



YOMA STRATGIC HOLDINGS

# AGM 2025

ANNUAL GENERAL MEETING



# Leadership Transition and Board Renewal

Smooth leadership transition

Board renewal aligned with Group strategy

Board remains majority independent



# FY2025 Performance Overview

Strong revenue growth of 37.5% in MMK, driven by solid performance at Yoma Land and Yoma F&B

Local currency weakness impacted performance (MMK fell ~48%)

Core profitability stable, positive net profit sustained



REVENUE

**US\$205.2**

Million



CORE EBITDA

**US\$44.2**

Million



CORE EBITDA  
MARGIN

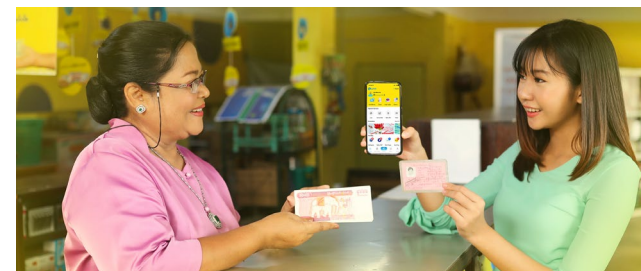
**21.5%**



NET PROFIT

**US\$13.6**

Million

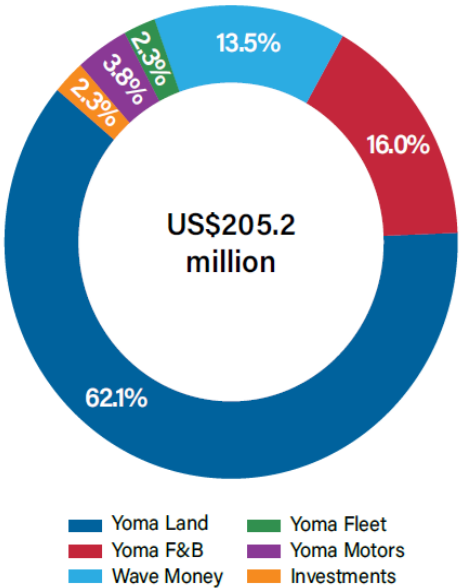


# Key Business Segments

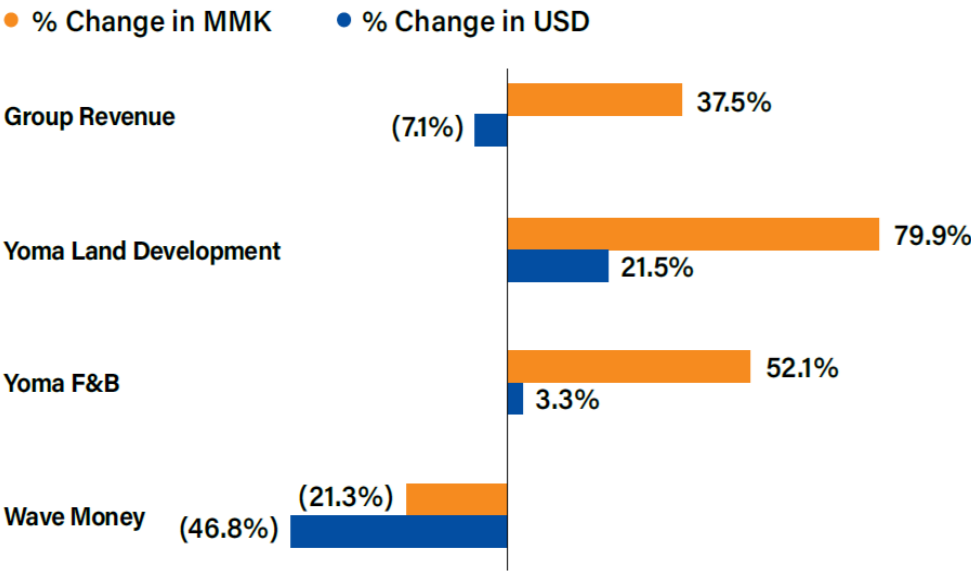
Real Estate, F&B and Mobile Financial Services contribute over 90% of revenue



Breakdown of FY2025 Revenue



Year-on-Year Percentage Change in Group and Major Business Segments Revenue



# Yoma Land Development: Strong Delivery and Sales Momentum

## DELIVERED PROJECTS ON SCHEDULE

Over 500 homes delivered in FY2025.

## VISIBILITY ON REAL ESTATE DEVELOPMENT'S REVENUE

US\$92.5 million of unrecognised revenue  
as of 31 March 2025.

## RESPONSIVE TO MARKET DEMAND

Launched Sandakuu Gardens at  
Pun Hlaing Estate, with projected  
sales of US\$75 - 95 million.



ESTELLA



SANDAKUU  
GARDEN



# Yoma Land Services:

## Growing Communities and Estate Value

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### INCREASING RESIDENT POPULATION

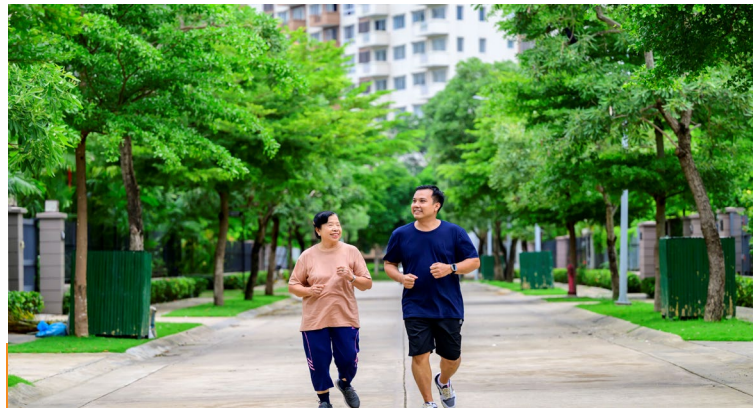
16.5% growth in resident populations at StarCity and Pun Hlaing Estate.

### SCALE-DRIVEN EFFICIENCY

Larger estate footprint supports more efficient and integrated service delivery.

### SUSTAINED REVENUE MOMENTUM

Expanding communities underpin steady growth in estate services revenues.



**STARCITY : 8,800 RESIDENTS**



**PUN HLAING ESTATE : 1,100 RESIDENTS**



# Yoma F&B: Record Performance, Growing Reach



80

RESTUARANTS\*

Myanmar's Largest  
Restaurant Operator



>13

MILLION  
CUSTOMERS

Record Sales



+55.5%

YEAR-ON-YEAR

Same-Store-  
Sales Growth



+22.5%

YEAR-ON-YEAR

Same-Store-  
Transactions Growth

\*As at 31 March 2025 and includes YKKO Thailand and 5 franchise outlets in Myanmar.



# Yoma F&B:

## Deepening Presence in Myanmar and Abroad

### STRATEGIC BRAND COLLABORATION

Partnered with foodpanda, Coca-Cola, and WavePay to strengthen digital and delivery reach.

### CONTINUED EXPANSION IN MYANMAR

Targeting 3 to 4 new KFC and YKKO restaurant openings in Myanmar in FY2026.

### GROWING BEYOND MYANMAR

Regional expansion of YKKO and YKKO-branded packaged food products for ASEAN distribution.





# Wave Money: Driving Financial Inclusion



**MMK 34 trillion  
transfer volume**

>10% of the nation's GDP



**+61,000  
agents**

90% geographic coverage



**>8 million  
active users\***

Larger mobile wallet and  
trust account balances



**175,000  
QR Merchants**

MMQR launched  
February 2025

\*Unique users who perform transactions in the last 90 days.

# Wave Money: Growth Through Digital Adoption and Innovation

## Growth Opportunities

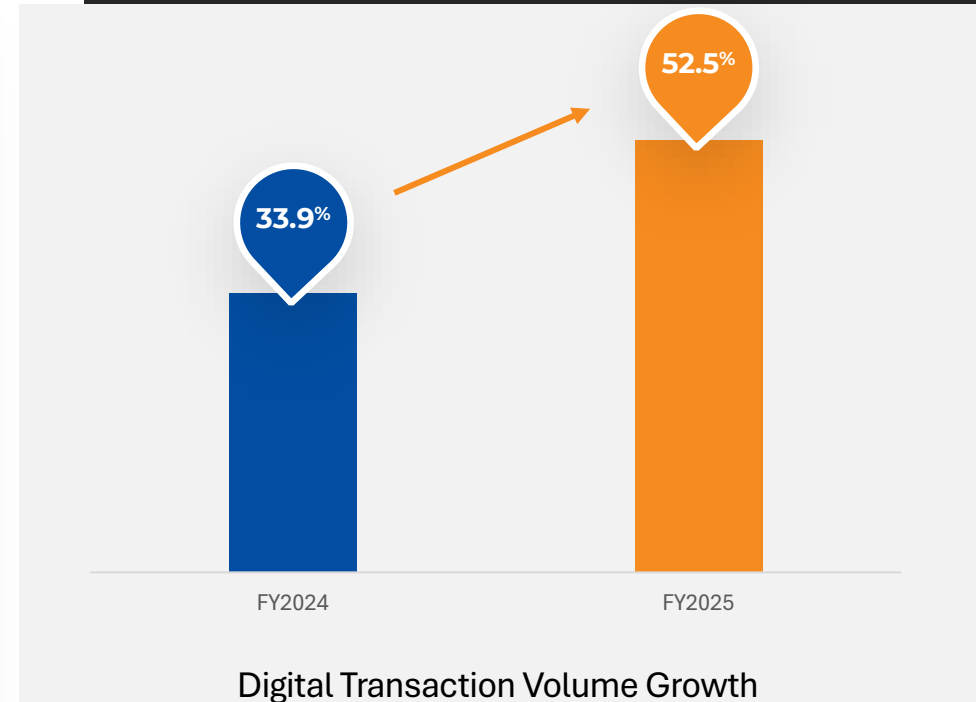
- International remittance services in Thailand to serve the Myanmar diaspora.

## Rollout of MMQR

- Wave Money's interoperability and use cases.

## New Services Piloted:

- WaveScore, our proprietary credit scoring engine, to introduce adjacent services.



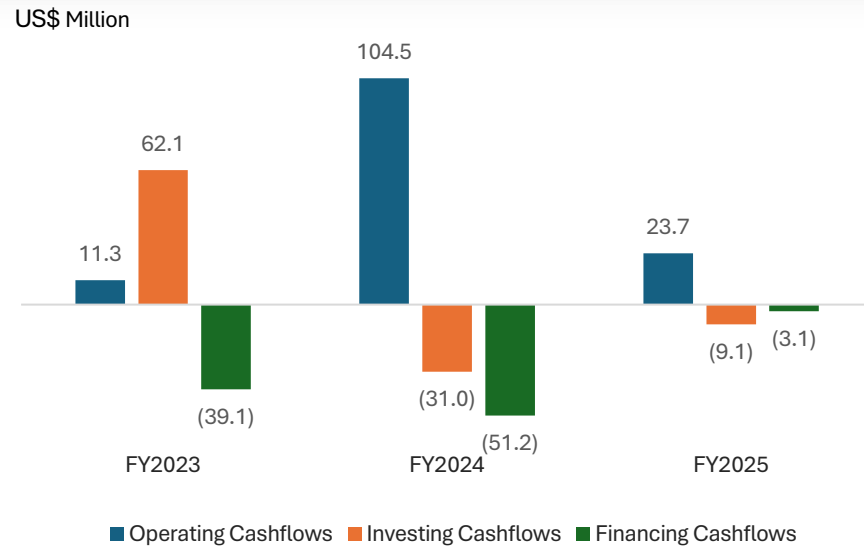


# Focus on a Strong Balance Sheet

## POSITIVE OPERATING CASH FLOWS

- Primarily driven by strong performance at Yoma Land Development.
- Completion and delivery of real estate projects expected to support operating cashflow generation.

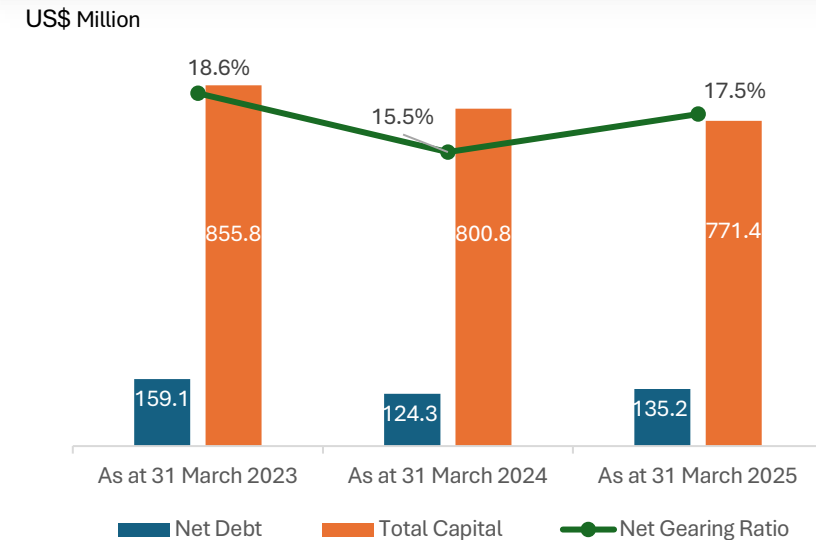
## CASH FLOWS



## PRUDENT NET DEBT AND NET GEARING

- Shifting towards MMK-denominated borrowings.
- Enhances flexibility to respond to emerging opportunities.

## NET DEBT AND NET GEARING RATIO



# Impact & Response of March Earthquake

- Minimal impact on the Group's operational and financial performance
- Temporary disruptions in Upper Myanmar at Yoma F&B and Wave Money
- Relief efforts supported by strong community support
- Selective development opportunities in affected cities





# LOOKING AHEAD

## Macro Trends in Myanmar Shaping the Group's Businesses

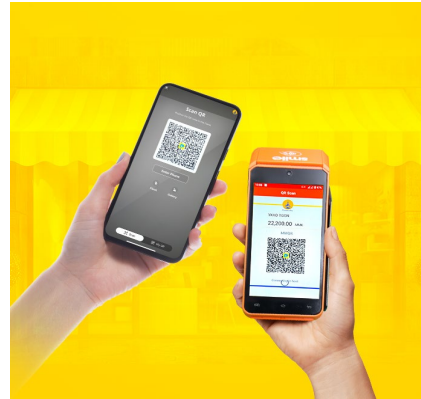
- **Increasing Urban Concentration**



- **Continued Demand for Hard Assets**



- **Growing Digital Ecosystem**



- **Resilience in Local Consumption**



- **Ongoing Human Capital Challenges**





**THANK YOU**  
FOR YOUR ATTENTION