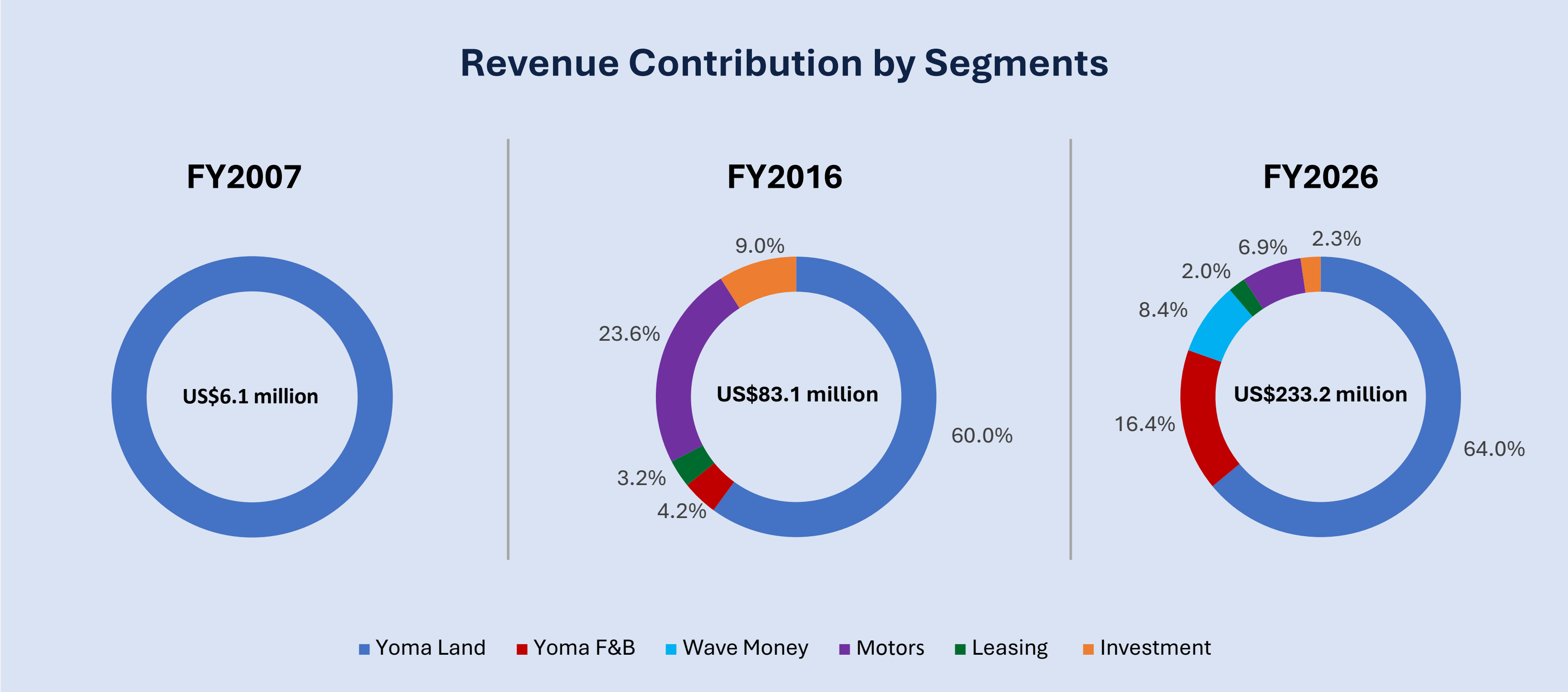
Our People and Partners

20 Years of Financial Growth

Solid track record of financial performance

- Expanded from real estate focus into a diversified group.
- **38x revenue growth** across real estate, F&B, mobile financial services, leasing and motors sectors.





FY2026 Performance Highlights

Revenue	US$233.2 million	+13.7% Y-o-Y
Core EBITDA	US$49.0 million	+10.9% Y-o-Y
Net Profit	US$23.9 million	+75.7% Y-o-Y
Net Gearing	17.8%	Stable (FY2025: 17.7%)
Operating Cash Flow	US$48.0 million	>2x Y-o-Y
Cash Balances	US$47.3 million	>1.5x Y-o-Y

Yoma Land

US$149.2 million
Revenue
(+17.1% YoY)

US$43.5 million
Core EBITDA
(+12.4% YoY)

US$54.2 million
Net Profit
(+23.7% YoY)

US$90.3 million
Unrecognised Revenue

Healthy demand for residential properties
Strong sales across StarCity, Pun Hlaing Estate and City Loft West, supported by urbanisation and real estate remaining a preferred store of value.

Strong earnings visibility
A substantial pipeline of unrecognised revenue provides earnings visibility as construction progresses over the next 18–24 months.

Building recurring income
Beyond development sales, recurring income from estate management and leasing continues to grow as StarCity and Pun Hlaing Estate communities expand.

Yoma F&B

Consumers continue to spend on trusted brands
KFC and YKKO delivered record revenue, reflecting resilient consumer demand and strong brand positioning despite a challenging environment

Expand market leadership
Operating 81 KFC and YKKO outlets across Myanmar and expanding YKKO's presence in Thailand to three restaurants.

Driving growth through execution
Same-store sales growth, successful marketing campaigns, selective price adjustments and new store openings.

US$38.4 million
Revenue
(+16.7% YoY)

US$5.7 million
Core EBITDA
(+26.7% YoY)

US$2.4 million
Net Profit
(+50.0% YoY)

+20% Y-o-Y
Same-Store Sales Growth

Wave Money

US$19.6 million
Revenue
(-29.7% YoY)

US$3.7 million
Core EBITDA
(+15.6% YoY)

US$(2.4) million
Net Loss
(-300.0% YoY)

MMK 48.9 trillion
Transfer Volumes
(>10% of GDP)

Transitioning into a broader digital financial platform
Moving beyond remittances towards a digital ecosystem with e-wallets, QR payments, lending and other financial services.

Stronger Engagement and Platform Liquidity Supported Transaction Growth
Overall transactions grew 48% with digital transactions rising 56% and accounting for the majority of volumes.

Improving quality of earnings
Core EBITDA improved through higher interest income, lower commission costs and disciplined cost management.

Yoma Motors

Expanded Passenger Vehicle Offering
Introduction of third-party passenger vehicle brands broadened Yoma Motors' product offering, driving the growth in passenger vehicle sales.

Recovery in Heavy Equipment
Continued recovery, supported by stronger Hino truck sales and deliveries.

Return to Profitability
Higher sales volumes across both Passenger Vehicles and Heavy Equipment supported improved operating performance.

US$16.1 million
Revenue
(+109.1% YoY)

US$2.6 million
Core EBITDA
(+188.9% YoY)

US$1.3 million
Net Profit
(+360.0% YoY)

250
Passenger & Commercial Vehicles Sold
(vs. 48 in FY2025)

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

Further e-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.

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THANK YOU