



# Building Climate Readiness Progress through Partnership



# 2025

## SUSTAINABILITY REPORT







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# HIGHLIGHTS

## KEY ACHIEVEMENTS DURING FY2025



Conducted one training/ refresher session per quarter on the Code of Conduct and Anti-Bribery and Corruption Policy for targeted audience.

Achieved zero recorded work-related injuries for FY2025, maintaining the zero-injury record achieved in FY2024.

### ENVIRONMENTAL INITIATIVES

- Supported the Green Chief Debate Contest to empower young environmental leaders.
- Led World Cleanup Day campaigns, including the Digital Cleanup and Make Room for Life initiatives, reducing digital waste and boosting staff engagement.
- Joined a school clean-up in Thanlyin, the township where StarCity is located, by donating waste bins, with KFC providing meals for participants.
- Launched campaigns such as the Shampoo Refill Initiative and Bicycle Repair Project at StarCity, promoting reduced plastic use and green transport.
- Participated in climate forums like World Engineering Day 2025 and the Myanmar Climate Action Network Forum to share insights and best practices.



### TALENT AND CAREER DEVELOPMENT

- Hosted the "Pathway to Success" event to connect job seekers with employment opportunities.
- Through the InnoLearn programme with Gusto University, 20 IT students were trained and offered roles within Yoma Group<sup>1</sup> upon graduation.



<sup>1</sup> For the purpose of this report, Yoma Group comprises Yoma Strategic, First Myanmar Investment Public Company Limited, Serge Pun & Associates (Myanmar) Limited and their respective subsidiaries.



## COMMUNITY INITIATIVES

- In September 2024, Yoma Group conducted flood relief missions in Pyawbwe and Taungoo after Typhoon Yagi. Relief teams distributed essential supplies like food, clean water, and hygiene items to affected communities.
- On 28 March 2025, in response to the devastating 7.7-magnitude earthquake that struck Myanmar, Yoma Group actively supported relief efforts by delivering food, medical supplies, and other essential aid, working closely with local partners to ensure timely and effective support to affected communities.



## AWARDS

The Company was ranked in the top 10% of the Singapore Governance and Transparency Index (SGTI) in 2024.

Yoma Land has been awarded “Developer of the Year” and “Green Technology Initiative of the Year” for Estella Townhouses in the Myanmar category at the Real Estate Asia Awards 2024 organised by Charlton Media Group.



## ABOUT THIS REPORT

Yoma Strategic Holdings Ltd. ("Yoma Strategic", the "Company", and collectively with its subsidiaries, the "Group") is pleased to present our seventh Sustainability Report, which describes our sustainability initiatives and performance for the reporting period 1 April 2024 to 31 March 2025 ("FY2025") and addresses the issues that Yoma Strategic has identified as being most important to our stakeholders.



### REPORTING SCOPE AND BOUNDARY

The scope of this report covers all subsidiaries of the Company, excluding joint ventures and associated companies. Our report includes the business segments listed below:

#### YOMA LAND

- StarCity
- Yoma Central
- Pun Hlaing Estate

#### MOBILE FINANCIAL SERVICES

- Wave Money

#### LEASING

- Yoma Fleet

#### YOMA F&B

- KFC
- YKKO

#### YOMA MOTORS

- Heavy Equipment
- Passenger Vehicles

#### INVESTMENTS

- Agriculture
- Dalian Shopping Mall
- OneNex
- Pocket
- KOSPA
- Elevators

A complete overview of the Group's entities can be found on page 10 of this report.

## REPORTING FRAMEWORK

This Sustainability Report, published annually by Yoma Strategic, is prepared with reference to the Global Reporting Initiative ("GRI") Standards 2021, and the Task Force for Climate-related Financial Disclosures ("TCFD") framework. The Group has referenced the GRI Standards as it provides comprehensive guidance for preparing sustainability reports that are accurate, reliable, comparable across time, which enables the Group's stakeholders to compare its sustainability performance against its industry peers. Since last year, the Group has adopted a phased approach

to the TCFD framework as it recognises the importance of implementing a structured approach in measuring and mitigating our impact on the climate. The Group is now in full compliance of the Singapore Exchange Securities Trading Limited ("SGX-ST")'s mandatory climate reporting rules for companies in the industrials industry that will come into effect for financial periods beginning on or after 1 January 2025. The GRI and TCFD Content Indexes can be found at the end of this report.

This report complies with the SGX-ST Listing Rules 711A and 711B, as well as the guidelines outlined in Practice Note 7.6 on the six primary components of a sustainability report. Additionally, this report also references the United Nations Sustainable Development Goals ("UNSDGs") where relevant to our business.



### ASSURANCE

The information and data presented herein has been reported in good faith and to the best of the Group's knowledge, with their accuracy ensured by internal monitoring and verification processes. This report has not been assured by a third party. Nevertheless, the Group intends to seek external assurance for future reports once it has completed the intended deep integration of sustainability into its operations and verified that all management systems are reliably producing the required performance metrics.



### FEEDBACK

The Group highly values stakeholder feedback and recognise that their views can improve its sustainability performance. We therefore encourage you to share any comments or suggestions you may have regarding this report or any of the Group's sustainability practices, initiatives, or goals, by contacting us at [sustainability@yoma.com.mm](mailto:sustainability@yoma.com.mm).

## BOARD STATEMENT

The Board of Directors (the “Board”) of Yoma Strategic regards sustainability as a key component in fulfilling the Group’s mission to “Build a Better Myanmar for its People”. The Board has incorporated material environmental, social, and governance (“ESG”) topics as part of its strategic planning and is responsible for identifying, managing, and overseeing these material ESG factors. This report has been reviewed and approved by the Board, Management, and the Sustainability Committee.

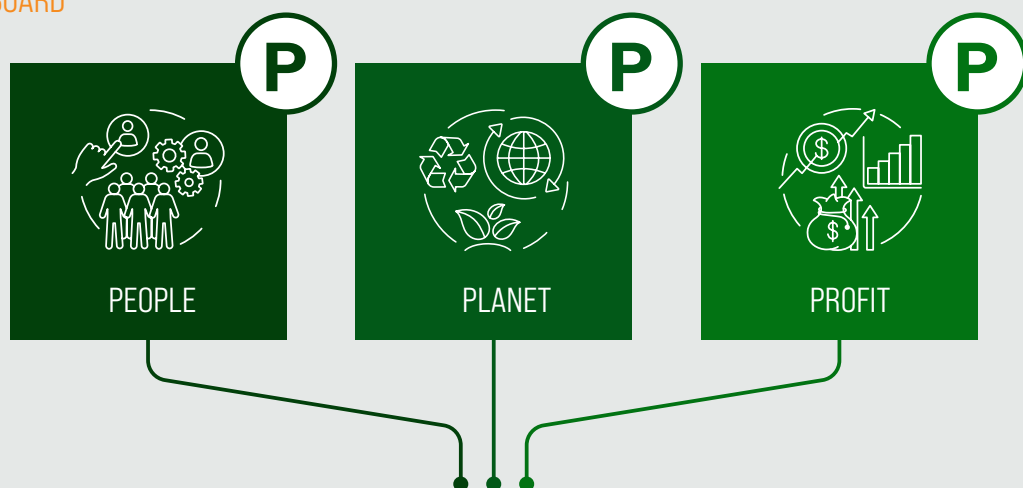
The Group’s mission and targets are closely aligned to its Sustainability & Responsibility (“S&R”) strategy, enabling us to create greater values for our stakeholders, including employees, customers, partners, shareholders, and the wider community. Our focus is reflected in our focus on sound governance, ethics, sustainability, and social responsibility. To achieve this, we ensure alignment across the Group, enabling each subsidiary to actively participate in setting and achieving sustainability targets. Climate commitment is a key component of our sustainability initiatives, reflecting our responsibility to contribute to a sustainable and equitable future. We are strengthening our climate-related reporting by assessing our environmental impact across our business units and incorporating these insights into a comprehensive climate transition plan.

The Board prioritises sustainability as an integral aspect of our business strategy, supporting long-term value creation through robust governance, environmental stewardship, and social accountability.

Our people are the driving force behind our sustainability initiatives. Despite a challenging economic landscape, we remain focused on employee welfare and growth, empowering them to design and implement impactful sustainability programmes.

We are excited to continue our sustainability journey toward a more sustainable future and warmly invite our stakeholders to join us in this mission for years to come!

### THE BOARD



# CHAIRMAN AND CEO STATEMENT



At Yoma Strategic, sustainability is ingrained in our mission to “Build a Better Myanmar for its People.” In a rapidly evolving world, we recognise the importance of embedding sustainable practices into our business operations to create lasting value for our stakeholders and future generations.

## DRIVING FINANCIAL INCLUSION THROUGH DIGITAL PAYMENTS

One of our most impactful sustainability achievements is the development of Wave Money, our digital payments platform. By leveraging technology, we have significantly advanced financial inclusion in Myanmar by providing secure and accessible financial services to previously underserved communities. Our digital payment solutions empower small businesses, streamline transactions, and support economic progress—reflecting our strong commitment to social sustainability.

## ADVANCING RENEWABLE ENERGY THROUGH SOLAR SOLUTIONS

We are committed to environmental sustainability through investments in solar energy, which have reduced our carbon footprint and reliance on non-renewable sources. These initiatives enhance the energy independence and resilience in the communities we serve while demonstrating our commitment to climate change mitigation.

## STRENGTHENING CLIMATE REPORTING FOR GREATER TRANSPARENCY

Transparency and accountability are central to our sustainability approach. This year, we have strengthened our climate reporting practices to provide more detailed

and accurate disclosures on our environmental impact. By aligning with global standards and frameworks, we ensure our stakeholders have a clear understanding of our efforts to mitigate climate-related risks and seize opportunities. Our enhanced climate reporting underscores our commitment to continuous improvement and proactive environmental stewardship.

## LOOKING AHEAD

Our progress across the business units underscore our dedication to sustainability. Acknowledging the challenges ahead, we remain committed to continuous innovation and collaboration with our partners to drive sustainable growth and create a lasting, positive impact on society and the environment. We remain confident in our collective ability to build a better Myanmar for its people and contribute to a more sustainable world.

Thank you for your continued support of our sustainability journey, and we look forward to sharing our future achievements.

**Melvyn Pun**  
Chairman and Chief Executive Officer

# ORGANISATIONAL PROFILE

## ABOUT YOMA STRATEGIC

### OUR CORE VALUES



Innovation



Teamwork



Integrity



Respect

### OUR MISSION

## Build a Better Myanmar for its People

### OUR VISION



#### Investor Satisfaction

We create sustainable investment opportunities by leading with integrity and robust business practices.



#### Customer Satisfaction

We serve our customers by being their trusted partner to deliver the best products and services for their needs.



#### Employee Satisfaction

We invest in our people to build careers around a shared culture of fairness, diversity, empowerment, and recognition.

Yoma Strategic operates across a diversified portfolio of businesses in Real Estate, Food and Beverage, Mobile Financial Services, Leasing, Motors and Investments in Myanmar. Listed on the Mainboard of the Singapore Exchange in 2006, the Company has established a comprehensive nationwide presence and is widely recognised as a preferred partner for international organisations conducting business in Myanmar.

At our core, our mission is to build a better Myanmar for its people. It is a responsibility that we are deeply committed to, and everything we do – from the products and services we provide to how we operate day-to-day – is rooted in this mission.

## YOMA LAND

### CITY LOFT

Yoma Land developed City Loft at StarCity, a product offering of quality affordable housing for the underserved middle-class population, directly supporting the Company's overarching mission to foster better communities for the future of Myanmar. City Loft delivers a competitive pricing point to make homeownership accessible. The first City Loft project, located on a 22-acre master-planned site within StarCity, has been fully sold and is drawing to a close with the final two towers completed, and units progressively handed over to buyers. In May 2023, Yoma Land launched its second City Loft development, City Loft West, located in western Yangon. As of 31 March 2025, 635 of the 715 launched units have been booked and sold.

### ESTELLA

Estella is the first modern and eco-friendly townhouses product at StarCity, launched in October 2023. As of 31 March 2025, 687 of 690 launched Estella units have been booked and sold. The Phase 1 of Estella, comprising of 140 units, was completed in FY2025, and the Phase 2, comprising of 148 units has began handover in March 2025.

### ARA

ARA at StarCity is a clustered housing concept designed around shared courtyards to foster community living and social interaction, launched in March 2024. As of 31 March 2025, 514 of 634 launched ARA units have been booked and sold.

### SANDAKUU GARDENS

In January 2025, the Group launched a new landed housing project at Pun Hlaing Estate comprising 182 villas, with an expected sales value of US\$75–95 million. The solar-powered, two-storey villas at Sandakuu Gardens offer a more accessible landed home option within the estate. As of 31 March 2025, 86 of the 157 launched villas have been booked or sold.

The expansion of our products highlights Yoma Land's ongoing effort to adjust its offering to meet changing affordability and demand trends.

## MOBILE FINANCIAL SERVICES

Wave Money spearheads financial inclusion efforts in Myanmar, utilising a comprehensive platform that includes a network of over 61,000 agents and the WavePay mobile application. This infrastructure delivers rapid, convenient, and seamless financial services to Myanmar's unbanked population, especially those residing in remote regions with limited banking access. With 8.4 million<sup>2</sup> active users,

thousands of daily transactions are facilitated nationwide. Wave Money continues to be a pivotal player in Myanmar's financial landscape, processing over MMK 34 trillion in transfer volumes in FY2025 — equivalent to more than 10% of the nation's GDP.

## LEASING

Yoma Fleet is one of Myanmar's largest vehicle lease and rental operators. Initially focused on providing operating lease and rental solutions to multinational corporations, the Company expanded its portfolio in 2018 to include finance lease options for small and medium enterprises ("SMEs") and retail clients, alongside the launch of Yoma Car Share. Yoma Car Share, a daily rental business, maintains 26 rental hubs distributed across 6 cities. In 2020, Yoma Plus, a lease-to-buy app, was introduced. It facilitates convenient access to consumer products and services. Yoma Plus, a consumer products lease-to-buy programme, achieved double-digit growth as this product offering gained traction with customers.

## YOMA MOTORS

Leveraging on a nationwide network of branches and showrooms, Yoma Motors oversees the import, distribution, and after-sales service of a portfolio of automotive brands. They cater to both the agricultural and construction equipment sector, supported by 11 sales centres with 29 authorised parts distributors, and passenger vehicles sector, served by two showrooms for dealership and servicing.

## YOMA F&B

With 80 restaurants<sup>3</sup>, Yoma F&B is Myanmar's largest restaurant operator. Their portfolio includes KFC, the country's first global Quick Service Restaurant ("QSR") brand and the YKKO brand, a highly regarded local brand with a deep-seated legacy in Yangon since its establishment in 1988. In FY2025, Yoma F&B served over 13 million customers and achieved record sales at both KFC and YKKO. The successful opening of YKKO's first international franchise in Bangkok marks a significant step in the Group's regional growth strategy and provides a roadmap for future brand expansion in Southeast Asia.

## INVESTMENTS

Over the past years, Yoma Strategic has strategically invested in a portfolio of investments to generate shareholder value. The Group holds a 33.3% stake in Memories (2022) Pte. Limited (together with its subsidiaries, the "Memories Group"), an integrated tourism provider in Myanmar. Memories Group continues to advance its sustainability efforts. Solar panels were installed at Awei Pila, the island resort located in the pristine Mergui Archipelago, to minimise the environmental impact and reduce energy costs. Similar initiatives are under consideration at Awei Metta which reinforces the Group's long-term commitment to sustainable operations.

<sup>2</sup> Unique users who perform any transaction in the last 90 days.

<sup>3</sup> Includes YKKO Thailand and 5 franchise outlets as of 31 March 2025.

# GROUP STRUCTURE

Yoma Strategic Holdings Ltd.<sup>4</sup>

Updated as at the date of this Annual Report

Unless otherwise stated, effective interests are held through direct or deemed wholly owned subsidiaries.

The complete list of subsidiaries and associated companies is available at the Company's website: <https://yomastrategic.com>

## YOMA LAND



### DEVELOPMENT

#### STARCITY

- 70% • Thanlyin Estate Development Limited
- 56% • YL Development (Star City) Company Limited

#### PUN HLAING ESTATE

- 100% • Yoma Development Group Limited
- 100% • Lion Century Properties Limited

#### CITY LOFT WEST

- 25% • CLW Development Limited

### SERVICES

#### STARCITY

- 70% • Thanlyin Estate Development Limited

#### PUN HLAING ESTATE

- 100% • Yoma Development Group Limited

#### OTHERS

- 100% • Yangon Sand Industries Limited
- 70% • StarCity International School Company Limited
- 100% • SPA Design and Project Services Limited
- 100% • YL Services (Myanmar) Company Limited

### YOMA CENTRAL

#### YOMA CENTRAL AND THE PENINSULA YANGON

- 48% • Meeyahta Development Limited
- 24% • Peninsula Yangon Limited

## YOMA F&B



### KFC

- 100% • Summit Brands Restaurant Group Company Limited

### YKKO

- 66% • Yankin Kyay Oh Group of Companies Limited
- 66% • YKKO (Thailand) Company Limited

## MOBILE FINANCIAL SERVICES



### WAVE MONEY

- 65% • Digital Money Myanmar Limited

## LEASING



### YOMA FLEET

- 100% • Yoma Fleet Limited

## YOMA MOTORS



### HEAVY EQUIPMENT

#### NEW HOLLAND

- 100% • Yoma Heavy Equipment Company Limited

#### HINO MOTORS

- 100% • Summit SPA Motors Limited

### PASSENGER VEHICLES

#### VOLKSWAGEN AND DUCATI

- 100% • Yoma German Motors Limited

#### MITSUBISHI MOTORS

- 100% • MM Cars Myanmar Limited<sup>5</sup>

## KEY INVESTMENTS



### AGRICULTURE

- 100% • Plantation Resources Pte. Ltd.
- 100% • Yoma Agriculture Company Limited

### AIRPORTS

- 9% • MC-Jalux Airport Services Company Limited

### BEVERAGE DISTRIBUTION

- 30% • Premium International Spirits Myanmar (PRISMM) Company Limited

### DALIAN SHOPPING MALL

- 100% • XunXiang (Dailan) Enterprise Co., Ltd.

### DIGITAL

- 100% • Atlas Digi Myanmar Limited ("Onenex")
- 100% • Digital Loyalty Service Myanmar Limited ("Pocket")

### ELEVATORS

- 100% • Yoma Elevator Company Limited

### LOGISTICS

- 50% • KOSPA Limited

### PRIVATE INVESTMENTS

- 100% • Welbeck Global Limited

### RENEWABLE ENERGY

- 35% • Yoma Micro Power Myanmar Limited

### TOURISM

- 33% • Memories (2022) Pte. Limited

<sup>4</sup> All interests are held by a wholly owned intermediary holding company, Yoma Strategic Investments Ltd..

<sup>5</sup> The Company has decided to equity account a 50% interest in MM Cars Myanmar Limited until the adjustment to the purchase price has been agreed with Mitsubishi Corporation, as can be referred to in the Company's previous announcements dated 14 April 2022, 22 April 2022, 18 April 2023, 22 April 2024 and 22 April 2025.

# SUSTAINABLE DEVELOPMENT GOALS

The following table outlines the UNSDGs which the Group identified especially relevant, along with the contributions towards achieving them:

| UNSDG                                                                                                                    | Our Contributions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>No Poverty</b><br>                   | <b>Driving Job Creation and Financial Inclusion in Myanmar</b><br><p>Our businesses provide approximately 5,090 jobs, with a majority filled by local individuals in Myanmar. We ensure that all employees receive compensation that meets or surpasses all the statutory minimum wage requirements. However, our contribution to Myanmar extends beyond direct employment. We actively support local enterprises, stimulate job creation, and drive financial inclusion within communities nationwide.</p> <p>Wave Money, continues to play a crucial role in reshaping Myanmar's financial services landscape, with an extensive network of over 61,000 agents and more than 8 million active users. In FY2025, it facilitated transfer volume of over MMK 34 trillion — equivalent to more than 10% of the nation's GDP. The expansion of WavePay has increased user adoption, improved use cases and functionality, and enhanced user quality, thereby enabling broader access to digital financial services and advancing financial inclusion across the country.</p> |
| <b>Zero Hunger</b><br>                | <b>Empowering Myanmar's Agricultural Sector through Mechanisation</b><br><p>Yoma Heavy Equipment dedicates itself to advancing the mechanisation of Myanmar's agricultural sector, with the goal of empowering farmers to increase crop profitability and reduce resource expenditure. Operating through a network of 11 sales centres and 29 authorised parts distributors, they also maintain a specialised maintenance team to provide essential support to farmers and rural communities throughout the country.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Good Health and Well-being</b><br> | <b>Anargat Programme: Supporting Working Mothers</b><br><p>An initiative designed to comprehensively support female employees beginning families, the Anargat Programme has been active since 29 December 2020 and applies to all permanent staff. While Myanmar's labour laws mandate 14 weeks of paid maternity leave, we demonstrate our commitment to employee well-being by offering an enhanced maternity leave package, providing a baseline of 20 weeks of paid leave.</p> <p><b>Financial Support</b><br/> The Anargat Programme also offers financial support of MMK 700,000 per delivered.</p> <p>The Group's Baby Welcoming Benefit policy is designed to support the Group employees during the joyous occasion of the arrival of a new baby. All employees are entitled to the Baby Welcoming Benefit, which consists of a one-time payment of MMK 50,000 per new-born. In the case of twins, the total benefit remains at MMK 50,000.</p>                                                                                                                   |

### Good Health and Well-being



#### Family Events: Unity and Connection

On 18 January 2025, Yoma Group organised its third Yoma Family Day at the StarCity Sports Club. This event brought together the Group employees, their families, and friends with the aim of fostering unity, inclusivity, and a strong sense of belonging under the "One YOMA" banner. Hundreds of volunteers from across the Yoma Group helped organise the event, which included a variety of fun and engaging activities. Nearly 6,000 employees and their family members participated in the festivities.

In addition, the Yoma Sports Council organises the annual Yoma Family Cup Tournament in Yangon. Beginning in 2022, this football tournament aims to cultivate connection amongst employees, encourage a healthier lifestyle and reinforce the Company's core values of innovation, teamwork, integrity, and respect. Through such events, we strive to establish a positive and supportive workplace where employees and their families can strengthen relationships and create a sense of connection.

### Quality Education



#### Enhancing Skills and Empowering People

The Group is committed to the continuous development of our workforce, reflected in the accumulation of 65,763 training hours by March 2025. Our comprehensive training programmes are strategically designed to equip employees with the essential skills required for their roles and to facilitate opportunities for both personal and professional advancement.

We place a strong emphasis on cross-training and actively encourage our employees to acquire new skills from a wide array of training programmes encompassing leadership development, professional growth, product and service enhancement, and financial literacy, all of which are accessible through flexible online and offline delivery methods.

To support our sustainability commitment, our training curriculum included a comprehensive range of sustainability-related topics. These include climate change, digital clean-up, resource efficiency, solid waste management, single-use plastics elimination, recycling, and general sustainability advice.

### Gender Equality



#### Promoting Gender Equality and Respectful Workplaces

We are committed to fostering gender diversity and a respectful workplace environment. Women currently represent approximately 45% of our workforce and 25% of our Board of Directors. We firmly believe that all individuals, regardless of gender, possess the capacity to make valuable contributions, and that a diverse workforce, enriched by varied perspectives, is essential for enhanced decision-making and overall organisational success.

Since 2019, training programmes for managers focused on fostering and maintaining respectful workplaces have been implemented. As at 31 March 2025, 100% of our managerial staff have completed these training sessions, which encompass essential subjects such as our Code of Conduct, anti-harassment policies, and the cultivation of respectful interactions among colleagues.

### Affordable and Clean Energy

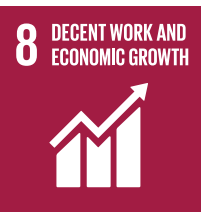


#### Promoting Clean Energy

The Group has consistently pursued a strategy to minimise energy consumption and greenhouse gas emissions through the strategic implementation of grid-tied solar power systems across its various locations.

This initiative commenced in 2018 with the installation of a 26 kWp solar power system at The Campus, followed by further expansion in 2021 with a 26.4 kWp system on the rooftop and a 300.3 kWp system in the carport area of The Campus. In 2022, the Group significantly scaled up its efforts by deploying a substantial 1.9 MWp solar power systems at StarCity and a 2.5 MWp system at Pun Hlaing Estate.

### Decent Work and Economic Growth



#### Upholding Ethical Labour Practices

We adhere to all relevant labour laws and fully support the International Labour Organisation's ("ILO") Eight Fundamental Core Conventions and International Finance Corporation's ("IFC") Labour and Working Conditions Standards. Child labour is strictly prohibited across all our business operations and project sites, and we are pleased to report that no instances of child labour were identified as of March 2025.

### Sustainable Cities and Communities



#### Creating Liveable Homes and Connected Communities

Yoma Land continues to shape urban living in Yangon by developing residential products that reflect the changing needs and aspirations of Myanmar's growing middle class. From affordable apartments under the City Loft brand to community-driven cluster housing like ARA, and modern townhouses such as Estella, the product range has evolved to cater to diverse buyer segments and price points.

In early 2025, Yoma Land further expanded its offerings with the launch of Sandakuu Gardens, a more accessible landed housing concept at Pun Hlaing Estate in response to rising demand for landed homes.

By combining thoughtful master planning, modern design, and pricing, Yoma Land is enabling more families to access quality housing while contributing to the growth of vibrant, well-managed communities in Yangon.



## Responsible Consumption and Production



### Reducing Single-use Plastics and Waste

We are dedicated to increasing environmental awareness by actively promoting the reduction of single-use plastics and the adoption of recycling practices to minimise landfill waste. Our “Refill Not Landfill” campaign promotes the use of reusable aluminium bottles as a sustainable alternative to single-use plastic water bottles. These reusable aluminium bottles can be conveniently refilled at a network of locations across the Yoma Group, including The Campus, Yoma Heavy Equipment branches, Yoma Bank Limited (“Yoma Bank”) branches, and commercial venues within StarCity and Pun Hlaing Estate.

Internally, we have taken measures to reduce plastic waste. To minimise operational plastic waste, we implemented a glass pitcher refill system with 20L water dispensers has been implemented at The Campus, eliminating over 13,200 single-use plastic bottles each year.

### Solid Waste Management and Recycling

In February 2023, StarCity and The Campus launched a solid waste management and recycling programme with Golden Dowa Eco-system Myanmar (“DOWA”) to reduce waste sent to landfills.

In FY2025, StarCity demonstrated notable progress in waste management, recycling 40.1 tonnes of waste. This initiative not only contributed to environmental sustainability but also generated an income of US\$6,946.5 from recycling activities. Additionally, the Campus office building also contributed to the overall waste management success, by recycling 1.1 tonnes of waste. This effort helped avoid further emissions.

### Paperless Culture

The Group has adopted the paperless culture by reducing the use of paper and printing by switching to digital forms. According to the UK government’s conversion factors for carbon emissions, just 100,000 sheets of A4 paper have a carbon footprint of 6,000 kg and requires eight trees and 2,000kWh of energy. The Group saved over 61,147 sheets of A4 paper, or over 3,669 kg of carbon footprint in FY2025.

## Peace, Justice and Strong Institutions



### Firm Stance Against Corruption and Discrimination

We maintain a firm stance against bribery and all forms of corruption. To uphold our ethical standards, we provide comprehensive training to employees regarding our Code of Conduct, which includes detailed policies on Anti-Bribery and Anti-Corruption, Conflicts of Interest, and Whistleblowing. These policies are also rigorously applied to our business dealings with third-party service providers and vendors.

To ensure equal opportunity and a fair workplace, we prohibit all forms of discrimination or preferential treatment based on race, colour, sex, religion, or political opinion. As an organisation deeply invested in contributing to nation-building, we recognise the significance of leading by example and implementing internationally recognised best practices within our operations, with the aspiration that others in Myanmar will be encouraged to adopt similar standards.



# OVERVIEW OF YOMA STRATEGIC'S ESG PERFORMANCE

|            | FY2025 Target                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | FY2025 Performance                                                                                                                                                                                        | FY2026 Target                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Governance | <b>Anti-Corruption</b> <ul style="list-style-type: none"> <li>▪ Whistleblower Reporting Rate.</li> <li>▪ Asset Recovery Goals.</li> <li>▪ Ethics Training and Compliance.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>▪ 100% resolution rate.</li> <li>▪ 1,246 new employees participated, and 1,460 employees attended refresher training sessions on ethics and compliance.</li> </ul> | <ul style="list-style-type: none"> <li>▪ Whistleblower Reporting:               <ul style="list-style-type: none"> <li>» Strengthen support mechanisms for whistleblowers.</li> <li>» Increase awareness of the Whistleblowing hotline through internal campaigns and provide assurances of protection against retaliation.</li> <li>» Boost reporting rates.</li> </ul> </li> <li>▪ Asset Recovery:               <ul style="list-style-type: none"> <li>» Set ambitious yet achievable targets for the recovery of illicitly acquired assets through legal means.</li> </ul> </li> <li>▪ Ethics Training and Compliance:               <ul style="list-style-type: none"> <li>» 100% participation in mandatory online ethics training programmes for all employees, including new hires. Conduct workshops tailored to reinforce the Group's Ethics &amp; Code of Conduct.</li> <li>» Monitor attendance and feedback to continuously improve training effectiveness and promote a culture of integrity across the organisation.</li> </ul> </li> </ul> |
|            | <b>Compliance, Regulatory Governance</b> <ul style="list-style-type: none"> <li>▪ Strive to maintain compliance with the relevant national environmental policies, laws, and regulations as well as, International Finance Corporation's ("IFC") Performance Standards, Asian Development Bank's ("ADB") Safeguard Policy, and the Sustainability Policy Framework from the Dutch Entrepreneurial Development Bank ("FMO").</li> <li>▪ To conduct internal risk assessment at least once on each entity to ensure compliance with internal and external policies.</li> <li>▪ To have zero significant fines.</li> </ul> | <ul style="list-style-type: none"> <li>▪ No significant fines or non-monetary sanctions for non-compliance with environmental, social, or economic laws and regulations.</li> </ul>                       | <ul style="list-style-type: none"> <li>▪ Strive to maintain compliance with the relevant national environmental policies, laws, and regulations as well as, IFC's Performance Standards, ADB's Safeguard Policy, and the Sustainability Policy Framework from FMO.</li> <li>▪ To conduct internal risk assessment at least once on each entity to ensure the identification of potential risks and implementation of corrective actions.</li> <li>▪ To have zero significant fines.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

|        | FY2025 Target                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | FY2025 Performance                                                                                                                                                                                                                                                   | FY2026 Target                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Planet | <b>Climate Change, Energy and Water Use, Waste &amp; Effluents</b> <ul style="list-style-type: none"> <li>▪ Increase our renewable energy consumption, focusing on solar energy, by 5%.</li> <li>▪ Continue reducing the amount of solid waste sent to landfills.</li> <li>▪ Provide training on driving for fuel efficiency.</li> <li>▪ Explore the installation of water metres to achieve more accurate tracking of usage and to expand our data collection capabilities as Myanmar's infrastructure develops.</li> </ul> | CO <sub>2</sub> e emissions (t): 18,841<br>Total Energy consumption (MJ): 226,533,601<br>Waste recycled (t): 875                                                                                                                                                     | <ul style="list-style-type: none"> <li>▪ Increase our renewable energy consumption, focusing on solar energy, by 5%.</li> <li>▪ Continue reducing the amount of solid waste sent to landfills.</li> <li>▪ Provide training on driving for fuel efficiency.</li> <li>▪ Explore the installation of water metres to achieve more accurate tracking of usage and to expand our data collection capabilities as Myanmar's infrastructure develops.</li> <li>▪ Each business unit supports this overarching target through tailored short-, medium- and long-term actions. Detailed targets are listed in the 'Our Targets (FY2026)' section.</li> </ul> |
|        | <b>Direct Value Generated</b> <ul style="list-style-type: none"> <li>▪ Continue to focus on driving profitability and operational excellence in all businesses.</li> </ul>                                                                                                                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>▪ Direct Value Generated (US\$'000): 205,186</li> <li>▪ Economic Value Distributed (US\$'000): 212,005</li> <li>▪ Total Economic Value Retained (US\$'000): (6,819)</li> </ul>                                                | <ul style="list-style-type: none"> <li>▪ Continue to focus on driving profitability and operational excellence in all businesses.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| People | <b>Training, Development &amp; Talent Retention</b> <ul style="list-style-type: none"> <li>▪ 10 hours of training per employee.</li> <li>▪ Increase employee productivity by 10% within the next 12 months through targeted training programmes.</li> <li>▪ Develop a highly skilled and engaged workforce over the next 5 years.</li> </ul>                                                                                                                                                                                 | <ul style="list-style-type: none"> <li>▪ Total Training (hours): 65,763</li> <li>▪ Average of 12.9 hours of training per person.</li> </ul>                                                                                                                          | <ul style="list-style-type: none"> <li>▪ Provide a minimum of 7 to 10 hours of structured training annually per employee.</li> <li>▪ Develop a highly skilled and engaged workforce over the next 5 years.</li> <li>▪ Key milestone: Prepare more employees for participation in Rising Internal Stars Enrichment ('RISE') Programme.</li> </ul>                                                                                                                                                                                                                                                                                                    |
|        | <b>Human Rights &amp; Labour Management</b> <ul style="list-style-type: none"> <li>▪ Maintain zero tolerance and prevent the use of child labour by raising awareness on how to identify children at work.</li> <li>▪ 100% of new employees made aware of the Code of Conduct.</li> </ul>                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>▪ No cases of human rights breaches, violations, or complaints regarding child labour, forced labour, or freedom of association and collective bargaining were identified or reported during the reporting period.</li> </ul> | <ul style="list-style-type: none"> <li>▪ Maintain zero tolerance and prevent the use of child labour by raising awareness on how to identify children at work.</li> <li>▪ 100% of new employees made aware of the Code of Conduct.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                       |
|        | <b>Local Communities</b> <ul style="list-style-type: none"> <li>▪ Overall, across the Group, to have 4,000 volunteer hours per year.</li> <li>▪ Provide 20 disadvantaged youths the opportunity to enrol in Step-in-Step-up ("SISU") Entry Level Office Training and Digital Financial Literacy Programmes.</li> </ul>                                                                                                                                                                                                       | <ul style="list-style-type: none"> <li>▪ 5,612 hours of volunteer work.</li> <li>▪ 1.1 average volunteer hour per employee.</li> </ul>                                                                                                                               | <ul style="list-style-type: none"> <li>▪ Overall, across the Group, to have 4,000 volunteer hours per year.</li> <li>▪ Provide 20 disadvantaged youths the opportunity to enrol in SISU Entry Level Office Training and Digital Financial Literacy Programmes.</li> <li>▪ Each business unit supports this overarching target through tailored short-, medium- and long-term actions. Detailed targets are listed in the 'Our Targets (FY2026)' section.</li> </ul>                                                                                                                                                                                 |

|        | FY2025 Target                                                                                                                                                                                                                                                                                                                                                                                                        | FY2025 Performance                                                                                                                                                                                                                                                                                                                                                                                                                        | FY2026 Target                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| People | <b>Occupational Health &amp; Safety</b> <ul style="list-style-type: none"> <li>Promote safe work practices across all business segments to reduce workplace injuries.</li> <li>Control accident rate to below 40 per 1,000 workers annually.</li> <li>Achieve zero fatal accidents.</li> <li>Ensure no major falling objects incidents. Prevent any vehicular collision incidents.</li> </ul>                        | <ul style="list-style-type: none"> <li>Zero recorded work-related injuries.</li> <li>The Group's safety protocols align with the Occupational Health &amp; Safety Management System Manual and comply fully with government labour laws</li> <li>Injury rate of 1.634 per 100 employees per 200,000 hours worked, with a total of 96 injuries.</li> </ul>                                                                                 | <ul style="list-style-type: none"> <li>Strengthen and standardise safe work practices across all business segments to reduce the occurrence of workplace injuries.</li> <li>Maintain an accident rate below 40 per 1,000 workers annually.</li> <li>Strive to achieve and sustain a zero fatal accident rate through comprehensive safety training and strict adherence to safety protocols.</li> <li>Implement robust controls and monitoring systems to ensure no major incidents involving falling objects, safeguarding employees and equipment.</li> <li>Enhance driver safety programmes, vehicle maintenance protocols, and traffic management to eliminate vehicular collision incidents across all operations.</li> </ul> |
|        | <b>Customer Privacy</b> <ul style="list-style-type: none"> <li>Provide data security and cybersecurity training for all employees with access to Company's data.</li> <li>Implement multi-factor authentication ("MFA") for all email accounts within the next three months.</li> <li>Ensure 100% of employees undergo cybersecurity awareness training, covering endpoints and personal data protection.</li> </ul> |                                                                                                                                                                                                                                                                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>Provide data security and cybersecurity training for all employees with access to Company's data.</li> <li>Implement MFA for all email accounts within the next three months.</li> <li>Ensure 100% of employees undergo cybersecurity awareness training, covering endpoints and personal data protection</li> <li>Each business unit supports this overarching target through tailored short-, medium- and long-term actions. Detailed targets are listed in the 'Our Targets (FY2026)' section.</li> </ul>                                                                                                                                                                                |
|        | <b>Customer Health &amp; Safety</b> <ul style="list-style-type: none"> <li>Conduct restaurant risk assessments quarterly for all F&amp;B outlets.</li> <li>Provide regular health and safety training sessions for all front and back-end employees.</li> </ul>                                                                                                                                                      | <ul style="list-style-type: none"> <li>46 food safety audits were conducted.</li> <li>27 workplace safety audits were undertaken.</li> <li>Monthly ROCC reports for KFC and quarterly Food Safety Assessments for YKKO were completed on schedule.</li> <li>Zero instances of non-compliance with regulatory requirements or voluntary codes.</li> <li>100% case collection under its grievance mechanism across all entities.</li> </ul> | <ul style="list-style-type: none"> <li>Conduct restaurant risk assessments quarterly for all F&amp;B outlets.</li> <li>Provide regular toolbox talk training sessions for all front and back-end employees.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

## YOMA STRATEGIC'S APPROACH TO SUSTAINABILITY

Yoma Strategic's sustainability efforts are structured around the Sustainable Development Goals of the 2030 Agenda for Sustainable Development, and the Ten Principles of the UN Global Compact. In financial year ended 31 March 2018 ("FY2018"), Yoma Strategic published its inaugural Sustainability Report and identified nine key material topics through an extensive shareholder survey and workshop.

In FY2025, the Group enhanced the transparency and detail of its data collection processes, with all business units providing more comprehensive disclosures on their policies and procedures. This improvement reflects the Group's ongoing commitment to responsible governance and accountability.

The year also saw meaningful progress across several sustainability and social impact areas. The Group supported the Green Chief Debate Contest, fostering the next generation of environmental leaders. It actively led campaigns for World Cleanup Day, including Digital Cleanup and Make Room for Life, which successfully reduced digital waste while boosting employee engagement. In Thanlyin, the Group participated in a school clean-up effort, donating waste bins and partnering with KFC to provide meals to volunteers. Other notable initiatives included the Shampoo Refill Initiative and Bicycle Repair Project at StarCity, both aimed at promoting sustainable practices and encouraging environmentally responsible behaviour. The Group also took part in key climate and sustainability forums, such as World Engineering Day 2025 and the Myanmar Climate Action Network Forum, sharing insights and best practices with industry peers.



In terms of Talent and Career Development, the Group hosted the Pathway to Success event to connect job seekers with employment opportunities. The InnoLearn programme, conducted in partnership with Gusto University, provided training to 20 IT students, all of whom secured positions within Yoma Group upon completion.

Yoma Group also responded promptly to several natural disasters in Myanmar. Following severe flooding in September 2024 caused by Typhoon Yagi, Yoma Bank led relief missions in Pyawbwe and Taungoo, distributing

essential supplies such as food, clean water, and hygiene products. In the wake of the devastating 7.7-magnitude earthquake on 28 March 2025, the Group provided emergency relief, coordinating with local partners to deliver food, medical supplies, and aid to affected communities.

Committed to sustainability, Yoma Strategic continuously enhances practices and generates positive community impact. By fostering ongoing engagement with stakeholders and rigorously adhering to globally recognised sustainability standards, the Group aspires to serve as a leading example in the pursuit of a more sustainable future.

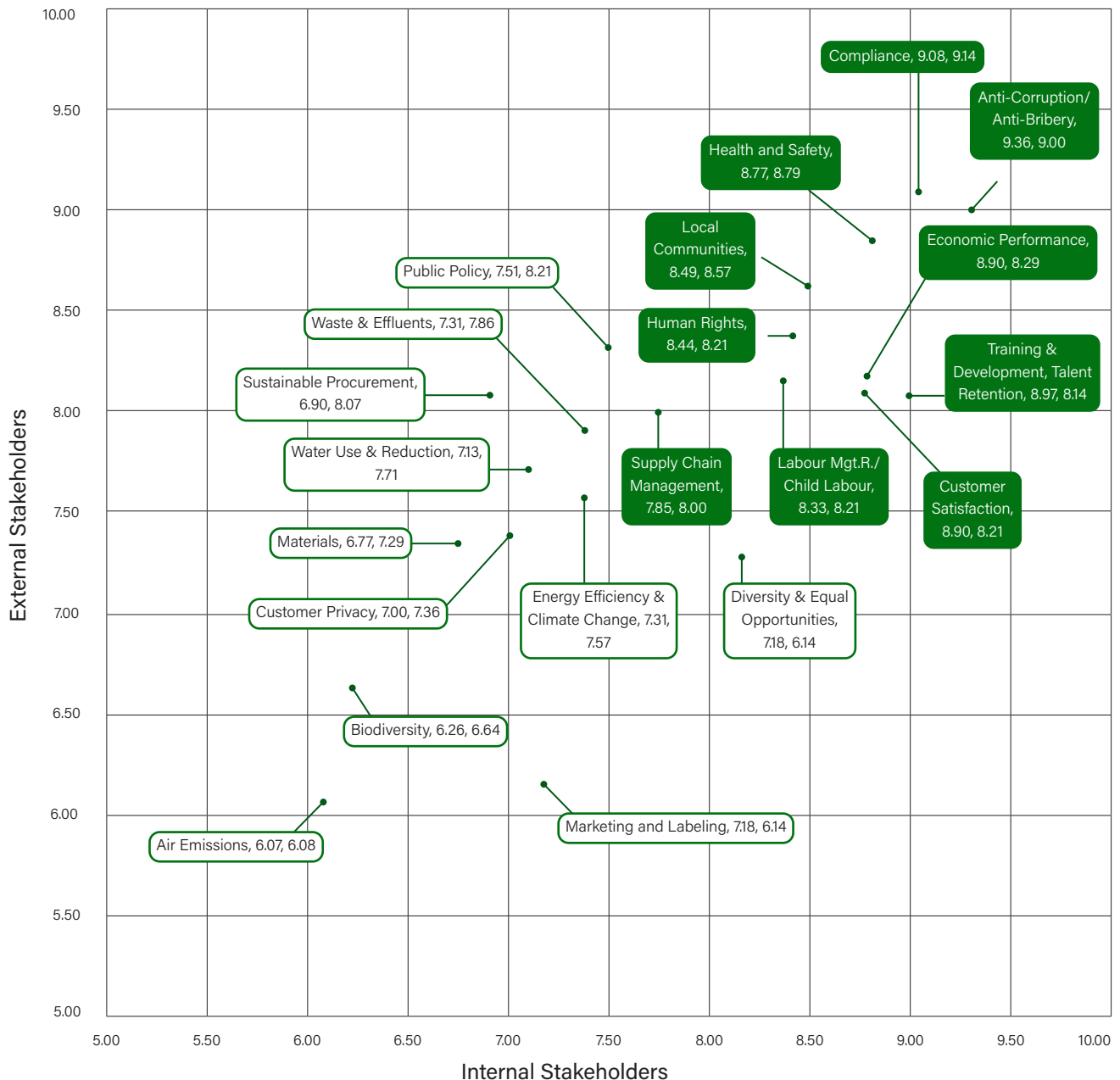
## STAKEHOLDER ENGAGEMENT AND MATERIALITY ASSESSMENT

GRI 2-29, GRI 3-1, GRI 3-2, GRI 3-3

Yoma Strategic acknowledges the critical role of stakeholder input in comprehending its sustainability landscape and subsequently developing and executing meaningful sustainability objectives, strategies, and initiatives. The Group is dedicated to fostering constructive, reciprocal relationships with its key stakeholders, defined as those whose interactions with or by the Group's activities and business operations create substantial mutual impact.

The following table highlights the Group's key stakeholders, the engagement platforms it uses to interact with them, as well as the measures developed in response to these interactions:

| Our Stakeholders                                                                            | How we listen                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | What we are doing                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Business Partners and Suppliers</b>                                                      | <ul style="list-style-type: none"> <li>Email and phone communication</li> <li>Bi-weekly meetings with contractors</li> <li>Weekly site visits</li> </ul>                                                                                                                                                                                                                                                                                                                       | <ul style="list-style-type: none"> <li>Stakeholder consultation</li> <li>Sharing our policies and Code of Conduct</li> </ul>                                                                                                                                                                                                                                                                                                                       |
| <b>Communities</b>                                                                          | <ul style="list-style-type: none"> <li>Ad hoc meetings</li> <li>Feedback channel</li> <li>Volunteering</li> <li>Sponsorship</li> <li>Ad hoc media relations</li> <li>Social Media</li> </ul>                                                                                                                                                                                                                                                                                   | <ul style="list-style-type: none"> <li>Digital Clean-up activities</li> <li>Creating job opportunities</li> <li>Contributing food</li> </ul>                                                                                                                                                                                                                                                                                                       |
| <b>Customers</b>                                                                            | <ul style="list-style-type: none"> <li>Customer service channels</li> <li>Email and phone communication</li> </ul>                                                                                                                                                                                                                                                                                                                                                             | <ul style="list-style-type: none"> <li>Quality Control</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Employees</b>                                                                            | <ul style="list-style-type: none"> <li>Annual performance reviews</li> <li>Events</li> <li>Email and phone communication</li> <li>Intranet</li> <li>OHS hotline</li> <li>Whistle blowing</li> <li>Yoma Connect App</li> </ul>                                                                                                                                                                                                                                                  | <ul style="list-style-type: none"> <li>Training and development</li> <li>Healthcare</li> <li>Flu Vaccination Programme</li> <li>Creating a safe workplace</li> <li>Encourage self-development where we have created a library at The Campus</li> <li>Employee events (Myanmar New Year celebrations, Yoma Family Cup Tournament, Yoma Family Day)</li> </ul>                                                                                       |
| <b>Investors</b>                                                                            | <ul style="list-style-type: none"> <li>Digital channels                             <ul style="list-style-type: none"> <li>» Corporate website</li> <li>» Announcements released via SGXNet</li> <li>» Social media</li> <li>» Mailing list</li> <li>» Email and phone communications</li> </ul> </li> <li>Analyst briefing calls</li> <li>Individual and group investor meetings</li> <li>Annual general meeting</li> <li>Site visits</li> <li>Shareholders' Trips</li> </ul> | <ul style="list-style-type: none"> <li>A significant portion of investors is not based in Myanmar, making it challenging for them to grasp the Group's operational context.</li> <li>To address this, we provide on-the-ground updates during briefings and facilitate site visits where possible.</li> <li>Maintain regular, communication to keep investors informed on business performance, key developments, and macro conditions.</li> </ul> |
| <b>Financial Institutions, including IFC and ADB</b>                                        | <ul style="list-style-type: none"> <li>Site visits</li> <li>Email and phone communication</li> <li>Corporate website</li> <li>Ongoing reporting requirements Environmental and Social Management System (ESMS)</li> </ul>                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Transparency and communication</li> <li>Relationship building</li> <li>Risk management and regulatory compliance</li> </ul>                                                                                                                                                                                                                                                                                 |
| <b>NGOs (such as WWF, Rockefeller Foundation, USAID, Thant Myanmar and Bokashi Myanmar)</b> | <ul style="list-style-type: none"> <li>Visits and meetings</li> <li>Partnerships</li> <li>Events and conferences</li> </ul>                                                                                                                                                                                                                                                                                                                                                    | Joint events (World Recycling Day, Earth Hour, World Clean Up Day, Composting) and programmes                                                                                                                                                                                                                                                                                                                                                      |
| <b>Regulators</b>                                                                           | <ul style="list-style-type: none"> <li>Briefings</li> <li>Site inspections</li> <li>Renewal of government approvals</li> <li>Consultations with statutory bodies</li> </ul>                                                                                                                                                                                                                                                                                                    | Presentations and meetings                                                                                                                                                                                                                                                                                                                                                                                                                         |



Yoma Strategic undertook its first materiality assessment and stakeholder engagement survey in 2018, collecting input from all key stakeholders to identify significant issues pertinent to its businesses. Since 2019, the Company has consistently broadened the scope of its Sustainability Report to encompass new entities within the Group that affect its material topics. To raise awareness and foster a sustainable culture, the sustainability team regularly engages with various business units, providing employee training and promoting a shared commitment to sustainability.

In FY2025, Yoma Strategic has reassessed its material topics and concluded that the topics identified in FY2024 remain relevant. The material topics for our FY2025 Report are as follows:

- Anti-Corruption
- Compliance, Regulatory Governance
- Climate Change, Energy and water Use, Waste and Effluents
- Direct Value Generated
- Training Development and Talent Retention
- Labour Management Relations, Child Labour, Collective Bargaining and Forced Labour
- Occupational Health and Safety
- Local Communities
- Customer Privacy
- Customer Health & Safety

# OUR BUSINESS PHILOSOPHY

## GOVERNANCE AND RISK MANAGEMENT

The Group views strong corporate governance and risk management as essential to supporting its sustainability efforts. These frameworks guide effective practices and are reinforced by our Enterprise Risk Management (“ERM”) system.

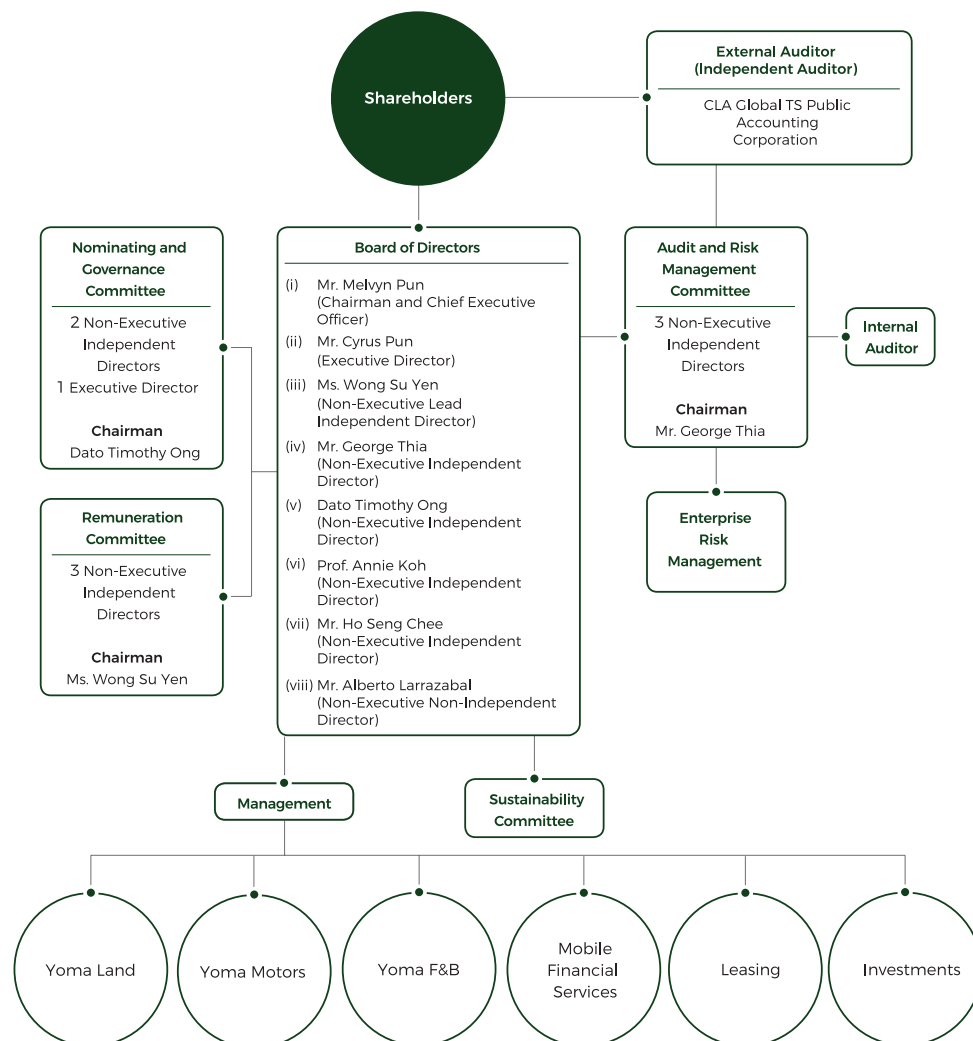
Our ERM system promotes fiscal discipline, responsible conduct, and strategic agility, aligning risk appetite and management with overall governance. To uphold these standards, Yoma Strategic maintains a strong independence element on the Board. The Board and all Board Committees each have at least a majority of Non-Executive Independent Directors, and the Board has a Lead Independent Director. Such internal controls include an established delegation of authority and a structured framework for risk management and compliance monitoring which support independent oversight. The Nominating and Governance Committee regularly reviews Board composition to ensure a balance of expertise, experience, and core competencies that safeguard stakeholder interests.

For detailed information on the Group's Risk Management and Corporate Governance Framework, as well as Board composition, please refer to pages from 37 to 79 of our Annual Report 2025.

The diagram below provides an overview of Yoma Strategic's governance structure:

## YOMA STRATEGIC'S GOVERNANCE STRUCTURE

GRI 2-9

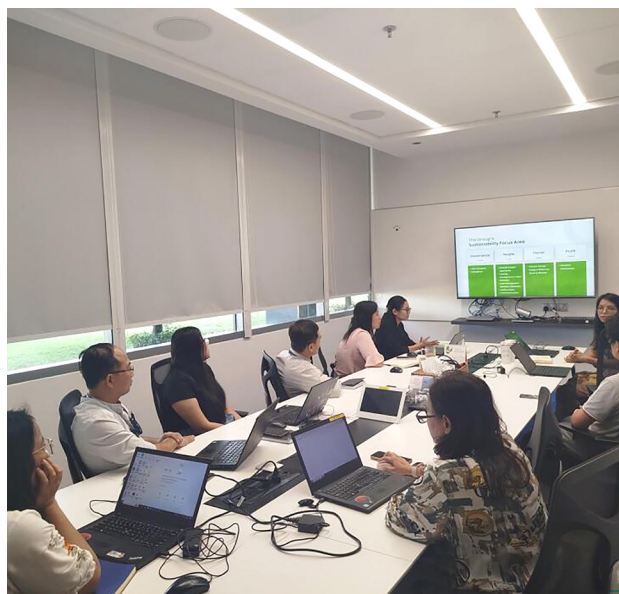


## SUSTAINABILITY GOVERNANCE

### GRI 2-22

Yoma Strategic has a strong sustainability governance framework spanning both Group and business unit levels. The Board oversees and approves sustainability strategies and policies. Save for Mr. Ho Seng Chee (“Mr. Ho”), who was appointed as a director of the Company on 1 March 2025, all the directors have completed the SGX-ST approved sustainability training. Mr. Ho will attend and complete the mandatory sustainability training within one year from the date of his appointment to equip himself with knowledge on sustainability matters.

To support the Board in fulfilling its sustainability responsibilities, the Group has formed a Sustainability Committee, led by our Chairman and CEO. The Sustainability Committee is a cross-functional, interdisciplinary group that includes representatives from various corporate divisions such as Sustainability, Risk Management and Assurance, Finance, Legal, Human Resources, and Investor Relations. It also includes leaders from our key business units—Yoma Land, Mobile Financial Services, Leasing, Yoma F&B, Yoma Motors, and Investments—to ensure a coordinated approach to managing the Group’s ESG issues. The committee develops and drives sustainability initiatives that can be adopted across the Group and at the business unit level, while monitoring the progress of their implementation.



## EXTERNAL INITIATIVES AND MEMBERSHIPS

### External Initiatives

- IFC’s Performance Standards
- ADB’s Safeguard Policy Statement

### Membership of Associations

#### GRI 2-28

The Myanmar Institute of Directors (“MIoD”) is an independent organisation promoting corporate governance standards and best practices in Myanmar, founded in March 2018.

Governed by a board of directors drawn from a diverse group of business leaders and advocates of good corporate governance in Myanmar, the Institute aims to advance board professionalism, promote business ethics and transparency, create networks between corporate leaders and stakeholders, and boost investor confidence in Myanmar’s private sector.



# OUR BUSINESS

## ECONOMIC PERFORMANCE

Despite the evolving economic landscape in Myanmar, Yoma Strategic remained resilient and continued delivering value. In FY2025, the Group's MMK revenue grew by 37.5% year-on-year, supported by strong demand in our Yoma Land and F&B businesses. However, this growth was offset in USD terms by the approximately 48% depreciation of MMK year-on-year. As a result, the Group recorded revenue of US\$205.2 million reflecting a 71% year-on-year decline. Core EBITDA remained stable at US\$44.2 million, reflecting a 21.5% margin. Profit before tax was US\$20.5 million, and net profit attributable to equity holders was US\$9.3 million.

Total assets and liabilities remained broadly stable at US\$1,125.6 million and US\$489.4 million, respectively, as of 31 March 2025. Net assets attributable to equity holders of the Company decreased slightly to US\$350.0 million as at 31 March 2025, compared to US\$368.5 million as at 31 March 2024, reflecting currency translation adjustments in other comprehensive income arising from the consolidation of MMK subsidiaries following the depreciation of the MMK against the USD, partially offset by net profit attributable to equity holders.



## DIRECT ECONOMIC VALUE GENERATED AND DISTRIBUTED

GRI 201-1

|                                      | FY2025<br>(US\$'000) | FY2024<br>(US\$'000) <sup>6</sup> | Notes                                                                                                        |
|--------------------------------------|----------------------|-----------------------------------|--------------------------------------------------------------------------------------------------------------|
| <b>Economic Value Generated</b>      | 205,186              | 220,834                           | These include revenue and other income-net.                                                                  |
| <b>Economic Value Distributed</b>    | 212,005              | 217,638                           |                                                                                                              |
| <b>Material and Services Cost</b>    | 150,068              | 152,617                           | These include the cost of goods, administrative expenses excluding employee compensation.                    |
| <b>Employees</b>                     | 23,334               | 27,372                            | These include wages, salaries, and benefits.                                                                 |
| <b>Government</b>                    | 6,940                | 6,016                             | These include income tax expense.                                                                            |
| <b>Capital Providers</b>             | 31,455               | 31,485                            | These include interest expenses on borrowings, interest expense on lease liabilities and other finance cost. |
| <b>Community</b>                     | 208                  | 148                               | These include voluntary donations and investment of funds in the broader community.                          |
| <b>Total Economic Value Retained</b> | (6,819)              | 3,196                             | Economic Value Generated – Economic Value Distributed.                                                       |

For more details relating to the Group's financial report, please refer to pages 95 to 232 in Yoma Strategic's Annual Report 2025.

<sup>6</sup> Some figures for FY2024 have been restated due to reclassification.

## ETHICAL BUSINESS

The Group remains firmly committed to preventing bribery and all forms of corruption, a principle that guides its dealings with third-party service providers and vendors. Yoma Strategic's strong adherence to ethical business standards has strengthened its reputation as a trusted partner to several of the world's leading brands.

This commitment is further supported by ongoing partnerships with reputable institutions such as the IFC, ADB, Credit Guarantee and Investment Facility ("CGIF"), and FMO. Their backing reinforces the Group's dedication to integrity, sustainable growth, and the cultivation of long-term, mutually beneficial relationships.

## ANTI-CORRUPTION

GRI 205-2

### OUR APPROACH

Yoma Strategic remains steadfast in its commitment to combating corruption risks by prioritising robust corporate governance, ethical business practices, and transparency. The Group upholds the highest standards to ensure long-term business sustainability and operational viability. It enforces a strict zero-tolerance policy against corruption, bribery, and fraud, supported by a comprehensive suite of key policies and procedures, including the Anti-Bribery Policy, Anti-Corruption Procedure, Code of Conduct, Conflict of Interest Policy, and Whistleblowing Policy. These policies are systematically disseminated across the organisation and made universally accessible to employees, contractors, suppliers, and business partners, as well as the public through Yoma Strategic's website at <https://yomastrategic.com>.

The Group's unwavering dedication to anti-corruption and ethical conduct is considered a cornerstone of its reputation and a core asset in building trust with stakeholders. To further ensure impartiality and guard against undue influence in decision-making, Yoma Strategic adheres to a strict policy of refraining from any direct or indirect political contributions, whether financial or in-kind. This holistic approach to governance and integrity helps mitigate corruption risks while reinforcing the Group's long-term commitment to transparency and accountability.

Please refer to "Overview of Yoma Strategic's ESG Performance" section for the targets relating to this topic.

### ECONOMY

Yoma Strategic's Code of Conduct and Anti-Bribery and Corruption Policy oppose all forms of corruption, supporting fair competition, investment, and sustainable economic growth. While initial enforcement may disrupt entrenched corrupt networks and cause short-term turbulence, the

long-term benefits include improved productivity and efficient resource use. Corruption-dependent industries may face adaptation challenges under stricter regulations.

### ENVIRONMENT

The Group's Code of Conduct, Anti-Bribery and Corruption Policy, and ESMS help combat illegal logging, mining, and pollution by strengthening environmental enforcement. These efforts protect natural resources and support sustainable development. However, abrupt halts to corrupt, harmful practices may risk environmental harm or social unrest without careful transition planning.

### PEOPLE

Corruption frequently results in the misappropriation of resources intended for critical services and infrastructure, redirecting them for personal enrichment. Our Group's anti-corruption initiatives are designed to guarantee that resources are allocated with maximum efficiency, thereby generating widespread societal benefits and contributing significantly to the reduction of poverty.

### HUMAN RIGHTS

Anti-corruption efforts are key to promoting human rights, social justice, and inclusion. Yoma Strategic recognises the need to avoid unintended consequences, such as undermining due process or freedom of expression. To mitigate these risks, it is enhancing safeguards to ensure all actions align with fairness, justice, and the rule of law, while embedding respect for civil liberties across compliance efforts.

### OUR PERFORMANCE

#### WHISTLEBLOWER REPORTS

Monitoring whistleblower reports helps assess the effectiveness of our protection mechanisms and employee confidence in reporting misconduct. In alignment with its commitment to transparency and accountability, the Group has implemented a Whistle-Blowing Policy, enabling employees to report concerns about unethical practices, unsafe conditions, or misuse of funds. All reports are handled confidentially, and investigations are conducted by the Risk Management and Assurance Team (RMAT). Based on the findings, appropriate corrective or disciplinary actions are recommended. Independent investigations are carried out where needed, and timely follow-up actions are ensured. This policy is reinforced through regular training sessions, promoting awareness of fraud controls across the organisation. Employees are highly encouraged to use the Whistleblowing hotline to report any perceived concerns. In FY2025, we are proud to report that all whistleblower submissions were thoroughly addressed, achieving a 100% resolution rate.

## ASSET RECOVERY

Tracking recovered illicit acquired assets through legal proceedings, including fines, confiscations, and repatriations, demonstrates our success in reclaiming stolen public funds and assets. This key performance indicator provides a clear reflection of our effectiveness in enforcing rigorous anti-corruption policies and our unwavering commitment to upholding financial integrity.

## ETHICS TRAINING AND COMPLIANCE

All employees must comply with the Group's Code of Conduct and Code of Ethics. The RMAAT team delivers ethics and compliance training through online modules, induction programmes, case studies, and workshops. These efforts support ethical conduct and a zero-tolerance approach to improprieties. In FY2025, a total of 1,246 new employees completed the Code of Conduct and Ethics training, while 1,460 individuals completed the refresher training. Anti-Bribery and Corruption policies have been communicated to all governance body members, staff (permanent and temporary), and business partners. Dedicated anti-corruption training was provided to all governance members and staff, underscoring our commitment to integrity across the Group.

## COMPLIANCE AND REGULATORY GOVERNANCE

### OUR APPROACH

Yoma Strategic has established a strong regulatory and Human Rights Policy framework to prevent violations and promote ethical business conduct. This includes prohibiting discrimination, protecting civil liberties, ensuring fair competition, and safeguarding workers' rights, safety, and access to essential services like healthcare and housing. The Group recognises that regulatory failures and corruption can cause serious human rights abuses such as forced labour, child exploitation, and unsafe products, while overregulation may hinder small business growth. Weak enforcement can encourage monopolies, poor supplier practices, and environmental harm, affecting public health and safety.

Yoma Strategic is committed to upholding high governance standards, adhering both national laws/regulations and international frameworks such as the IFC Performance Standards, ADB Safeguard Policy Statement, and FMO Sustainability Policy. The Group partners with global institutions and is recognised for corporate governance leadership in Myanmar. A comprehensive Code of Conduct is applied across all jurisdictions, guiding the employee's integrity. Compliance is actively monitored to ensure alignment with the Group's core values. The RMAAT involved in regular project assessments, Environmental and Social Impact Assessments, due diligence processes, and site inspections to prevent labour violations and environmental harm and mitigate environmental impact.

The Group's ERM system integrates risk philosophy and tolerance into strategic planning, while the Environmental and Social Management System (ESMS) enforces emission controls, encourages renewables, and supports climate action. Further details are available in our Annual Report.

## OUR PERFORMANCE

The Group maintains stringent oversight of all operational activities through our Corporate Governance Framework, which aligns with internationally recognised standards such as the Universal Declaration of Human Rights ("UDHR"), the ILO's Core Conventions, IFC Performance Standards and the ADB Safeguard Policy Statement. The RMAAT works closely with operational teams across all Group entities to ensure compliance with both international and local legal and regulatory requirements. This collaborative approach ensures transparency, upholds legal integrity, and effectively mitigates risks associated with regulatory non-compliance. Through proactive identification of potential issues, implementation of comprehensive policies and procedures, and ongoing monitoring, we safeguard the organisation against legal and reputational risks while fostering a strong culture of ethical conduct and accountability.

Yoma Land is the first developer in Myanmar to receive the Environmental Compliance Certificate from the Ministry of Natural Resources and Environmental Conservation for the Yoma Central project in May 2019. Additionally, Yoma Central has adopted the IFC EDGE (Excellence in Design for Greater Efficiencies) standard for sustainable green design and construction principles.

Guided by our core values and Code of Conduct, the Group's compliance framework includes:

1. regular reporting by each business unit to ensure thorough assessment, management, and mitigation of compliance risks while staying informed of evolving legal and regulatory changes;
2. ongoing communication with regulatory authorities by corresponding teams; and
3. the RMAAT monitors the Group's sustainability reporting processes, including compliance with its ESG targets and obligations, and ensures that ESG disclosures are documented, accurate and complete.

Furthermore, the Group has incorporated climate-related disclosures, achieving alignment with the Taskforce on Climate Related Financial Disclosures (TCFD) recommendations in FY2025.

In FY2025, the Group incurred no significant fines or non-monetary sanctions for non-compliance with environmental, social, or economic laws and regulations. Please refer to "Overview of Yoma Strategic's ESG Performance" section for the targets relating to this topic.

# OUR PLANET

## TCFD REPORT

Yoma Strategic is committed to progressing towards alignment with the TCFD recommendations to enhance climate risk management, transparency, and strategic resilience. By aligning with TCFD, the Group aims to disclose clear, relevant information on the financial impacts of climate change, meeting stakeholder expectations and strengthening accountability. TCFD principles have been integrated into the Group's corporate governance to address both physical risks (e.g., extreme weather) and transitional risks tied to the global low-carbon shift. These disclosures reflect the Group's commitment to mitigating climate risks while pursuing related opportunities. As the ISSB standards, which build upon the TCFD framework, will become mandatory from FY2026, we are taking active steps to prepare for compliance.

The Group recognises that operations such as construction, transport, and energy use contribute significantly to emissions and climate instability. In response, proactive steps are being taken to reduce the environmental footprint and embed sustainability across operations.

Through transparent reporting and ongoing stakeholder engagement, Yoma Strategic seeks to maintain its competitive edge, support global sustainability goals, and create long-term value in a changing climate.

## GOVERNANCE

### BOARD OVERSIGHT OF CLIMATE-RELATED RISKS AND OPPORTUNITIES

The Board holds a central role in steering the organisation's approach to climate-related risks and opportunities, focusing on defining the strategic direction, reviewing policies, and ensuring consistent performance tracking. To remain informed, the Board and its committees receive updates through multiple avenues:

- Periodic Management Updates on emissions, reduction targets, key initiatives, and climate risks and opportunities.
- Stakeholder Engagement with investors, communities, and employees to align strategy with expectations.
- Regulatory Compliance, including annual reviews of reports aligned with the Myanmar Climate Change Policy and the Myanmar Climate Change Strategy and Master Plan (2018-2030).

### MANAGEMENT'S ROLE IN ASSESSING AND MANAGING CLIMATE-RELATED RISKS AND OPPORTUNITIES

Management identifies and assesses both physical (e.g. extreme weather and sea-level rise) and transition risks (e.g. regulation and technology shifts), and integrates climate-



related opportunities into business planning. This includes:

- Impact Assessment of climate factors on financials, operations, and reputation.
- Integration into Decision-making across investment, capital allocation, supply chains, and product development.
- Mitigation and Adaptation Measures such as emissions reduction, renewable energy, and low-carbon technologies.
- Monitoring and Reporting, supported by KPIs and regular Board updates.
- Stakeholder Engagement to ensure strategy alignment with external expectations and sustain the Company's social licence to operate.

## MONITORING CLIMATE-RELATED ISSUES

Climate-related issues are typically monitored at the management level through a combination of dedicated roles, committees, and structured processes:

- Sustainability Committee: This cross-functional body is responsible for guiding and overseeing the organisation's broader sustainability agenda, with climate-related matters forming a key focus.
- Risk Management Committee: While its scope covers a wide range of organisational risks—strategic, financial, operational, compliance and information technology risks are integrated into its overall risk assessment framework. The committee evaluates the potential impact of these risks and ensures appropriate mitigation measures are in place.
- Stakeholder Engagement: Management maintains open lines of communication with stakeholders including investors, employees, regulators, customers, and local communities. These engagements provide valuable insights into expectations and concerns surrounding climate change and help shape the organisation's sustainability priorities in response.

## STRATEGY

The Board acknowledges the Group's substantial climate influence and vulnerability to climate change. Consequently, climate considerations are being gradually integrated into our strategic risk planning as we aim to strengthen our approach to managing and mitigating potential climate impacts. We have identified and assessed the potential impacts of key climate-related risks and opportunities across various time horizons in the tables below.

| Risk Category                      | Time horizon                | Description of Risk and Impact on the Group                                                                                                                              | Risk Management Strategies                                                                                                                                                                                                                                                                         |
|------------------------------------|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transition Risk (Policy and Legal) | Short, medium and long-term | Stricter regulations (e.g. carbon taxes, import limits) and unstable electricity may increase compliance costs, limit market access, and reduce operational flexibility. | As a responsible corporate citizen, being prepared for upcoming regulatory changes is key to minimise the impact. Our legal and compliance teams are responsible for providing timely updates to the Board and the senior management. The Board will then review the Group's strategy accordingly. |
| Transition Risk (Technology)       | Short-medium term           | Adoption of new technologies may require high capital investment, disrupt services, and face infrastructure and regulatory challenges, risking competitiveness.          | The Group prioritises digitalisation, invests in innovation, and builds agility to stay ahead of technology trends.                                                                                                                                                                                |

Concurrently, the Group recognises the potential climate-related opportunities it can leverage. Some of the key opportunities identified are listed below, and the Board will carefully evaluate their alignment with the Group's strategic vision moving forward.

| Opportunity Category              | Time horizon                | Description of Opportunity and Impact                                                                                                       | Opportunity Management Strategies                                                                                |
|-----------------------------------|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| Resource Efficiency Opportunities | Short, medium and long-term | Adopting renewable energy, improving water and waste management, and joining carbon credit schemes reduce emissions and enhance efficiency. | Focus on fuel efficiency, renewable energy (e.g. solar), recycling, digital clean-ups, and paperless operations. |
| Energy Source Opportunities       | Medium-Long term            | Shifting to solar, biofuels, and wind energy could reduce carbon reliance and improve energy resilience.                                    | Scale solar adoption, promote energy awareness, and explore biomass use and construction waste recycling.        |

## SCENARIO ANALYSIS

The Group has initiated climate scenario analysis, aligning with TCFD recommendations, to assess business strategy resilience against various climate futures and inform decision-making. Referencing the Paris Agreement, IPCC scenarios, and Myanmar's national strategies, two key scenarios were selected:

- **2°C Scenario (Paris Aligned):** This scenario, characterised by strong global climate action, anticipates reduced physical risks but potential for stricter Myanmar regulations and increased compliance costs. It presents opportunities for renewable energy investment, enhanced brand reputation, and operational resilience.
- **4°C Scenario (Business-as-Usual):** Assuming limited mitigation, this scenario projects heightened physical risks (e.g., floods, storms) causing infrastructure and supply chain disruptions in Myanmar, alongside a volatile policy landscape. It also creates opportunities from increased demand for climate-resilient infrastructure and technologies, positioning the Group as a sustainable development leader.

Integrating this analysis into risk management enhances the Group's ability to proactively address climate challenges, informing strategic and investment decisions to reinforce sustainability, operational resilience, and long-term stakeholder value.

## 1. YOMA LAND

Pun Hlaing Estate and StarCity are located beside the Hlaing River and Bago River, both of which are exposed to sea water tides. This increases their vulnerability to saltwater intrusion, chronic flooding, and rising insurance risks.

### RISKS

| Type              | 2°C Scenario                                             | 4°C Scenario                                                    |
|-------------------|----------------------------------------------------------|-----------------------------------------------------------------|
| <b>Physical</b>   | Minimal sea-level rise and manageable extreme weather    | High flood risk (e.g., Yangon), cyclones, infrastructure damage |
| <b>Transition</b> | Higher building standards, green certifications required | Slower policy shifts, but pressure from international investors |
| <b>Market</b>     | Increasing tenant demand for energy-efficient buildings  | Property value drops in high-risk climate zones                 |

### OPPORTUNITIES

- Green building design and retrofitting
- Solar energy integration for operations
- Urban development in climate-resilient zones

## 2. YOMA MOTORS

Yoma Motors operates in both Heavy Equipment and Passenger Vehicle segments. This sector is exposed to regulatory shifts toward low-emission transport and climate-related disruptions affecting operations and supply chains.

### RISKS

| Type                           | 2°C Scenario                                                                     | 4°C Scenario                                                    |
|--------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------|
| <b>Physical</b>                | Damage to vehicles and equipment due to extreme weather, flooding, and heatwaves | High flood risk (e.g., Yangon), cyclones, infrastructure damage |
| <b>Transition</b>              | Electrification policies, carbon taxes, and fuel regulations                     | Slower policy shifts, but pressure from international investors |
| <b>Supply chain disruption</b> | Supply chain disruption due to global raw material or component shortages        | Property value drops in high-risk climate zones                 |

### OPPORTUNITIES

- Offering climate-resilient heavy machinery for infrastructure and agricultural use

## 3. MOBILE FINANCIAL SERVICES (WAVE MONEY)

### RISKS

| Type               | 2°C Scenario                                                                                                                                                                                                                                                      | 4°C Scenario                                                |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| <b>Physical</b>    | Moderate infrastructure disruption during storms<br>Disruption of data centres, agent networks, and mobile towers, leading to service outages<br>Damage to physical infrastructure (agent shops, DTRs office, Wave Care Centre, Call Centre, and employee's home) | Network blackouts from severe weather and power failures    |
| <b>Transition</b>  | Regulatory push for ESG disclosures in fintech                                                                                                                                                                                                                    | Disruption from global digital financial standards          |
| <b>Operational</b> | Cybersecurity focus increases as digital services expand.<br>CSEs and Agents working in hot conditions may face heat-related health risk, leading to reduce working hours or closures.<br>Agents in flood-prone areas may face frequent shutdowns                 | System downtime due to unstable electricity or flood damage |

#### OPPORTUNITIES

- Green fintech innovation (e.g., track individual carbon footprints)

#### 4. YOMA F&B

The Yoma F&B operations, which include KFC and YKKO, rely heavily on cold-chain logistics and are highly dependent on agricultural supply chains. As such, they are sensitive to energy price fluctuations, extreme weather events, and sustainability expectations related to food packaging and waste management.

#### RISKS

| Type              | 2°C Scenario                                           | 4°C Scenario                                               |
|-------------------|--------------------------------------------------------|------------------------------------------------------------|
| <b>Physical</b>   | Crop yield fluctuations and water stress               | Severe supply chain disruptions due to droughts/floods     |
| <b>Transition</b> | Emissions regulations and sustainable sourcing demands | Potential tax on high-carbon ingredients                   |
| <b>Reputation</b> | Pressure to disclose emissions and plastic use         | Risk of being seen as unsustainable by conscious consumers |

#### OPPORTUNITIES

- Develop climate-resilient sourcing (e.g. drought-tolerant crops)
- Circular packaging and low-emission logistics
- Local supply chains to reduce climate exposure

#### 5. LEASING (YOMA FLEET)

#### RISKS

| Type              | 2°C Scenario                                                                                                                                                                                                                                                                                               | 4°C Scenario                                                                                                                                                                                                                                                                          |
|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Transition</b> | High fuel costs, Hybrid vehicle, fuel taxes and carbon pricing                                                                                                                                                                                                                                             | Strong EV push, declining ICE (internal combustion engine) value                                                                                                                                                                                                                      |
| <b>Physical</b>   | Heat-related vehicle maintenance issues                                                                                                                                                                                                                                                                    | Flooding damages fleets and depots and delays in mobility services                                                                                                                                                                                                                    |
| <b>Operation</b>  | Accelerated wear and tear on vehicle components such as tires, batteries, cooling systems, and air conditioning units, resulting in higher maintenance frequency and reduced vehicle lifespan<br><br>Increased fuel consumption, particularly due to extended use of air conditioning in high temperatures | Higher insurance premiums and potential vehicle downtime due to climate-related damages, including flooding, heatwaves, and cyclones<br><br>Capital expenditure for upgrading to more climate-resilient or specialised vehicles to meet operational demands and customer expectations |

#### OPPORTUNITIES

- Electrification of fleet (e.g. EV leasing)
- Fuel-efficient fleet packages for clients
- Carbon-neutral transport options to meet client ESG goals

## 6. INVESTMENT PORTFOLIO

The investment portfolio includes KOSPA logistics and digital services. KOSPA's logistics operations are exposed to risks related to fuel price volatility and infrastructure limitations, while digital services segment must manage energy consumption, data centre resilience, and evolving in the ESG compliance expectations.

### RISKS

| Type       | 2°C Scenario                                                                                                                                                                                                      | 4°C Scenario                                                               |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|
| Transition | Green taxonomy and reporting mandates                                                                                                                                                                             | Capital shifts away from carbon-intensive assets                           |
| Physical   | <p>Moderate risk to real assets<br/>Lower crop yields and reduce food supply stability</p> <p>Increased pest infestations and crop diseases, leading to greater reliance on pesticides and treatment measures</p> | High exposure to climate-vulnerable sectors (i.e. agriculture and tourism) |

### OPPORTUNITIES

- Divest from fossil fuel heavy assets
- Invest in renewable energy, sustainable agriculture, resilient infrastructure
- Introduce drought-resistant crop varieties into supply chains where feasible
- Adjust planting and harvesting schedules in alignment with shifting weather patterns

## RISK MANAGEMENT

### IDENTIFYING AND ASSESSING CLIMATE-RELATED RISKS

Yoma Strategic employs a structured approach to identify and assess climate-related risks (e.g. extreme weather, regulatory shifts, technological changes) across operations, supply chains, and stakeholders. This includes broad spectrum analysis and key stakeholder engagement (surveys, workshops) to gain insights. Identified risks are evaluated for likelihood and impact, integrated into the enterprise-wide risk management framework, and communicated through relevant forums, internal reports and direct engagement to ensure transparency.

### REGULATORY AND PHYSICAL CLIMATE RISKS

Yoma Strategic considers both current and anticipated regulatory obligations as well as physical climate risks in its strategic planning. The Group aligns with national frameworks, including the Myanmar Climate Change Policy and the Myanmar Climate Change Strategy and Master Plan (2018–2030), while also committing to international accords such as the Paris Agreement to reduce greenhouse gas emissions and strengthen climate resilience.



Its approach to managing physical climate risks is shaped by its awareness, resource capacity, investment readiness, and overarching strategic objectives. This includes carrying out comprehensive risk assessments, upgrading infrastructure to withstand climate-related impacts, and embedding climate considerations into core business strategies to enhance resilience, safeguard operations, and maintain long-term competitiveness.

### DETERMINING MATERIAL FINANCIAL IMPACT

Material financial impacts arising from climate risks and opportunities are identified through classification and materiality assessment, considering financial impact, likelihood and business alignment. Quantitative methods such as scenario analysis are used to explore potential implications of climate-related risks and opportunities, supporting integration into the broader risk management framework. In addition, the Group continuously engages with stakeholders for ongoing input, adapting its approach and strategies in response to evolving climate-related risks and opportunities.

### MANAGING CLIMATE-RELATED RISKS

Yoma Strategic addresses climate-related risks through a detailed process that evaluates how these risks might impact operations, supply chains, and stakeholders. These risks are incorporated into the Group's governance frameworks, ensuring that the Board has oversight and that risk management practices align with the Group's long-term strategic goals.

To mitigate exposure, the Group develops targeted strategies, such as strengthening infrastructure resilience, diversifying suppliers, and adopting eco-friendly business practices. Ongoing monitoring, performance tracking, and reporting are integral to ensure progress toward climate goals, including emissions reductions. The Group's approach to climate risk management is continuously reviewed and updated to stay responsive to shifting conditions, emerging trends, and valuable lessons learned from past initiatives.

### INTEGRATION WITH OVERALL RISK MANAGEMENT

Yoma Strategic incorporates climate-related risks into its overall risk management strategy, ensuring they are addressed at the highest levels of governance. Through a structured approach, climate-related risks are identified, assessed, and addressed alongside other operational and strategic risks. These considerations help inform decision-making and guide resource planning. Climate risk management is embedded across key business operations,

including planning, investments, and performance monitoring. The Group continuously tracks and reports on these risks, using key indicators to assess the effectiveness of mitigation efforts. Through these integrated processes, Yoma Strategic strengthens its ability to manage climate risks, fostering long-term sustainability and resilience.

### METRICS AND TARGETS

To ensure accountability and measure the effectiveness of our climate-related actions, we have established the following metrics:

- The total energy consumed, broken down by source, and the energy intensity ratio.
- Scope 1 GHG emissions, arising from the activities we undertake to directly produce our goods and services, including the operation of cooking equipment, refrigeration facilities, and air conditioning as well as the use of diesel and gasoline-based vehicles.
- Scope 2 GHG emissions associated with the electricity we purchase from respective country's national grid for our operational needs.

For further details on these metrics as well as their corresponding targets, please refer to the "Energy Efficiency & Climate Change" section of this report.

The Group is committed to progressively reducing both Scope 1 and 2 emissions through enhanced energy efficiency, renewable energy integration, and operational improvements. These targets are reviewed periodically to align with national climate goals and international best practices.

The overarching environmental goal is to increase renewable energy consumption, especially solar, by 5%, complemented by fuel-efficient driving training. Business units have also tailored short-, medium-, and long-term actions to this target. For instance, Yoma Heavy Equipment aims for short-term energy intensity management, medium-term solar adoption at branches, and long-term clean energy product introduction. KFC and YKKO focus on employee training, maintenance for fuel waste reduction, energy-efficient technologies (battery backups, R40 refrigerants), and supporting tree planting and franchisee solar adoption for long-term sustainability.

## ENERGY EFFICIENCY & CLIMATE CHANGE

GRI 302-1, GRI 302-3, GRI 305-1, GRI 305-2, GRI 305-4

### OUR APPROACH

Yoma Strategic is committed to reducing its environmental impact by promoting energy efficiency and climate resilience across its construction, operational processes and employee engagement initiative, forming a key part of its broader sustainability strategy.

Emissions from Yoma Land projects mainly arise from machinery use and material transport during construction phase. While these emissions are largely unavoidable, the Group is committed to, long-term reductions efforts through energy-efficient designs and sustainable building practices.

The Group's internal efforts like optimising air-conditioning and powering down unused equipment help conserve energy. Company-wide initiatives also raise awareness of energy-saving practices.

All new hires receive training on sustainability and energy conservation. Yoma Strategic actively supports global environmental campaigns like Earth Hour and World Environment Day and promotes the reduction of single-use plastics, underscoring its commitment to climate responsibility. In FY2025, we supported the following key environmental initiatives:

1. Green Chief Debate Contest – Hosted by Thant Myanmar, this debate competition, held at Kokkoya Organics in Thingangyun Township, Yangon, aimed to inspire the next generation of environmental leaders. YSH supported the event by sponsoring a cash prize to promote ongoing environmental advocacy.
2. World Cleanup Day 2024 – As part of the “Digital Cleanup Campaign,” our employees cleaned up their digital spaces, clearing 387.39 GB of digital waste, reducing energy consumption by 5.81 kWh, and lowering CO<sub>2</sub> emissions by 108.47 kg. Additionally, the “Make Room for Life Campaign” encouraged employees to tidy their personal spaces, further contributing to sustainability. Lucky draw prizes, including thermal mugs, gift vouchers, and umbrellas, were awarded to participants.
3. World Cleanup Day 2024 – In partnership with Let's Do It Myanmar and UN-Habitat Myanmar, the Company organised a cleanup event at 15 Feet School, Thanlyin Township, Yangon. 180 participants, including students, teachers, and volunteers, collected waste around the school compound. The Company also donated 10 rubbish bins to the school to enhance waste management efforts.

4. Shampoo Campaign – The Company has teamed up with Thant Myanmar and local shampoo brand Venux Skinlux for a campaign at StarCity Estate aimed at replacing single-use shampoo sachets with refillable bottles. This initiative promotes environmental awareness and reduces plastic waste, while supporting local businesses by offering sustainable shampoo options.
5. Bicycle Repairing Project – In partnership with Thant Myanmar, the Company launched a “Bicycle Repairing Project” to maintain the community's “Star Bikes” at StarCity Estate. The project promotes sustainable transportation and enhances mobility for residents by providing regular bicycle repairs and maintenance.

In addition to these initiatives, Yoma Strategic also participated in public talks and awareness events, such as:

1. World Engineering Day for Sustainable Development 2025 – Our Group participated in this event organised by the Federation of Myanmar Engineering Societies. Our Group Sustainability Manager presented on “From Vision to Reality: Implementing Sustainability Practices” and participated a panel discussion on how engineers and communities can drive environmental innovation.
2. Myanmar Climate Action Network and Partnership Forum – As part of the Myanmar Climate Change Alliance 2 (“MCCA2”) programme, the Company participated in the Myanmar Climate Action Network and Partnership Forum organised by UN-Habitat and the European Union. The Company contributed to the panel discussions, sharing our commitment to building a sustainable future for Myanmar.

These initiatives and events underscore Yoma Strategic's dedication to environmental sustainability and our ongoing efforts to minimise our environmental impact. We will continue to monitor, assess, and improve our sustainability practices to foster long-term environmental stewardship.

### OUR PERFORMANCE

The initiatives listed below, implemented by various entities within the Group, aim to improve energy efficiency across their respective operations. These efforts highlight each entity's dedication to sustainability and reducing their environmental footprint, while effectively tackling the specific energy challenges they face.

| Yoma Strategic's Entity <sup>7</sup> | Business Segments         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|--------------------------------------|---------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pun Hlaing Estate</b>             | Yoma Land                 | Pun Hlaing Estate experiences frequent power outages, which contribute to increased fuel consumption and operational costs. In response, the estate has implemented a Centralised Diesel Generation system and integrated solar power, which currently supplies approximately 20% of its energy needs. The estate actively encourages homeowners to adopt solar solutions and maintains rigorous tracking of both energy consumption and demand. Its environmental stewardship efforts include the use of biofilters, extensive tree planting, composting initiatives, and strategies aimed at reducing landfill reduction, all contributing to the overall sustainability and community well-being. |
| <b>StarCity</b>                      | Yoma Land                 | StarCity has significantly improved its energy management since 2023 by consolidating individual generators into a more efficient 4 MVA system, with an additional system planned in 2024. Despite a 36.6% increase in power outages, the substantial 8 MVA capacity effectively mitigated operational disruptions. The integration of a 1.9 MWp solar plant and the promotion of sustainable mobility options are key initiatives aimed at reducing emissions. The entity maintains active monitoring of energy usage and generator performance to support these efforts.                                                                                                                           |
| <b>Yoma Heavy Equipment</b>          | Yoma Motors               | Yoma Heavy Equipment's operations are largely reliant on diesel due to limited access to reliable grid electricity, resulting in elevated costs and emissions. To address this, the Group is investing in solar power, with one branch already equipped and further installations planned. This also presents a strategic business opportunity within the solar market. Fuel consumption is actively reduced through specialised driver training, optimises routing, and rigorous equipment maintenance. Furthermore, the Group promotes sustainability within its supplier network and consistently meets its ESG targets without any reported non-compliance.                                      |
| <b>Passenger Vehicles</b>            | Yoma Motors               | The Passenger Vehicles division is significantly impacted by unreliable electricity supply, particularly in rural operational areas. Future plans include strategic investments in solar power and enhancements in operational efficiency through equipment upgrades and comprehensive staff training. Monthly fuel consumption is meticulously monitored, and clear sustainability targets have been established. Continuous engagement with stakeholders, facilitated through regular reports, demonstrates ongoing progress toward achieving energy-related goals.                                                                                                                                |
| <b>Wave Money</b>                    | Mobile Financial Services | Wave Money's operations, especially in areas with low connectivity, are susceptible to power outages that disrupt digital access. The high energy demands of its backend infrastructure contribute to increased emissions. To mitigate this, the Company is actively adopting cloud technologies and implementing energy-efficient servers. Wave Money is also exploring the feasibility of solar power, green data centres, and a structured energy monitoring system. Digital and energy metrics are tracked, with the aim of setting formal sustainability targets in the near future.                                                                                                            |
| <b>KFC and YKKO</b>                  | Yoma F&B                  | KFC and YKKO outlets face challenges related to high energy costs, elevated emissions, and safety risks associated with generator reliance. Both brands are exploring solar power integration, inverter technologies, and proactive preventive maintenance strategies. Their objectives include achieving a 10% reduction in utility costs and transitioning stores to alternative energy sources within five years. Efficiency is promoted through the widespread adoption of LED lighting, Automatic Transfer Switch ("ATS") systems, and local sourcing to minimise emissions and food miles.                                                                                                     |
| <b>Yoma Fleet</b>                    | Leasing                   | Yoma Fleet tackles high fuel costs and emissions through a multi-faceted approach, that includes stringent fuel management, limitations on generator usage, and advanced GPS tracking. Operational efficiency is further enhanced by the use of hybrid vehicles, fleet right-sizing, regular maintenance, and route optimisation. The Group also promotes eco-driving practices, sustainable cleaning methods, and the adoption of digital paperwork are promoted to reduce vehicle idle time and overall environmental impact.                                                                                                                                                                      |

<sup>7</sup> Yoma Central has been excluded from the list of entities as data is unavailable for reporting.

| Yoma Strategic's Entity <sup>7</sup> | Business Segments | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>KOSPA</b>                         | Investments       | KOSPA encounters significant energy challenges due to substantial fossil fuel utilisation in its truck fleet, which contributes to global warming and environmental degradation. To mitigate these impacts, the Group is exploring a transition towards solar energy, commencing with its Mandalay warehouse. KOSPA manages its energy consumption by monitoring diesel utilisation and has established a KPI focused on reducing diesel purchases. The Group is committed to its ongoing journey towards adopting solar energy to reduce reliance on fossil fuels and enhance sustainability.                                                                                                                                                                        |
| <b>OneNex</b>                        | Investments       | As a software house providing information services, computer programming, consulting, and related digital solutions, OneNex's energy usage is primarily for office operations. Currently, all energy consumed comes from the grid, with no solar or renewable energy systems in place. This reliance contributes to ongoing energy consumption and the potential for high utility costs. To address this, the Group has implemented basic internal energy-saving measures, such as setting more efficient air conditioner temperatures and ensuring unused lights, monitors, and chargers are turned off. These practices are supported through Group-wide sustainability education, aiming to build awareness and encourage more responsible energy use among staff. |
| <b>Elevators</b>                     | Investments       | The Elevators division acknowledges the climate impact associated with its energy consumption. It maintains monthly tracking of energy usage and is actively exploring renewable energy solutions. The division is in the process of developing specific energy targets and establishing robust energy management systems. Recognising both the challenges and opportunities presented by green technologies, Elevators aims to integrate clean energy and enhance efficiency through comprehensive risk assessments and low-carbon strategies.                                                                                                                                                                                                                       |



## RENEWABLE ENERGY AND ENERGY CONSUMPTION

As part of the Group's renewable energy efforts, solar power was introduced in March 2018 to reduce reliance on fuel for generators. Additionally, the Group has implemented rainwater harvesting during the monsoon season, which has significantly decreased the need for fuel-powered water pumps. These initiatives demonstrate the Group's commitment to sustainable energy practices and reducing its overall environmental footprint.

In FY2025, the Group's total energy consumption amounted to 226,533,601 MJ. The Group's energy intensity experienced a significant increase from 851.82 MJ/USD'000 to 1,104.04 MJ/USD'000. We are looking into obtaining the International Renewable Energy Certificate ("IREC") for our renewable energy in the future as a means to attribute renewable energy usage and offset some of our emissions.

### GHG EMISSION

Despite ongoing efforts to monitor and manage emissions, the Group recorded a substantial increase in total Scope 1 and Scope 2 emissions in FY2025, reaching 18,841 tCO<sub>2</sub>e (FY2024: 16,300 tCO<sub>2</sub>e),<sup>8</sup> a more than fivefold increase. Emissions intensity also rose significantly to 0.09182 tCO<sub>2</sub>e/USD'000, a 24% increase from 0.07381 tCO<sub>2</sub>e/USD'000 in FY2024. This increase is due to KFC reporting more comprehensively across all stores, as well as the new inclusion of LPG usage in FY2025.

Since FY2018, the Group has systematically tracked and evaluated its our energy and emissions intensities. This long-term data collection has provided crucial insights, and we are now preparing to enhance our sustainability reporting by initiating plans to collect Scope 3 emissions data.

Acknowledging the challenges in climate reporting challenges, the Group has established specialised sustainability teams within each business unit to improve data collection, develop new strategies, and enhance record-keeping for precise and dependable climate information. This commitment to strengthening data management and analytical capabilities will deepen our understanding of environmental impact, enabling better measurement and mitigation of climate risks. Through continuous investment, the Group drives sustainability, supports environmental goals, contributes to global climate action, and delivers value to stakeholders.

### CARBON STORAGE AND CARBON SEQUESTRATION

There are 8,822 large trees across Pun Hlaing Estate, StarCity and the Group's agriculture lands. The predominant species include the Samanea saman (Rain Tree), Mangifera



indica (Mango Tree), Persea americana (Avocado Tree), and Pterocarpus indicus (Myanmar Padauk). These trees collectively store approximately 1,924<sup>9</sup> tCO<sub>2</sub>e and sequester around 101<sup>9</sup> tonnes of carbon annually, contributing to the Group's efforts to reduce greenhouse gas ("GHG") emissions by 101 tCO<sub>2</sub>e per year.

### SUSTAINABLE TRANSPORT

To reduce traffic congestion in central Yangon and lower greenhouse gas emissions from employee-driven vehicles, the Group has implemented a transportation programme that encourages employees to use Company-provided transport instead of driving their own cars. With a fleet of 55 Company buses, the Group serves 1,002 employees, providing convenient pick-up at designated locations and transportation to various destinations. This transport programme has enabled the Group to avoid the release of approximately 4,609.2<sup>10</sup> tCO<sub>2</sub>e annually, thereby contributing to a positive impact on our carbon footprint.

### PAPERLESS CULTURE VIA YOMA CONNECT

The Group has significantly reduced paper usage and printing by transitioning to digital forms through The Yoma Connect App for various administrative processes and applications. Based on the UK government's carbon conversion factors, printing 100,000 sheets of A4 paper generates a carbon footprint of 6,000 kg, consumes eight trees, and requires 2,000 kWh of energy. In comparison, recycling the same amount of paper seven times would produce only 3,200 kg of carbon over its lifetime. In FY2025, the Group saved over 61,147 sheets of A4 paper, or over 3,669 kg of carbon footprint.

<sup>8</sup> Based on emission factors from Asian Development Bank. Guidelines for estimating greenhouse gas emissions of Asian Development Bank projects: Additional guidance for clean energy projects. Mandaluyong City, Philippines: Asian Development Bank, 2017

<sup>9</sup> Carbon Storage & Sequestration by Urban Trees in Singapore by the Centre for Urban Greenery and Ecology (CUGE)

<sup>10</sup> A typical passenger vehicle emits about 4.6 metric tonnes of carbon dioxide per year. <https://www.epa.gov/greenvehicles/greenhouse-gas-emissions-typical-passenger-vehicle>

GRI 302-1<sup>11</sup>

|                           | Total Fuel Consumption from non-renewable sources (MJ) |                    | Total Electricity Consumption (MJ) |                   | Renewable Energy Consumed (MJ) |                   | Total Energy Consumption (MJ) |                    |
|---------------------------|--------------------------------------------------------|--------------------|------------------------------------|-------------------|--------------------------------|-------------------|-------------------------------|--------------------|
| Business Segment          | FY2024                                                 | FY2025             | FY2024                             | FY2025            | FY2024                         | FY2025            | FY2024                        | FY2025             |
| Yoma Land                 | 29,856,316                                             | 24,136,000         | 17,974,266                         | 16,546,036        | 9,282,018                      | 11,860,589        | 57,112,600                    | 52,542,624         |
| Yoma Motors               | 5,398,302                                              | 7,222,452          | 1,021,021                          | 1,034,132         | -                              | 14,602            | 6,419,323                     | 8,271,185          |
| Yoma F&B                  | 35,104,529                                             | 84,250,667         | 20,252,032                         | 20,101,588        | 282,168                        | 869,656           | 55,638,730                    | 105,221,911        |
| Leasing                   | 9,985,981                                              | 11,737,712         | 58,633                             | 628,488           | -                              | 108,428           | 10,055,200                    | 12,474,627         |
| Investments               | 35,179,292                                             | 29,592,790         | 21,003,374                         | 16,732,423        | 7,187                          | 16,719            | 56,206,240                    | 46,341,932         |
| Mobile Financial Services | 1,659,121                                              | 142,928            | 1,019,190                          | 1,313,291         | -                              | 225,103           | 2,678,311                     | 1,681,322          |
| <b>TOTAL</b>              | <b>117,183,541</b>                                     | <b>157,082,549</b> | <b>61,328,516</b>                  | <b>56,355,958</b> | <b>9,571,373</b>               | <b>13,095,097</b> | <b>188,110,404</b>            | <b>226,533,601</b> |

GRI 302-3, GRI 305-4

|                                                                | FY2024 <sup>12</sup> | FY2025   |
|----------------------------------------------------------------|----------------------|----------|
| Group Energy Intensity (MJ/Revenue US\$'000)                   | 851.82               | 1,104.04 |
| GHG Emissions Intensity (tCO <sub>2</sub> e /Revenue US\$'000) | 0.07381              | 0.09182  |

<sup>11</sup> Energy consumption data was calculated from utility bills and metres.

<sup>12</sup> FY2024's data serves as the baseline data for energy intensity using revenue as the denominator.

GHG EMISSIONS (TCO<sub>2</sub>E) – GRI 305-1, GRI 305-2

| Business Segment          | FY2024               |                      |               | FY2025               |                      |               |
|---------------------------|----------------------|----------------------|---------------|----------------------|----------------------|---------------|
|                           | Scope 1 <sup>@</sup> | Scope 2 <sup>#</sup> | Total         | Scope 1 <sup>@</sup> | Scope 2 <sup>#</sup> | Total         |
| Yoma Land                 | 2,206                | 2,795                | 5,001         | 1,784                | 2,979                | 4,763         |
| Yoma Motors               | 397                  | 94                   | 491           | 531                  | 97                   | 628           |
| Yoma F&B                  | 2,483                | 1,902                | 4,385         | 6,231                | 1,960                | 8,191         |
| Leasing                   | 702                  | 5                    | 707           | 831                  | 71                   | 902           |
| Investments               | 2,604                | 2,900                | 5,504         | 2,184                | 2,013                | 4,197         |
| Mobile Financial Services | 117                  | 94                   | 211           | 11                   | 149                  | 160           |
| <b>TOTAL</b>              | <b>8,509</b>         | <b>7,790</b>         | <b>16,299</b> | <b>11,572</b>        | <b>7,269</b>         | <b>18,841</b> |

<sup>@</sup> Source of other emissions Factors: Greenhouse Gas Protocol Emission Factors from Cross Sector Tools, March 2017 version.

<sup>#</sup> Based on Asian Development Bank's 2017 Guidelines for Estimating Greenhouse Gas Emissions, using the Grid Emission Factor of 0.4410 tCO<sub>2</sub>/MWh of electricity in Myanmar, 0.000417 tCO<sub>2</sub>/MWh of electricity in Singapore and 0.0005876 tCO<sub>2</sub>/MWh of electricity in China.

## OUR TARGETS (FY2026)

Please refer to "Overview of Yoma Strategic's ESG Performance" section for the Group-level targets relating to this topic.

### YOMA HEAVY EQUIPMENT TARGETS

- **Short-term:**  
Monitor energy consumption closely and maintain current energy intensity levels.
- **Medium-term:**  
Reduce reliance on grid electricity by increasing the use of solar power through the installation of solar power systems at multiple branches.
- **Long-term:**  
Introduce advanced, clean energy products to customers, and supporting sustainable energy transitions.

### KFC TARGETS

- **Short-term:**
  - » Train 100% of new employees on the entity's energy policy, focusing on energy saving and responsible usage.
  - » Achieve a 20% reduction in total fuel wastage through regular maintenance programmes.
- **Medium-term:**
  - » Plan to install inverters with battery backup systems in up to five restaurants to replace generator use during non-peak hours.
- **Long-term:**
  - » Collaborate with other entities within Yoma Group and other organisations on tree planting initiatives.
  - » Transition to using R40 refrigerant gas in air conditioning systems to reduce environmental impact.

### YKKO TARGETS

- **Short-term:**
  - » Train 100% of new employees on energy-saving policies and proper energy use.
  - » Reduce total fuel wastage by 20% through systematic maintenance.
  - » Provide energy conservation education to franchisees.
- **Medium-term:**
  - » Reduce generator load by implementing Battery Energy Storage Systems ("BESS") coupled with solar power.
  - » Encourage franchisees to adopt solar energy systems.
- **Long-term:**
  - » Expand tree planting efforts within YKKO's main compound and surrounding areas.
  - » Collaborate with Yoma Group and other organisations on environmental planting projects.
  - » Replace refrigerants in air conditioning units with R40 to enhance sustainability.

## WATER USE & REDUCTION

GRI 303-1

### OUR APPROACH

Yoma Strategic places strong emphasis on water conservation, particularly as its Real Estate and Yoma Motors sectors heavily rely on groundwater. For instance, Yoma Central has identified significant risks, including the discharge of untreated water, groundwater over-extraction, and pollution during construction, all of which could lead to regulatory penalties and reputational damage.

To address these challenges, we have implemented effective water and wastewater management practices, encompassing safe sanitation facilities, proper wastewater treatment, and reliable clean water access. Construction wastewater undergoes treatment through sedimentation tanks before discharge, with regular water quality testing conducted in accordance with national environmental standards to ensure full compliance. Our formal policy, Minimum Requirements for Contractors on Environmental and Social Compliance, outlines clear commitments on water quality. It mandates that hazardous and non-hazardous waste disposal comply with government regulations and requires quarterly water testing for treated construction wastewater prior to discharge, in line with the National Environmental Quality (Emission) Guidelines 2015. These practices demonstrate our commitment to responsible water resource management and environmental compliance throughout the construction phase.

Beyond construction, the Group monitors water usage across its diverse facilities, including Yoma Heavy Equipment branches, Passenger Vehicles showrooms, Pun Hlaing Estate, StarCity buildings, KFC restaurants, golf courses, and its coffee plantation. The Group is dedicated to enhancing its water management strategies, which includes improving data collection and considering the installation of water metres for precise monitoring. These efforts collectively support sustainable resource use and contribute to the ongoing development of Myanmar's infrastructure.

### OUR PERFORMANCE

In Myanmar, the absence of a water metering system, particularly for groundwater extraction, makes it difficult to accurately monitor and manage water usage. Yoma Land mainly depends on groundwater for its water supply but also stores rainwater in lakes and ponds at Pun Hlaing Estate and StarCity to reduce groundwater reliance. All extracted groundwater is treated before distribution, and treated wastewater is reused for irrigation in landscaping. Construction water is typically sourced from groundwater via tube wells, with runoff water directed to sump pits, then pumped to sedimentation tanks before being discharged into the public drainage system.

| Yoma Strategic's Entity     | Business Segments         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------|---------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pun Hlaing Estate</b>    | Yoma Land                 | Facing groundwater degradation from industrial effluent, Pun Hlaing Estate has completed a feasibility study for a river water treatment plant, with implementation planned for FY2026. Ongoing water quality monitoring and Standard Operating Procedures ("SOPs") are in place to manage issues promptly, reinforcing a long-term commitment to environmental sustainability and compliance, with no major incidents reported to date.                                                                                                 |
| <b>StarCity</b>             | Yoma Land                 | StarCity is committed transitioning from groundwater dependence with a new river water treatment plant, operational since June 2024. This initiative has reduced underground water use by 38% compared to the previous year, ensuring a reliable supply and high customer satisfaction despite increased demand. Regular testing ensures adherence to World Health Organisation ("WHO") and Myanmar National Building Code ("MNBC") effluent standards, marking significant progress towards sustainable water management.               |
| <b>Yoma Heavy Equipment</b> | Yoma Motors               | While not water-intensive, Yoma Heavy Equipment is committed to minimising its environmental impact through water conservation and resource efficiency. Yoma Heavy Equipment promotes responsible water use and proactive sustainability behaviours through employee education, reinforcing the Group's broader commitment to protecting land, water, and air quality.                                                                                                                                                                   |
| <b>Passenger Vehicles</b>   | Yoma Motors               | Passenger Vehicles aims to cut water consumption, boost efficiency, and minimise waste. It implements employee awareness programmes for responsible water management and is dedicated to continually improving its water and effluent practices through regular reviews and transparent reporting.                                                                                                                                                                                                                                       |
| <b>Wave Money</b>           | Mobile Financial Services | With water consumption limited to office activities, Wave Money prioritises conservation. Wave Money promotes water-saving practices and raises employee awareness through educational programmes, contributing to broader environmental stewardship and water quality preservation.                                                                                                                                                                                                                                                     |
| <b>KFC and YKKO</b>         | Yoma F&B                  | Yoma F&B focuses on minimising its environmental footprint through effective water management. This includes installing an effluent treatment system for water recycling in its factory pond and grease traps in kitchen areas. Both KFC and YKKO actively monitor wastewater discharge, conduct staff awareness training, and implement recycling initiatives. KFC performs water quality checks, while YKKO explores advanced wastewater treatment systems to mitigate ecosystem impacts and promote public health.                    |
| <b>Yoma Fleet</b>           | Leasing                   | Relying primarily on underground water, Yoma Fleet is implementing strategies to minimise waste, such as prompt leak repairs and low-water cleaning methods (e.g., high-pressure washers, pre-soaking). Water usage is tracked via purchased drinking water, fuel, and electricity bills to identify anomalies. Future plans include optimising groundwater use, expanding rainwater storage short-to-medium term, and developing larger rainwater lakes long-term, alongside exploring partnerships with sustainable car wash services. |
| <b>OneNex</b>               | Investments               | As an IT Company with minimal direct water use, OneNex adheres to general office water conservation guidelines. This involves raising employee awareness, encouraging reduced water usage, and promptly addressing leaks within its facilities, aligning with the Group's broader environmental responsibility.                                                                                                                                                                                                                          |
| <b>Elevators</b>            | Investments               | Acknowledging the climate impact of its energy use, the Elevators division tracks monthly consumption and explores renewables. The entity is developing formal energy targets and management systems. It recognises both challenges and opportunities in green technology, aiming to adopt clean energy and improve efficiency through robust risk assessments and low-carbon strategies.                                                                                                                                                |

The Group manages its interactions with water as a shared resource through a comprehensive and collaborative strategy. Monthly lab tests are conducted on treated water, adhering to WHO standards, while effluent management complies with MNBC regulations. These practices form part of a broader commitment to maintaining high water quality and safety standards, demonstrating the Group's commitment to public health and environmental responsibility.

Additionally, the establishment of water-related goals and targets involves consultation with specialised consultants. Based on their recommendations, management conducts review and makes informed decisions to meet future water demands. This ensures alignment with public policy and addresses local water stress concerns. This approach supports the sustainable and responsible management of water resources, recognising water as a vital shared resource that requires collective effort and continuous management.

## OUR TARGETS (FY2026)

Please refer to "Overview of Yoma Strategic's ESG Performance" section for the Group-level targets relating to this topic.

Yoma Land has set a target to ensure that all groundwater and site runoff water meet the standards set by the National Environmental Quality (Emission) Guidelines ("NEQG, 2015"). Compliance with these benchmarks will support environmental protection and regulatory alignment across its developments.

KFC Myanmar has identified the following water-related goals:

- **Short-term:** Ensure all stores comply with the standard reporting requirements established by the franchisor, Yum! Brands.
- **Medium-term:** Implement a metering system to monitor and manage water usage more effectively.
- **Long-term:** Transition all stores to 100% reliance on city-supplied water, reducing dependence on alternative water sources.

YKKO has committed, as a medium-term target, to install water flow metres across its operations to improve monitoring and promote more efficient water use.

These targets reflect the Group's broader dedication to responsible water management, regulatory compliance, and continuous improvement in environmental performance.

## WASTE

GRI 306-1, 306-2

### OUR APPROACH

Yoma Strategic is proactively minimising its environmental footprint through enhanced waste management initiatives. Since FY2023, a collaboration with DOWA led to successful recycling programmes across StarCity, The Campus, and Pun Hlaing Estate, diverting over 32 tonnes of recyclable waste from landfills in the first year. These efforts are slated for expansion, supported by targeted communication campaigns aimed at raising awareness and driving behavioural change among residents and stakeholders.

Beyond recycling, the Group has introduced sustainable procurement guidelines emphasising waste prevention, reduction, recycling, and reuse. Key practices include safe disposal protocols for hazardous materials, rigorous waste segregation at source, and composting organic waste for landscaping. Digital platforms, notably the Yoma Connect App, have also been adopted to reduce paper consumption. Monthly waste data is collected to monitor progress, with short-term targets encompassing a 30% reduction in landfill waste by FY2026 and the implementation of a river water treatment plant.

At Yoma Central, environmental risks associated with construction waste are managed through stringent protocols. This includes designated areas for hazardous and non-hazardous waste and a formal contractor policy on Environmental & Social ("E&S") Compliance, ensuring adherence to government regulations. Positive outcomes include the reuse of construction materials like concrete and scrap metal, contributing to the project's short-term goal of diverting 50–60% of waste from landfills. Daily inspections and waste tracking reinforce accountability, and no compliance issues were reported.

Meanwhile, Pocket, a digital lifestyle business, produces minimal non-hazardous waste from its daily office activities but recognises its role in broader environmental stewardship. Although formal waste management practices are still evolving, Pocket is coordinating with Group Sustainability to adopt improved segregation systems, similar to those already implemented at The Campus. This alignment signifies Pocket's commitment to integrating responsible waste practices into its growing operations.

## OUR PERFORMANCE

### SOLID WASTE MANAGEMENT AND RECYCLING

In FY2025, the Group made significant efforts to ensure the responsible disposal and recycling of all waste to reduce its environmental impact. The waste generated includes both hazardous and non-hazardous materials, with all hazardous waste being handled in compliance with government regulations. Overall, the Group generated a total of 4,688.84 tonnes of waste and recycled 875.34 tonnes in FY2025. The Group has introduced waste segregation and recycling initiatives at StarCity and The Campus under Yoma Land, partnering with DOWA. DOWA located in the Thilawa Special Economic Zone, is Myanmar's first private waste management facility, which is being developed to meet international industrial standards.

In FY2025, StarCity achieved significant milestones in its waste management initiatives. The community was able to recycle 40.1 tonnes of waste (FY2024: 35 tonnes). This effort not only contributed to environmental sustainability but also generated an income of US\$9,555 from recycling activities.

Additionally, the Campus office building contributed to the overall waste management success by recycling 1.2 tonnes of waste. This effort helped avoid further emissions.

| Yoma Strategic's Entity     | Business Segments         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>StarCity</b>             | Yoma Land                 | StarCity has enhanced waste management by regularly sharing recycling data, tips, and educational content via newsletters, digital displays, and talks with DOWA. In 2024, it diverted 38 tonnes of waste (up from 32 tonnes in 2023) across all zones. The estate composts organic waste and promotes paperless communication via the Yoma Connect App. Monthly tracking includes recycling volume, kitchen waste, campaign reach, and zone coverage. Goals include a 30% landfill waste reduction by FY2026 and new systems for plastic, glass, and paper recycling. Water use is also being addressed—current extraction is 1,660 m <sup>3</sup> /day, with a river treatment plant underway to reduce groundwater use by 50%. These efforts support circular economy and sustainable urban living. |
| <b>Pun Hlaing Estate</b>    | Yoma Land                 | Pun Hlaing Estate has implemented a comprehensive recycling programme in collaboration with DOWA, using Myanmar's first private waste facility located in Thilawa. Organic waste is composted on-site and repurposed for landscaping and use at the Pun Hlaing Veggie Farm. Landfilling and illegal dumping are prohibited to protect soil and water. The reuse of compost and recycling efforts reflect a commitment to circular economy value, supporting biodiversity and contributing to environmental restoration.                                                                                                                                                                                                                                                                                |
| <b>Yoma Heavy Equipment</b> | Yoma Motors               | Yoma Heavy Equipment manages waste from equipment operations through strict adherence to environmental regulations and the implementation of internal recycling systems. It categorises hazardous and non-hazardous waste and sells used lubricants to certified recyclers. This supports resource recovery, emissions reduction, and circular economy principles. Yoma Heavy Equipment actively tracks recycling data and consistently meets ESG and regulatory compliance standards with no incidents reported. While structured stakeholder engagement is limited, Yoma Heavy Equipment remains focused on environmental risk mitigation and advancing sustainable operational practices.                                                                                                           |
| <b>Passenger Vehicles</b>   | Yoma Motors               | Passenger Vehicles reduces waste through efficient diagnostics, timely repair, and ongoing technician training. It actively recycles oil, filters, and reuses parts where feasible and maintains stock and cleanliness through regular inspections. Key performance indicators (KPIs) are in place to track the volumes of recycled oil and rubber. Near-term efforts aim to reduce waste generation from these materials; mid-term goals include initiating rubber donations, while long-term plans aim to adopt advanced waste management techniques to further enhance sustainability.                                                                                                                                                                                                              |
| <b>Wave Money</b>           | Mobile Financial Services | Wave Money follows the Group's waste management system, ensuring compliance and alignment with Group-wide sustainability practices.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

| Yoma Strategic's Entity | Business Segments | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>KFC and YKKO</b>     | Yoma F&B          | KFC and YKKO manage waste by recycling used oil into biodiesel (via DOWA), reselling packaging waste, and offering MMK 400 discounts for reusable containers. Carton boxes are used for selected items. Monthly tracking includes litres of oil and kilos of waste are reported to its respective finance department. Within five years, both brands aim to shift to compostable packaging. They follow Yangon City Development Committee ("YCDC") guidelines for segregation, reuse, and take-back systems. Future plans include converting food waste into animal feed or fertiliser. Yoma F&B's KPIs are in place to monitor waste volumes, and staff and public engagement are guided by circular economy values. |
| <b>Yoma Fleet</b>       | Leasing           | Yoma Fleet focuses on recycling scrap tyres and car batteries to minimise hazardous waste. Operations at The Campus follow existing waste protocols, while branches at FMI City, Thilawa, and Mandalay generate minimal office waste due to outsourcing maintenance. Currently, Yoma Fleet continues to follow the same waste management practices as in FY2024, with a focus on recycling and safe disposal. While maintaining these systems in the short term, Yoma Fleet remains committed to periodically reviewing and improving its waste handling methods to enhance sustainability across its operations.                                                                                                     |
| <b>KOSPA</b>            | Investments       | KOSPA reduces paper waste through digital documentation and recycles bottles and used oil via partnerships with SMEs. It complies with YCDC disposal rules and tracks recycled volumes. KOSPA promotes reusable crates to replace single-use packaging, supporting circular economy goals and environmental compliance.                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>OneNex</b>           | Investments       | OneNex manages office and IT waste through effective segregating of common items and reselling e-waste such as laptops to extend product life and reduce environmental impact. The entity collaborates closely with the Group sustainability team to track progress and identify areas for improvement. OneNex adopts The Campus's waste segregation system, has installed standardised bins, and maintains a paperless digital workplace. These efforts reflect the entity's commitment to embedding circular practices into its daily operations.                                                                                                                                                                   |
| <b>Elevators</b>        | Investments       | The elevator division is developing formal waste policies and has launched plastic-reduction awareness efforts. It promotes reuse and recycling, while creating KPIs to track progress. Although office waste is currently minimal, the division recognises long-term risks associated with improper waste handling. Planned actions include introduction of recycling infrastructure, the promotion of sustainable workplace habits, and innovations in resource recovery are aimed to achieve a better environmental and social outcomes.                                                                                                                                                                           |

## OUR TARGETS (FY2026)

We have started collecting waste data in FY2025 and are working on enhancing data quality and accuracy of the data to enable us to set proper numerical targets in the future. Some of our entities are currently working on improving the methodologies for collecting data on total generated solid waste.

The Group remains committed to minimising the volume of solid waste sent to landfills as part of its broader sustainability objectives. Please refer to "Overview of Yoma Strategic's ESG Performance" section for the Group-level targets relating to this topic. Each business unit is also actively pursuing short-, medium-, and long-term strategies tailored to their operations and waste profiles.

At Yoma Central, the short-term target is to achieve a minimum waste diversion rate of 50–60% from landfill through improved recycling and waste segregation practices. This is part of ongoing efforts to enhance

construction site sustainability and reduce environmental impact.

For KFC, the short-term target involves the continued disposal of food waste to designated YCDC landfill sites, in compliance with local regulations. In the medium term, KFC will collaborate with DOWA to recycle used cooking oil into biodiesel, supporting circular economy principles. The long-term objective is to establish systems for recycling food waste, transforming it into usable by-products.

Similarly, YKKO currently manages its food waste through YCDC's municipal waste services as a short-term measure. Both medium- and long-term goals focus on developing food waste recycling initiatives, which aim to reduce landfill dependency and create value from organic waste.

Collectively, these targets reflect the Group's ongoing efforts to reduce environmental harm, enhance resource efficiency, and contribute to a more sustainable waste management system across all business units.

## OUR PEOPLE

Yoma Strategic fosters responsible employment through robust training and development, investing in modern facilities and comprehensive programmes across Myanmar. This commitment cultivates continuous learning, professional growth, and a culture of fairness, diversity, empowerment, and recognition, enhancing both individual and organisational performance. Training programmes cover key areas such as productivity, efficiency, collaboration, health, safety, human rights, and sustainability.

The “Pathway to Success Programme,” launched in October 2023, provides aspiring professionals with insights and career opportunities has attracted 500 participants to its FY2025 Pathway to Success event. The Yoma Connect App supports employees by centralising HR functions, streamlining processes for payroll, compliance, and communication.



### EMPLOYEE PROFILE

GRI 2-7

#### TOTAL NUMBER OF EMPLOYEES BY EMPLOYMENT GENDER

| Year          | Permanent Employee |        | Fixed Term/ Temporary Employee |        | Total |
|---------------|--------------------|--------|--------------------------------|--------|-------|
|               | Male               | Female | Male                           | Female |       |
| <b>FY2024</b> | 2,524              | 2,116  | 53                             | 52     | 4,745 |
| <b>FY2025</b> | 2,803              | 2,282  | 5                              | -      | 5,090 |

#### TOTAL NUMBER OF EMPLOYEES BY REGION

|                  |                                | FY2024       | FY2025       |
|------------------|--------------------------------|--------------|--------------|
| <b>Myanmar</b>   | Permanent Employee             | 4,569        | 5,071        |
|                  | Fixed Term/ Temporary Employee | 105          | 5            |
| <b>Singapore</b> | Permanent Employee             | 8            | 14           |
|                  | Fixed Term/ Temporary Employee | -            | -            |
| <b>Other</b>     | Permanent Employee             | 63           | -            |
|                  | Fixed Term/ Temporary Employee | -            | -            |
| <b>TOTAL</b>     |                                | <b>4,745</b> | <b>5,090</b> |

### TRAINING & DEVELOPMENT, TALENT RETENTION

GRI 404-1

#### OUR APPROACH

Key programmes include the Yoma Emerging Leaders League (“YELL”), introduced in November 2021 to identify and nurture future leaders, and Leading the Yoma Way (“LTYW”), which focuses on empowering middle managers to drive team performance and operational success.

To support continuous learning, the e-Campus: Yoma e-Learning Centre was launched in December 2024, offering a blended learning model that complements classroom training and improves accessibility and flexibility. A new leadership programme, YES, will be introduced as a 2.5-month blended journey to develop emerging talent at the executive and supervisor levels.

These initiatives contribute not only to business performance but also to broader sustainability goals by promoting human rights, well-being, and local talent development. Yoma Strategic remains committed to empowering internal talent and evolving its training programmes to meet the demands of digital transformation and future business needs.

#### INNOLEARN

InnoLearn by Yoma Academy is a nine-month talent development programme launched in partnership with Gusto University designed to cultivate future IT professionals in Myanmar. The programme combined in-class training with on-the-job experience, equipping participants with both technical skills and essential soft skills. The curriculum included Java, networking, cybersecurity, English, and personality development, plus extracurricular activities like “Play for English” and the “Tech Visionaries Showcase.”

In FY2025, the InnoLearn programme selected 20 students from around 400 applicants, reflecting its highly competitive nature. Upon graduation, all 20 participants were offered employment with Yoma Group, starting their careers across various IT departments. This programme underscores Yoma Group's commitment to continuous learning and the development of local talent to meet the demands of Myanmar's technological future.

#### EMPLOYEE TRAINING

Yoma Strategic aims for 10 training hours per employee annually, using a mix of in-person and digital formats. Training programmes are tailored to departmental needs and delivered through workshops, seminars, online courses, and on-the-job training. Impact assessments, stakeholder feedback, and KPIs including productivity, work quality and customer satisfaction, are used to monitor effectiveness. This structured approach ensures continuous improvement while mitigating adverse impacts.

These initiatives support not only business growth but also support the Group's sustainability goals by advancing human rights, employee well-being, and fostering local talent development in alignment with the Group's broader digital transformation strategy.

#### OUR PERFORMANCE

Average hours of training per year per employee (GRI 404-1)

| Year          | Total Training Hours | Average Training Hours |
|---------------|----------------------|------------------------|
| <b>FY2024</b> | 35,620               | 7.5                    |
| <b>FY2025</b> | 65,763               | 12.9                   |

In FY2025, we have also improved the detail of our data collection and have disclosed the breakdown of training hours by gender and employment category in the table below:

| Total training hours | FY2025        |
|----------------------|---------------|
| By Gender            |               |
| Female               | 28,087        |
| Male                 | 37,676        |
| By Employee Category |               |
| Management           | 676           |
| Employees            | 65,087        |
| <b>TOTAL</b>         | <b>65,763</b> |

In FY2025, the Group's employees recorded an 84.6% increase in total training hours compared to FY2024, with each employee receiving an average of 5.41 additional hours of training. This is a testament to our continued focus on employee development.

## OCCUPATIONAL HEALTH & SAFETY

GRI 403-1, 403-2, 403-5, 403-9

### OUR APPROACH

Yoma Strategic prioritises a safe and healthy environment for all stakeholders, holding every employee accountable for upholding safety standards and reporting hazards. All health and safety incidents, including inspections and health-related cases, are meticulously documented, categorised, and reviewed monthly by the RMAT to support risk mitigation efforts. The Group is committed to promptly addressing concerns and preventing incidents.

### MANAGEMENT AND EVALUATION

Guided by its Code of Conduct and Environmental, Health and Safety ("EH&S") Policy, Yoma Strategic aligns with international frameworks (IFC, FMO, ADB) and national regulations to ensure robust EH&S governance. Its approach integrates environmental, social, and health considerations into business strategies, promotes well-being through safe environments, develops strong EH&S management systems for compliance, and ensures continuous improvement via monitoring and communication across all levels. The Group's EH&S approach includes:

1. Strategic Integration – Embedding environmental, social, and health considerations into business strategies, with appropriate resource allocation to manage EH&S risks across all projects.
2. Promoting Well-being – Establishing clean, safe, and healthy work environments that foster a positive workplace culture and minimise environmental, health, safety, and social impacts.
3. System Development – Creating robust EH&S management systems to ensure legal compliance and alignment with industry standards, covering the environment, labour, health, safety, and community impacts.
4. Continuous Improvement – Conducting regular monitoring, reporting, and review of EH&S performance to enable proactive enhancement of policies and procedures.
5. Policy Communication – Ensuring that the EH&S Policy is communicated effectively across all levels, including employees, suppliers, contractors, and business partners.

### OCCUPATIONAL HEALTH AND SAFETY ("OHS") MANAGEMENT

To operationalise its EH&S commitments, Yoma Strategic has established a comprehensive Occupational Health and Safety Management System ("OHSMS"). This system is tailored to address sector-specific risks while maintaining a unified safety framework across the Group. It draws from international best practices and regulatory requirements, including national policies and the Yum! Food and Hygiene Safety Manual, to ensure comprehensive risk mitigation.

Key elements of the OHSMS include:

- Hazard Identification and Risk Control – Systematic processes to identify, eliminate, or minimise workplace hazards, managed by qualified personnel whose competencies are regularly assessed.
- Performance Monitoring – All incidents, inspections ("e.g., food safety, occupational health"), and health-related cases are tracked, categorised, and consolidated into quarterly reports for review by the RMAT.
- Continuous System Evaluation – Data from inspections and hazard reports is analysed to inform ongoing improvements in health and safety protocols and systems.

### TRAINING AND CAPACITY BUILDING

Yoma Strategic prioritises the development of safety knowledge through comprehensive OHS training programmes. These include both general safety training, such as emergency preparedness and awareness of common hazards, and role-specific instruction tailored to departmental risks or hazardous tasks. Needs are assessed via risk assessments and feedback; programmes incorporate best practices using diverse formats (workshops, e-learning, simulations). All training is free, paid, and regularly evaluated for effectiveness.

Please refer to "Overview of Yoma Strategic's ESG Performance" section for the targets relating to this topic.

### OUR PERFORMANCE

In FY2025, Yoma Strategic maintained a strong safety record with zero work-related fatalities, injuries on construction sites, or occupational diseases, aligning with its OHSMS and labour laws. Training included critical topics like working in hot environments, at heights, electrical handling, and emergency response. Incident reporting is structured, with reports reviewed by top management and the RMAT. The Group's injury rate was 1.634 per 100 employees, with common causes including substance exposure, electrical faults, slips, and transport incidents. Hazard management involves regular risk assessments for high-risk activities, guided by incident data and aligned with ISO 45001 standards. Mitigation measures include targeted training, mandatory personal protective equipment, and continuous monitoring, reinforcing a safe and resilient work environment.

## HUMAN RIGHTS & LABOUR MANAGEMENT

GRI 407-1, GRI 408-1, GRI 409-1

### OUR APPROACH

Yoma Strategic is dedicated to prioritising the well-being of its employees, recognising their crucial role in the organisation's success. The Company fosters a culture of fairness and respect, where employees are supported in their development and growth. By emphasising motivation, performance, and mutual respect, the Group aims to create an ethical and transparent organisational environment that serves as a model for integrity in Myanmar.

Recognising the risks related to human rights within its operations and supply chain, Yoma Strategic takes proactive steps to address potential issues such as child or forced labour, as well as the right to freedom of association and collective bargaining. The Company offers training on human rights, anti-discrimination, and workplace bullying for all new employees. Yoma Strategic ensures adherence to Myanmar's labour laws and promotes equal treatment across the organisation. The Company's Human Rights Policy, which can be accessed on our website at <https://yomastrategic.com>, outlines the Company's commitment to fair treatment, diversity, and non-discrimination, while maintaining transparency and compliance with applicable laws and regulations.

### OUR PERFORMANCE

There were no reported instances of human rights breaches, violations, or complaints related to child or forced labour during this reporting period. In alignment with our Group's zero tolerance policy for child labour, 0% of our direct operations or suppliers were found to have any risk of child labour incidents during the reporting period. This outcome reflects the effectiveness of our rigorous due diligence processes and robust supplier screening procedures, which are designed to uphold our commitment to ethical labour practices across the value chain.

Our organisation maintains a strict zero-tolerance toward child labour abuse in all operations and supply chains and any identified case will result in immediate corrective action. Please refer to "Overview of Yoma Strategic's ESG Performance" section for the targets relating to this topic.

## LOCAL COMMUNITIES

GRI 413-1

### OUR APPROACH

As part of the Group's commitment to responsible business practices and community stewardship in Myanmar, we have implemented local community engagement and development programmes across 73% of our operations. Our community development programmes are designed

based on locally identified needs, providing both financial support and engaging in voluntary efforts across various social causes. These initiatives include supplying water to villages and schools, donating food, providing lighting to underserved areas, and supporting oxygen concentrator programmes, among others. The Company ensures strong stakeholder engagement by utilising various channels and initiatives to address these critical areas. This includes hosting regular meetings, workshops, surveys, and feedback sessions to gather valuable input and insights from stakeholders. Additionally, Yoma Strategic partners with external organisations, industry associations, and community groups to enhance engagement and drive impactful projects. Through these measures, Yoma strives to avoid or mitigate adverse impacts while fostering inclusive and sustainable development outcomes in the communities where it operates.

Below are some of the notable activities and contributions made by the Group in FY2025:

### FLOOD RELIEF EFFORTS

In September 2024, Yoma Group, led by Yoma Bank, launched a flood relief initiative to support communities affected by the devastating floods in Myanmar. A dedicated team of Yoma Group employees volunteered their time and resources to deliver essential aid to the flood-impacted villages of Pyawbwe. The first phase of relief efforts included the distribution of food, household items, medical supplies and clothing, all carefully selected to address the immediate needs of the affected families.

The relief efforts continued into October 2024, with second batch of donations reaching the village of Taungoo. Once again, Yoma Group employees, in collaboration with Yoma Bank, mobilised to distribute vital supplies and support community's recovery. These efforts were a testament to Yoma Group's commitment to standing with vulnerable communities in times of crisis, demonstrating the collective responsibility of the organisation and its employees to provide assistance and relief where it is most needed.

### STEP-IN STEP-UP PROGRAMME

The Group proudly maintains its commitment to supporting Step-in Step-up ("SISU"), a non-profit Vocational Training Centre. SISU remains dedicated to empowering the most vulnerable individuals by equipping them with practical vocational skills, thereby enhancing their employability

As of 31 March 2025, 362 trainees participated in SISU's on-the-job entry-level-office and health care aide programmes, leading to an employment rate of over 70%. This brings the total number of people trained by SISU to over 1,000. In addition, 243 children between the ages of 10 to 14 were engaged in the Saturday programme, "GAP KIDS." This programme offers instruction in English, art, hospitality, and basic computers, while also serving as a platform for raising awareness about human trafficking and global issues.

The “PADAUK KIDS,” programme is designed to engage and support 30 children per month, between the age of 15 and 17, thereby bridging the gap between the previous Gap Kids programme and the Vocational Training initiatives.

Through its sustained feeding programme for those in dire need, SISU has now impacted over 880,000 vulnerable individuals through various initiatives.

More than 60% of SISU’s trainees are women and looking forward into 2026, SISU will be welcoming people with disabilities to its programme.

SISU has now grown to 44 staff members and continues to collaborate closely with the Group.

## OUR PERFORMANCE

High staff turnover, largely attributed to enforcement of Myanmar’s conscription law in February 2024, posed a challenge for our operations. The Group took proactive measures to create job opportunities for local communities through several initiatives, including the establishment of the SISU taskforce. These efforts not only tackle staff turnover challenges but also support the socioeconomic development of the areas in which we operate, reflecting our dedication to sustainable growth and promoting local employment opportunities. Specifically, certain entities within the Group have implemented strategies aimed at reducing high staff turnover:

| Yoma Strategic’s Entity <sup>13</sup> | Business Segments         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------|---------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>StarCity</b>                       | Yoma Land                 | StarCity supports a diverse community of over 8,700 residents, more than 900 employees, and neighbourhood through inclusive cultural, social, and environmental initiatives. These efforts include weekly night markets, religious observances, major festivals, staff donations, sports events, Yoma Family Day, charity campaigns, environmental awareness drives and participation in global events such as Earth Hour. Public transportation services are also provided to enhance connectivity and accessibility. These initiatives contribute to job creation, local entrepreneurship, improved services, and infrastructure. Potential risks such as community marginalisation or lifestyle disruption are mitigated through inclusive planning and ongoing stakeholders’ engagement. Community performance is regularly monitored and assessed through participation rates, event outcomes and the success of fundraising efforts, ensuring the initiatives remain impactful to local needs. |
| <b>Yoma Heavy Equipment</b>           | Yoma Motors               | Yoma Heavy Equipment addresses Myanmar’s labour shortages by supplying heavy machinery and providing comprehensive operator training to reduce reliance on manual labour, improve safety, and increase fuel efficiency. It regularly assesses technical competency and includes manuals with every equipment sale. In collaboration with Swiss Contact and government agencies, Yoma Heavy Equipment supports free technical training and internships, expanding access to vocational skills and creating career pathways. Stakeholder engagement is conducted through social media, meetings, and emails, while training programmes are continuously reviewed to enhance safety and productivity.                                                                                                                                                                                                                                                                                                   |
| <b>Wave Money</b>                     | Mobile Financial Services | Wave Money advances financial inclusion by expanding access to remittances, digital payments, and financial tools for women, rural populations, and underserved groups. Its agent and customer networks create income opportunities and support community resilience. Corporate Social Responsibility (“CSR”) initiatives are guided by Memorandum of Understanding (“MOUs”) with strategic partners and overseen by a dedicated sustainability team. Potential risks such as digital exclusion, service disruption, fraud and e-waste are addressed through agent training, customer education and planned digital literacy programmes. The entity tracks progress via agent reviews, rural outreach, and customer feedback, with structured KPIs under development. No major non-compliance issues have been reported.                                                                                                                                                                             |

<sup>13</sup> Yoma Central has been excluded from the list of entities as data is unavailable for reporting.

| Yoma Strategic's Entity <sup>13</sup> | Business Segments | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>KFC and YKKO</b>                   | Yoma F&B          | Yoma F&B integrates CSR into operations through monthly reporting and responsible site planning to minimise environmental impact and support job creation. Initiatives include cash and food donations, staff volunteering, and annual blood drives. YKKO donates frozen food to monastery-run schools and provides essential aid during natural disasters. Expansion efforts have created significant local employment. Future plans include sustainability initiatives such as eco-friendly rewards and support for local farmers. Community impact is monitored through surveys, focus groups, and key performance metrics.                                              |
| <b>Yoma Fleet</b>                     | Leasing           | Yoma Fleet runs internship programmes to support youth skill development, provide real-world experience, and identify future talent. Its lease-to-own services increase access to transport and equipment, particularly for low-income and rural users, promoting mobility and income generation. Potential risks such as congestion, pollution, financial overextension, and e-waste are managed through user education, income-based safeguards, and supplier assessments. While no formal community policy exists, KPIs like usage rates, satisfaction scores, and repeat customers are tracked. Collaborations with partners support job creation and inclusive growth. |
| <b>Agriculture</b>                    | Investments       | The Group's agriculture business is committed to improving community well-being by ensuring access to clean water. Through our initiatives, we provide clean water to both local villages and schools, ensuring that residents and students have access to this vital resource for their daily needs. This initiative reflects our dedication to sustainable community development and our belief in the importance of meeting basic needs to enhance quality of life.                                                                                                                                                                                                      |
| <b>OneNex</b>                         | Investments       | The organisation has generated positive social impact through initiatives aimed at youth empowerment and digital inclusion. At the Yoma Family Day Event 2025, it offered free access to coding education for children, ensuring early exposure to technology. Additionally, OneNex supports Sustainable Development Goal #8 by providing on-the-job training programmes through InnoLearn and creating paid internship opportunities, helping young people gain valuable experience in software development, IT consulting, and related digital services.                                                                                                                  |

In FY2025, the Group donated a total of US\$208,000 as the Group through various events and initiatives (FY2024: US\$148,000). This contribution highlights our steadfast dedication to supporting the community and advancing a variety of impactful causes that align with our corporate values and mission. Through these initiatives, we aim to create a lasting, positive influence on the lives of those we serve and the communities where we operate.

In FY2025, Yoma Fleet reported on its engagement with local communities and the implementation of impact assessments and development programmes. The organisation's data indicates that 12% of its operations included environmental impact assessments with ongoing monitoring, while only 4% had stakeholder engagement plans informed by stakeholder mapping. Additionally, 1% of operations involved worker representation bodies such as works councils or occupational health and safety committees to address operational impacts.

## OUR TARGETS (FY2026)

Please refer to "Overview of Yoma Strategic's ESG Performance" section for the Group-level targets relating to this topic.

### STARCITY

#### ▪ Short-term:

- » Successfully plan and complete all major scheduled activities.
- » Measure success by the number of participants involved.
- » Track the amount of funds and donations raised.

### YOMA HEAVY EQUIPMENT

- **Short-term:** Conduct at least one CSR programmes annually.
- **Medium-term:** Ensure all technical staff achieve a defined technical skill competency level.

### YOMA FLEET

#### ▪ Short-term:

- » Strengthen community engagement by collaborating with business clients to raise awareness on responsible service usage and local impacts.
- » Ensure 100% of new business clients undergo onboarding that includes guidelines on community responsibility, covering environmental and social considerations.

#### ■ Medium-term:

- » Incorporate community impact criteria into business client evaluations, promoting alignment with responsible practices such as fair employment and ethical operations.
- » Develop partnerships with local organisations and stakeholders to identify opportunities where transportation and financing services can support sustainable community development.
- » Implement an internal review process to assess how each business line contributes to local economic and social outcomes, ensuring community benefits are integrated into strategic decisions.

#### ■ Long-term:

- » Establish a formal community impact framework to guide all business units in contributing to social, economic, and environmental development.
- » Position the organisation as a key enabler of national growth by supporting infrastructure, mobility, and financial access in underserved and remote areas.
- » Build long-term partnerships with mission-aligned businesses and institutions to expand community impact through joint programmes and shared service models.

## CUSTOMER HEALTH AND SAFETY

GRI 416-1, GRI 416-2

### OUR APPROACH

Yoma Strategic prioritises customer health and safety, fostering trust and resilience, by integrating eco-friendly practices to reduce pollution, conserve resources, protect biodiversity, and lower carbon emissions. Strict food safety policies, aligned with Yum! Brands and local regulations, ensure informed consumer choices by addressing hygiene, temperature control, cross-contamination, and product handling across the supply chain. Workplace safety is paramount, with a structured approach involving risk assessment, comprehensive training, compliance monitoring through audits, and transparent communication to mitigate occupational hazards. The Group's commitment to sustainability is further demonstrated by minimising

hazardous materials and employing responsible waste practices, supporting ecosystem preservation and carbon reduction, thereby aligning corporate conduct with long-term growth.

### OUR PERFORMANCE

The RMAT continues to play a pivotal role in upholding and strengthening the Group's health and safety standards through systematic monitoring and assessment initiatives. During FY2025, 46 food safety audits were conducted across the Group's F&B outlets to ensure full compliance with food safety regulations and industry best practices. A total of 27 workplace safety audits were undertaken to assess and enhance safety protocols across the Group's operations, reflecting a strong commitment to employee health and safety. Monthly ROCC reports for KFC and quarterly Food Safety Assessments for YKKO were completed on schedule.

There were zero instances of non-compliance with regulatory requirements or voluntary codes, underscoring the Group's consistent adherence to the highest standards of safety and compliance. Additionally, the Group achieved 100% case collection under its grievance mechanism across all entities.

The Group remains dedicated to maintaining and improving its health and safety performance by:

- Conducting regular audits and inspections to proactively manage risk;
- Continuously refining safety protocols through improvement initiatives; and
- Engaging stakeholders to ensure alignment with evolving standards and best practices.

This proactive approach reinforces the Group's commitment to protecting the well-being of its customers, employees, and stakeholders, while fostering a culture of safety, trust, and accountability.

Please refer to "Overview of Yoma Strategic's ESG Performance" section for the targets relating to this topic.



## CUSTOMER PRIVACY

GRI 418-1

### OUR APPROACH

Protecting customer privacy is crucial for businesses, as data breaches can result in significant financial and reputational damage. On the flip side, a strong focus on privacy helps build customer trust and loyalty, which can lead to increased sales and revenue. Companies with a solid privacy reputation can also expand their market share, as customers prefer brands that they believe are trustworthy with their personal data.

The landscape of customer privacy is rapidly evolving, with growing concerns about how personal data is handled and a decline in trust toward companies. Privacy breaches have the potential to erode societal trust and prevent the development of a responsible data culture. However, this also presents an opportunity for empowerment, as individuals become more aware of and engaged with their privacy rights. To address these concerns, businesses must prioritise transparency by offering clear privacy policies across all platforms. Strict protocols are also implemented across departments to ensure privacy standards are consistently met and to maintain trust with stakeholders.

Upholding customer privacy also involves considering the environmental impact of security measures. Security protocols can consume significant energy, which may contribute to a higher carbon footprint. The growing need for data storage can exacerbate this environmental impact. Efficient data management, along with advancements in privacy-focused technologies, helps mitigate the environmental footprint. For example, servers are deactivated during non-office hours to reduce energy consumption. Additionally, businesses ensure their commitment to privacy by providing employee training on privacy matters and conducting regular system quality checks to maintain data security and protect customer rights.

### OUR PERFORMANCE

For FY2025, we have successfully built on the achievements from the previous year, meeting all set targets through continued operational enhancements and technological advancements. As part of our commitment to safeguarding sensitive data, standard Non-Disclosure Agreements ("NDAs") are consistently implemented with all stakeholders.

In FY2025, Yoma Heavy Equipment, Pocket, and OneNex received zero customer privacy-related complaints and has not had any identified leaks, thefts, or losses of customer data.

In FY2025, YKKO has maintained its robust approach to customer privacy management, capturing and addressing privacy-related concerns. It has met its target through controlling food safety, hygiene, and excellent customer experience. It has received 0 complaints through online and hotline channels in FY2025 (FY2024: 87).

Yoma Fleet met all short-term privacy targets: 100% employee NDA compliance, completion of privacy training, and integration of privacy modules in merchant and partner onboarding. This was achieved through structured onboarding sessions that emphasised data confidentiality, intellectual property rights, and the responsibilities of all parties in handling sensitive information.

| Yoma Strategic's Entity <sup>14</sup> | Business Segments | Description                                                                                                                                                                                                                                                                                                                                                     |
|---------------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Pun Hlaing Estate</b>              | Yoma Land         | Pun Hlaing Estate offers diverse real estate options and addresses material cost fluctuations through supplier pre-agreements and SOPs for procurement. Customer data is handled per legal standards to enhance engagement, supported by internal data sharing and performance monitoring systems for continuous improvement.                                   |
| <b>Yoma Heavy Equipment</b>           | Yoma Motors       | Yoma Heavy Equipment shares operational data with suppliers under strict data privacy agreements and Group Tech policies. Staff receive regular cybersecurity training. Customer data is used to personalise services with consent and transparent communication. Performance is tracked via cybersecurity training completion and customer engagement metrics. |
| <b>Passenger Vehicles</b>             | Yoma Motors       | Passenger Vehicles prioritises data protection by regularly reviewing privacy policies, providing staff with training on data protection best practices, and collaborating with Group IT to enhance security measures.                                                                                                                                          |

<sup>14</sup> StarCity and Yoma Central has been excluded from the list of entities as data is unavailable for reporting.

| Yoma Strategic's Entity <sup>14</sup> | Business Segments         | Description                                                                                                                                                                                                                                                                                                              |
|---------------------------------------|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Wave Money</b>                     | Mobile Financial Services | Wave Money enforces rigorous privacy safeguards, with zero reported breaches. Policies are backed by staff training, audits, and third-party monitoring. Secure data practices enhance user trust, financial inclusion, and digital adoption. KPIs include breach absence, audit results, and training completion rates. |
| <b>KFC and YKKO</b>                   | Yoma F&B                  | Yoma F&B has established "do not disclose" agreements with Wave Money and Foodpanda to safeguard customer data, supported by clear SOPs for managing shared customer information. YKKO uses multi-channel feedback, weekly/monthly BSC KPIs, and direct follow-ups to ensure service quality and continuous improvement. |
| <b>Yoma Fleet</b>                     | Leasing                   | Yoma Fleet enforces privacy via NDAs, ERP system monitoring, and October 2023 Company-wide training. Data is securely stored with breach detection and reporting protocols. KPIs include response time, customer trust, and zero violations. Strong safeguards support compliance, transparency, and digital confidence. |
| <b>KOSPA</b>                          | Investments               | KOSPA is dedicated to creating internal policies focused on cyber safety and security, with plans to conduct annual penetration tests, supervised by Group Tech, to strengthen defences against potential threats.                                                                                                       |
| <b>OneNex and Pocket</b>              | Investments               | OneNex maintains high cybersecurity standards across software and IT services, ensuring data integrity and system reliability. Pocket follows rigorous security protocols to protect digital assets and ensure regulatory compliance, supporting a secure operational environment.                                       |

## OUR TARGETS (FY2026)

Please refer to "Overview of Yoma Strategic's ESG Performance" section for the Group-level targets relating to this topic.

### YOMA HEAVY EQUIPMENT:

- **Short-term:** Continue the roll-out of regular cybersecurity training programmes to reinforce best practices and mitigate data-related risks.

### WAVE MONEY:

- **Short-term:**
  - » Maintain zero data breaches through robust internal controls and system monitoring.
  - » Achieve 100% completion of data privacy training for all employees.
  - » Strengthen third-party compliance with data protection standards.
- **Medium-term:** Enhance third-party compliance monitoring and regularly update privacy policies in line with emerging regulations.
- **Long-term:** Deploy advanced data protection technologies to fortify security infrastructure and strengthen customer trust.

### YKKO:

- **Short-term:** Maintain a zero-complaint standard related to food safety, hygiene, and customer experience, with a benchmark of no more than one complaint per 10,000 transactions.

### YOMA FLEET:

- **Short-term:**
  - » Deploy enhanced security architecture across all online platforms to reinforce data protection, access control, and system integrity.

- » Ensure 100% completion rate of privacy training for employees and third-party contractors who handle customer data.
- » Introduce customer-facing data control features on key platforms, allowing users to access, correct, or delete their personal data.
- » Conduct privacy risk assessments for all high-risk vendors, remediating any identified gaps within three months.
- » Achieve full NDA compliance, requiring 100% of employees to sign confidentiality agreements during onboarding and annual reaffirmation cycles.
- **Medium-term:**
  - » Embed a privacy-by-design framework into all new product development processes, ensuring privacy impact assessments are conducted pre-launch.
  - » Establish a centralised privacy monitoring dashboard to track KPIs, incidents, vendor compliance, and data subject request trends.
  - » Conduct annual independent privacy audits across high-risk units to evaluate policy effectiveness and identify areas for enhancement.
- **Long-term:**
  - » Implement a fully automated data governance system capable of real-time monitoring, alerts, and enforcement of data access controls across all platforms.
  - » Position Yoma Fleet as a regional leader in ethical data use by making public commitments to privacy transparency and engaging in industry and regulatory dialogues.
  - » Demonstrate measurable improvements in customer trust and brand reputation, as reflected in consistently high privacy ratings in customer surveys and a reduction in privacy-related complaints.

# GRI CONTENT INDEX

|                         |                                                                                                                                             |
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| <b>Statement of Use</b> | Yoma Strategic Holdings Ltd. has reported with reference to the GRI Standards for the period from 1 April 2024 to 31 March 2025 ("FY2025"). |
| <b>GRI 1 used</b>       | GRI 1: Foundation 2021                                                                                                                      |

| GRI Standard                           | Disclosure                                                                       | Page No.   | Omission |
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| <b>GENERAL DISCLOSURE</b>              |                                                                                  |            |          |
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|                                        | 2-12 Role of the highest governance body in overseeing the management of impacts | AR: 47     |          |
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| GENERAL DISCLOSURE                 |                                                                                 |           |                                                                                        |
| GRI 2: General Disclosures 2021    | 2-21 Annual total compensation ratio                                            |           | This information has not been disclosed as it has been deemed private and confidential |
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| <b>GOVERNANCE</b>                                                                                                                                     |                                                                                                                                                              |          |
| <b>Disclose the organisation's governance around climate-related risks and opportunities</b>                                                          | a) Describe the board's oversight of climate-related risks and opportunities.                                                                                | 26       |
|                                                                                                                                                       | b) Describe management's role in assessing and managing climate-related risks and opportunities.                                                             | 26       |
| <b>STRATEGY</b>                                                                                                                                       |                                                                                                                                                              |          |
| <b>Disclose the organisation's governance around climate-related risks and opportunities.</b>                                                         | a) Describe the climate-related risks and opportunities the organisation has identified over the short, medium, and long term.                               | 27-30    |
|                                                                                                                                                       | b) Describe the impact of climate-related risks and opportunities on the organisation's businesses, strategy, and financial planning.                        | 27-30    |
|                                                                                                                                                       | c) Describe the resilience of the organisation's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario. | 27-30    |
| <b>RISK MANAGEMENT</b>                                                                                                                                |                                                                                                                                                              |          |
| <b>Disclose how the organisation identifies, assesses, and manages climate-related risks</b>                                                          | a) Describe the organisation's processes for identifying and assessing climate-related risks.                                                                | 30-31    |
|                                                                                                                                                       | b) Describe the organisation's processes for managing climate-related risks.                                                                                 | 30-31    |
|                                                                                                                                                       | c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organisation's overall risk management.     | 30-31    |
| <b>METRICS AND TARGETS</b>                                                                                                                            |                                                                                                                                                              |          |
| <b>Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material</b> | a) Disclose the metrics used the organisation to assess climate-related risks and opportunities in line with its strategy and risk management process.       | 31       |
|                                                                                                                                                       | b) Disclose Scope 1, Scope 2 and if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks.                                               | 36-37    |
|                                                                                                                                                       | c) Describe the targets used by the organisation to manage climate-related risks and opportunities and performance against targets                           | 31       |



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