



CLOSING THE LOOP

DRIVING CIRCULAR INNOVATION AND GROWTH

SUSTAINABILITY REPORT 2026

WELCOME TO OUR
SUSTAINABILITY
REPORT 2026

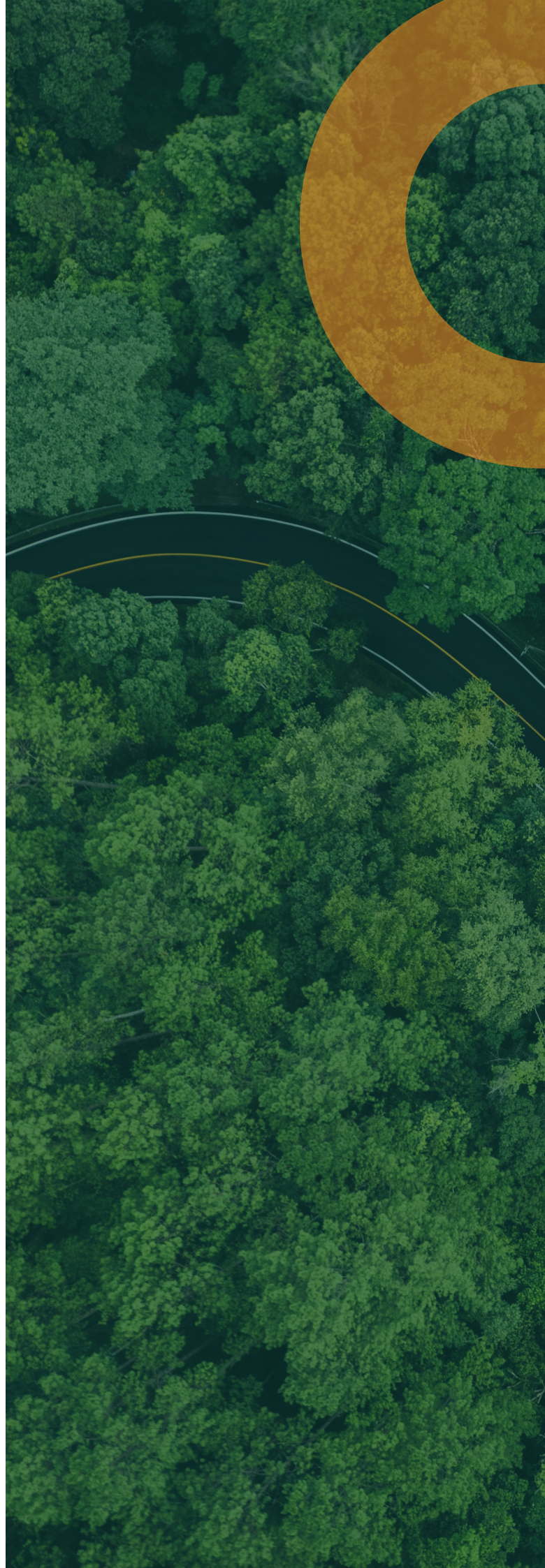




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HIGHLIGHTS

Key Achievements During FY2026



Environmental Initiatives

- Participated in the “Myanmar Climate Action Week 2025” and contributed to the dialogue on “Climate De-risking and Ground-Level Action in Fragile Contexts”, sharing insights on private sector collaboration and localised action in mitigating climate risks and strengthening resilience.
- Planted a total of 1,750 trees at Metta Gu Forest Monastery and Pan Pyo Latt, supported by 185 dedicated volunteers.
- 1,730 liters of KFC Myanmar’s used cooking oil were converted into biodiesel by Golden Dowa Eco-System Myanmar Co., Ltd. (“Dowa”) supporting circular economy and public health commitments.

Talent & Career Development

- Launched the Yoma Recruit job portal across Group entities to create a centralised and standardised recruitment platform, improving hiring efficiency, governance, and candidate experience.
- The Group participated in the Strategy First Career Fair and collaborated with KMD Institute through an Information Technology (“IT”) Mini Job Fair, resulting in the successful recruitment of 10 candidates for the internship programme.

Community Initiatives

- In response to the 7.7-magnitude earthquake that struck Myanmar in March 2025, the Group actively supported relief and recovery efforts, including the distribution of food, medical supplies, and other essential goods, working closely with local partners to ensure timely and effective support to affected communities, including long-term recovery efforts such as rebuilding school and homes.
- The Yoma Mandalay International Marathon was launched in January 2026 as Mandalay’s first-ever international marathon event. The event welcomed nearly 3,000 participants, bringing together athletes from diverse backgrounds and communities. Under Yoma Mandalay International Marathon’s “Run for Community” initiative, contributions were made towards the restoration of the Maha Myat Muni Pagoda in Mandalay.
- The Yoma Yangon International Marathon, held in February 2026, welcomed more than 7,000 participants. Through Yoma Yangon International Marathon’s “Run for Children” initiative, support was extended to the Yangon Education Center for the Blind (Kha Wae Chan), Victory Children Home, and Mingalar Charity Training Center.

Achievement

- » Conducted one training/new joiners session every two months on the Code of Conduct and Anti-Bribery and Corruption Policy for targeted audience.

Award



The Company was ranked in the top 10% of the Singapore Governance and Transparency Index ("SGTI") in 2025.



ABOUT THIS REPORT

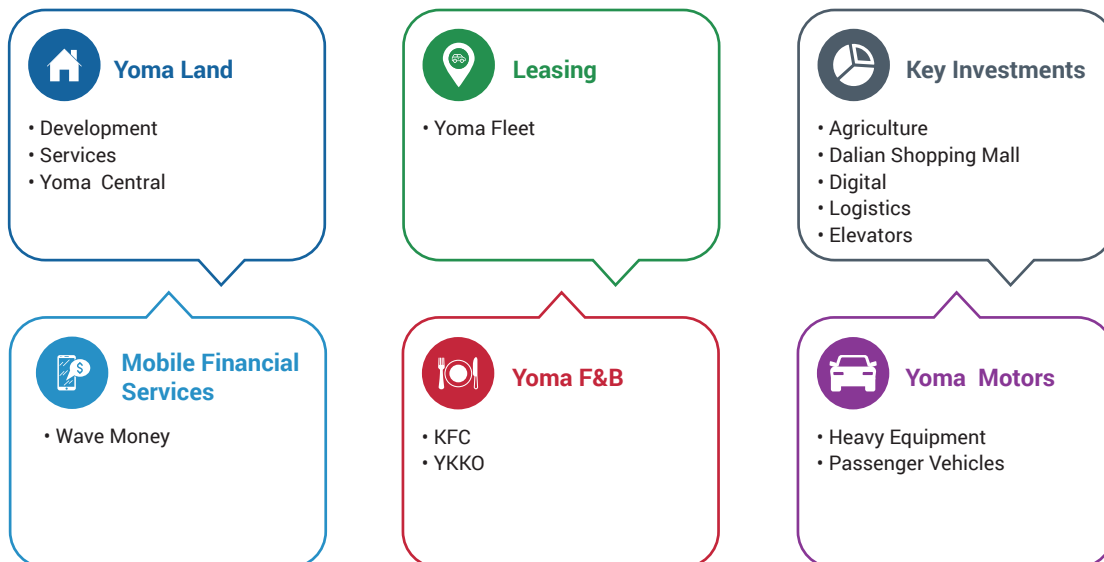
Yoma Strategic Holdings Ltd. ("Yoma Strategic", the "Company", and collectively with its subsidiaries, the "Group") is pleased to present our annual Sustainability Report, which describes our sustainability initiatives and performance for the financial year ended 31 March 2026 ("FY2026") and addresses the issues that are most significant to Yoma Strategic and its stakeholders.



Reporting Scope and Boundary

The scope of this report covers all subsidiaries of the Company. Additionally, Scope 1 and 2 emissions have been expanded to cover associated companies ("AC") and joint ventures ("JV") including Memories (2022) Pte. Limited, Premium International Spirits Myanmar (PRISMM) Company Limited, Yoma Micro Power Myanmar Limited, and MM Cars Myanmar Limited.

An overview of the Group's structure can be found on page 9 of this report.



Reporting Framework

This Sustainability Report is prepared with reference to the Global Reporting Initiative ("GRI") Standards 2021, and the International Financial Reporting Standards S2 ("IFRS S2") Climate-related disclosures set by the International Sustainability Standards Board ("ISSB"), Rules 711A and 711B of the Singapore Exchange Securities Trading Limited Listing Manual ("Listing Manual"), as well as the guidelines listed in Practice Note 7.6 (Sustainability Reporting Guide). Additionally, this report references United Nations Sustainable Development Goals ("UNSDGs"), where relevant.

The GRI Standards were selected to be referenced as it is globally recognised as a comprehensive guide for preparing accurate and reliable sustainability reports that are comparable across time.

This marks our first year working towards full compliance with the IFRS S2 and the Group's approach to sustainability and climate-related financial disclosures aims to provide constructive information for stakeholders and investors for decision-making, while reinforcing the linkage between sustainability considerations, financial performance and enterprise value.



Assurance

The information and data presented in this report have been prepared in good faith and to the best of the Group's knowledge, supported by internal monitoring and verification processes. The report has not been subject to external assurance; however, the Group will consider obtaining independent assurance in the future as its sustainability practices and reporting processes continue to mature.



Feedback

The Group recognises that valuable insights from stakeholders' feedback can be leveraged to improve our sustainability performance. We therefore encourage 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.

BOARD STATEMENT

The Board of Directors (the “Board”) of Yoma Strategic recognises sustainability as a key pillar of the Group’s long-term success and its mission to contribute meaningfully to the development of Myanmar. Sustainability considerations are integrated into the Group’s overall strategy, with the Board providing oversight of material environmental, social and governance (“ESG”) matters. This report has been reviewed and approved by the Board, Management and the Sustainability Committee.



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.



The Board is responsible for the governance of sustainability and climate-related matters, including the identification, assessment and management of material ESG risks and opportunities. The Group’s Sustainability & Responsibility strategy is aligned with its corporate mission and focuses on delivering value to stakeholders, supported by strong governance, ethical business practices, environmental stewardship and social accountability. Climate-related considerations remain a priority, with ongoing efforts to strengthen environmental impact assessments, emissions measurement and climate-related disclosures as part of the Group’s transition journey.

The Group recognises the important role of its employees in advancing sustainability initiatives and continues to invest in employee well-being, development and engagement to support effective implementation across the organisation. The Board remains committed to enhancing sustainability practices and disclosures in line with evolving regulatory requirements and stakeholder expectations and looks forward to continued collaboration with stakeholders to support sustainable and inclusive growth.



CHAIRMAN & CEO STATEMENT

Sustainability through Solar Solutions

Building on our initial solar investments, we continued to expand our renewable energy infrastructure across the Group in FY2026. These solar installations successfully displaced 13,434,576 MJ of conventional grid reliance, reducing our carbon footprint and reliance on non-renewable energy and also improving energy reliability across our operating regions.

Circular Economy

Resource efficiency remains an important part of our sustainability approach. Used cooking oil from our F&B operations is converted into biodiesel, turning waste into a valuable resource. This practice supports the circular economy by extending the lifecycle of materials, reducing waste generation and lowering environmental pollution.

Community Engagement

Creating positive social impact remains integral to how we operate. Through the Yoma International Marathons held in Yangon and Mandalay, thousands of people came together in a shared celebration of sport, community and giving. In FY2026, the funds raised in the Yoma Yangon International Marathon supported children's charities, while the inaugural Yoma Mandalay International Marathon contributed to community and heritage restoration efforts, demonstrating the Group's commitment to social sustainability.

Looking Ahead

The progress achieved across our business units reflects our ongoing commitment to sustainability. While challenges persist, we remain focused on driving innovation and partnering with stakeholders to support sustainable growth and deliver meaningful outcomes for society and the environment. We are confident in our ability to contribute to a more sustainable future while continuing to fulfil our mission of Building a Better Myanmar for Its People.

At Yoma Strategic, sustainability is ingrained in our mission to "Build a Better Myanmar for Its People". As the operating environment continues to evolve, we remain focused on integrating sustainable practices into our business operations to create lasting value for our stakeholders and future generations.

Advancements through Digital Payments

Wave Money, the Group's digital payments platform, continues to expand access to secure and reliable financial services across Myanmar. In FY2026, the platform further transitioned from a remittance-focused service to a broader digital financial ecosystem, expanding digital payment, merchant and cross-border remittance services for individuals and businesses. The platform supports greater financial inclusion, particularly in underserved communities. With an over-the-counter (OTC) service network covering 91% of the country, Wave Money continues to bring accessible financial services closer to communities across Myanmar. These efforts contribute to greater economic resilience and inclusive growth.

Melvyn Pun

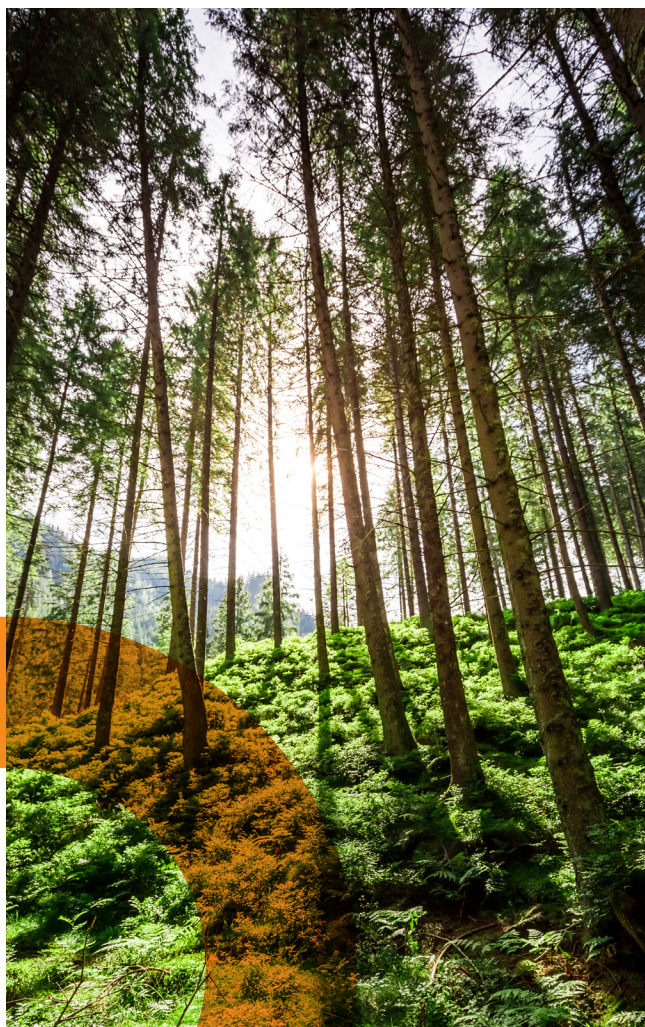
Chairman and Chief Executive Officer
Yoma Strategic Holdings Ltd.

ORGANISATIONAL PROFILE

About Yoma Strategic

Yoma Strategic operates a diversified portfolio of businesses. Over the past decade, the Group has focused on consolidating its core business in real estate, food & beverage, mobile financial services, motors and leasing. Listed on the Mainboard of the the Singapore Exchange in 2006, the Company has established a 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 to which we are deeply committed, and all our business activities are guided by in this mission.



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.

INNOVATION



TEAMWORK

INTEGRITY

RESPECT

Our Core Values

GROUP STRUCTURE

As per page 14 on Annual Report 2026.

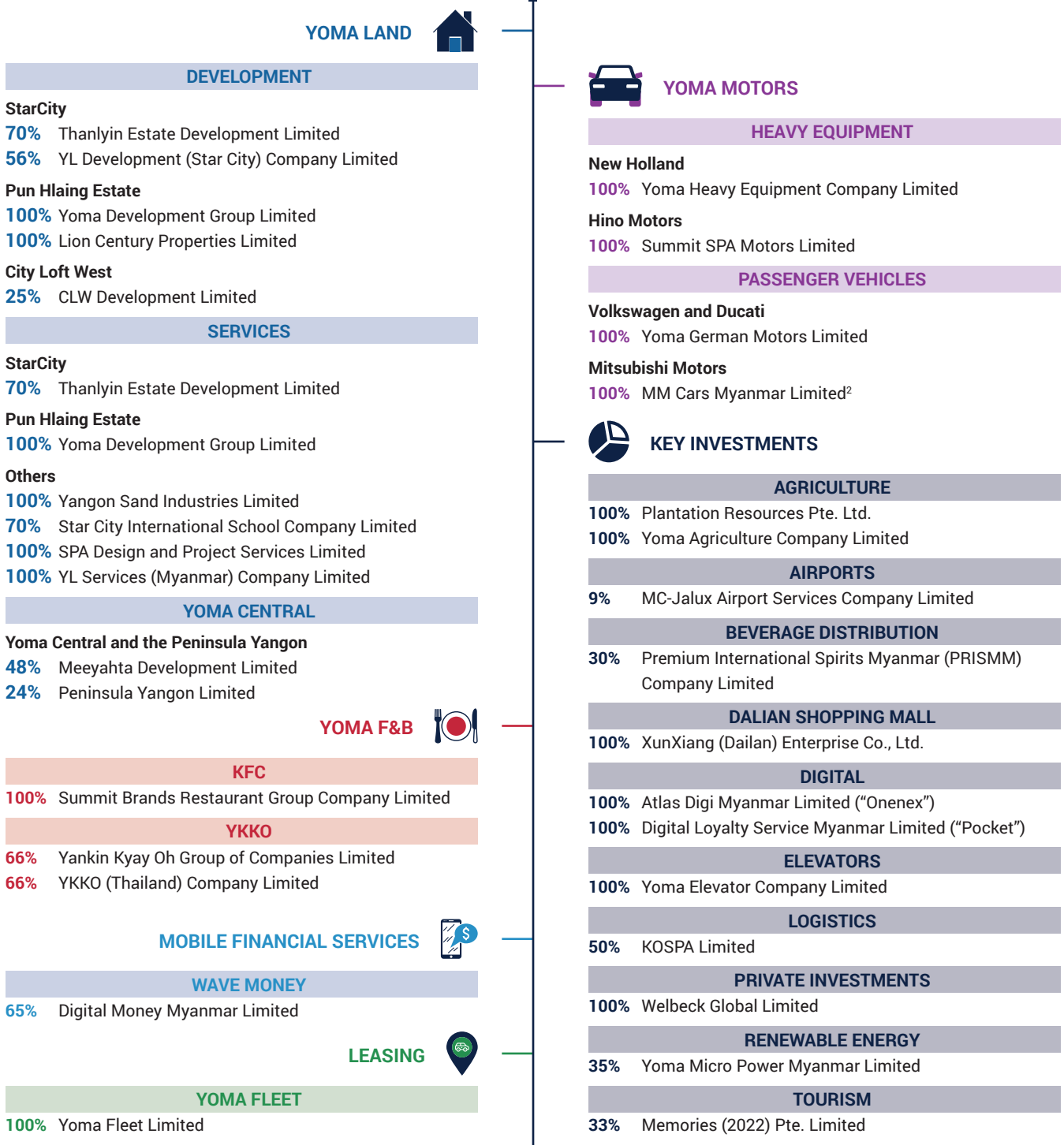
Yoma Strategic Holdings Ltd.¹

Updated as at the date of this Annual Report.

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

The complete list of subsidiary corporations and associated companies is available at the Company's website:

<https://yomastrategic.com>.



¹ All interests are held by a wholly owned intermediary holding company, Yoma Strategic Investments Ltd..

² 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, 22 April 2025 and 22 April 2026.

SUSTAINABLE DEVELOPMENT GOALS

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

UNSDGs	Our Contributions
No Poverty 	Driving Job Creation and Financial Inclusion in Myanmar Our businesses provide approximately 5,308 jobs, with a majority filled by local individuals in Myanmar, reducing poverty through contributing to inclusive and broader economic growth. By creating employment opportunities and ensuring fair compensation that meets or exceeds statutory minimum wage requirements, we support livelihood and help alleviate poverty within the communities we operate in. Wave Money plays a pivotal role in advancing Myanmar's financial services landscape expanded access to secure and reliable financial services, particularly for underserved communities. Today, Wave Money serves more than 7 million unique users through over 59,000 agents and 218,000 merchants, facilitating more than MMK 48.9 trillion in transfer volumes in FY2026. In partnership with 2C2P, Wave Money also expanded into cross-border remittances, making it easier and more secure for the Myanmar diaspora in Thailand to send money home to their families and communities.
Zero Hunger 	Empowering Myanmar's Agricultural Sector through Mechanisation To support farmers in improving crop profitability and productivity, Yoma Heavy Equipment is committed to advancing the mechanisation of Myanmar's agricultural sector. The business operates through a network of 11 branches, including a sub dealer, and 31 authorised parts distributors, complemented by a specialised maintenance team to provide essential support to farmers and rural communities throughout the country.
Good Health and Well-being 	Anargat Programme: Supporting Working Mothers 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. In addition to complying with Myanmar's labour laws of 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. Financial Support To further ease financial pressures during this life stage, the Anargat Programme also offers financial support of MMK 700,000 per employee. The Group's Baby Welcoming Benefit policy is designed to support all employees during the joyous occasion of the arrival of a new baby, consisting 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.

UNSDGs

Our Contributions

Good Health and Well-being



Yoma International Marathon

As Myanmar's largest running event, the Yoma International Marathon promotes healthy, active lifestyles in direct support of Sustainable Development Goal ("SDG") 3. The 2026 events combined physical wellness with community support through the Yoma Mandalay International Marathon and the Yoma Yangon International Marathon, which collectively welcomed more than 10,000 participants and supported three local youth charities and raised funds for the restoration of the Maha Myat Muni Pagoda.

Yoma Family Cup 2026

To promote employee engagement, teamwork, and workplace wellbeing, the Group organised the Yoma Family Cup in January and February 2026. This football tournament encouraged cross-functional collaboration, strengthened peer relationships, and fostered a positive, inclusive workplace culture.

The event provided employees with a valuable opportunity to build teamwork, improve communication, and boost morale through healthy recreational activity outside of their daily work responsibilities.

Quality Education



Enhancing Skills and Empowering People

The Group is committed to the continuous development of our workforce, reflected in the accumulation of 61,226 training hours by March 2026. Our structured training programmes are designed to equip employees with the essential skills required for their roles while supporting their personal and professional growth.

We place strong emphasis on cross-functional training and actively encourage our employees to broaden their skills through diverse training opportunities, including leadership development, professional growth, product and service enhancement, and financial literacy. These programmes can be delivered through a combination of online and in-person formats to ensure accessibility and flexibility.

Our training curriculum included a comprehensive range of sustainability-related topics, including 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

Women currently represent approximately 47% of our workforce and 29% of our Board of Directors, reflecting our commitment to gender diversity across all levels of the organisation. We firmly believe that a diverse workforce provides varied perspectives and valuable contributions, strengthening decision-making and support long-term organisational success.

We have implemented training programmes for managers since FY2019, focused on building and maintaining respectful workplaces. As of 31 March 2026, 100% of our new managerial staff has completed these training sessions, covering key areas such as our Code of Conduct, anti-harassment policies, and the cultivation of respectful interactions among colleagues.

Affordable and Clean Energy

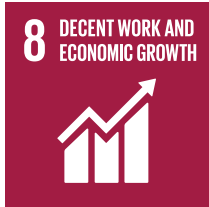


Promoting Clean Energy

The Group is committed to reducing energy consumption and greenhouse gas emissions through the strategic implementation of grid-tied solar power systems across 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. 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.

UNSDGs

Our Contributions

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. We are pleased to report that no instances of child labour were identified as of March 2026.

Sustainable Cities and Communities**Creating Liveable Homes and Connected Communities**

Yoma Land is committed to creating thoughtfully planned residential developments that enhance quality of life and foster inclusive, connected communities. The Group aims to support sustainable urban development while responding to the evolving housing needs of Myanmar's growing urban population.

In FY2026, Yoma Land continued to expand its residential portfolio with developments that cater to different lifestyles and stages of homeownership. The successful completion of the first two phases of ARA, a cluster housing development at StarCity, strengthened the community, while the launch of a third phase reflected continued demand for community-focused living. At City Loft West, the introduction of a fourth residential tower further expanded access to quality apartment living. In Pun Hlaing Estate, Wisteria Villas and Evergreen Residences expanded the Group's residential offerings, supporting greater housing choice within an established residential community.



UNSDGs

Our Contributions

Responsible Consumption and Production**Reducing Single-use Plastics and Waste**

The Group is committed to promoting environmental responsibility through initiatives aimed at reducing single-use plastics and encouraging recycling. The “Refill Not Landfill” campaign advocates the use of reusable aluminium bottles as a sustainable alternative to disposable plastic bottles, supported by convenient refill points across various locations within the Group’s facilities.

Internally, measures have been implemented to minimise plastic waste, including the use of a glass pitcher refill system with water dispensers, reducing reliance on single-use plastic bottles and supporting the Group’s broader waste reduction objectives.

Solid Waste Management and Recycling

In February 2023, StarCity and The Campus launched a solid waste management and recycling programme with Dowa to reduce waste sent to landfills.

In FY2026, the Group recycled 170 tonnes of waste. This initiative not only advanced our environmental sustainability goals but also generated additional revenue.

Paperless Culture

The Group has adopted the paperless culture by reducing the use of paper and printing through 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 6,000kg, requiring eight trees and 2,000kWh of energy. The Group saved over 70,903 sheets of A4 paper, or over 4,254 kg of carbon footprint in FY2026.

Recycling of Used Cooking Oil into Biodiesel

1,730 liters of KFC Myanmar’s used cooking oil were successfully diverted from informal markets and responsibly converted into biodiesel by Dowa supporting circular economy and public health commitments. The KFC sustainability team also conducted a site visit to the biodiesel plant of Dowa to verify the end-to-end conversion process.

Peace, Justice and Strong Institutions**Firm Stance Against Corruption and Discrimination**

The Group adopts a zero-tolerance stance towards bribery and all forms of corruption, and reinforces this through its Code of Conduct, which sets clear expectations on anti-corruption, conflicts of interest and whistleblowing. These standards are consistently applied across operations and extended to third-party engagements.

The Group is also committed to an inclusive workplace, with policies that prohibit discrimination in any form. By aligning its practices with recognised international standards, the Group seeks to uphold high levels of integrity within its operations while promoting responsible business conduct within the wider business community.

OVERVIEW OF YOMA STRATEGIC'S ESG PERFORMANCE

	FY2026 Target	FY2026 Performance	FY2027 Target
Governance	Anti-Corruption - Whistleblower Reporting: » Strengthen support mechanisms for whistleblowers. » Increase awareness of the Whistleblowing hotline through internal campaigns and provide assurances of protection against retaliation. » Boost reporting rates. - Asset Recovery: » Set ambitious yet achievable targets for the recovery of illicitly acquired assets through legal means. - Ethics Training and Compliance: » 100% participation in mandatory online ethics training programmes for all employees, including new hires. Conduct workshops tailored to reinforce the Group's Ethics & Code of Conduct. » Monitor attendance and feedback to continuously improve training effectiveness and promote a culture of integrity across the organisation.	100% resolution rate on all whistleblowing complaints. - The whistleblowing framework remained an effective mechanism for reporting concerns, reflecting continued awareness of available reporting channels and confidence in the Group's governance processes. 173 new employees participated in Living the Yoma Way programme, 137 new employees joined Group Orientation Programme via E-Campus, and 1,484 employees attended refresher training sessions on ethics and Code of Conduct (including workshops that tailored to reinforce the Group's Ethics & Code of Conduct).	- Whistleblower Reporting: » Strengthen support mechanisms for whistleblowers. » Increase awareness of the Whistleblowing hotline through internal campaigns and provide assurances of protection against retaliation. - Asset Recovery: » Enhance the effectiveness by improving the tracking, reporting, and resolution of suspected asset misappropriation cases. - Ethics Training and Compliance: » 100% participation in mandatory ethics training programmes for all employees, including new hires. Conduct workshops tailored to reinforce the Group's Ethics & Code of Conduct. » Monitor attendance and feedback to continuously improve training effectiveness and promote a culture of integrity across the organisation.
	Compliance, Regulatory Governance - 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 Dutch Entrepreneurial Development Bank ("FMO"). - To conduct internal risk assessment at least once for major entities at segment level to ensure compliance with internal and external policies. - To have zero significant fines.	- Conducted internal risk assessment at least once for major entities at segment level to ensure the identification of potential risks and implementation of corrective actions. - Zero significant fines or non-monetary sanctions for non-compliance with environmental, social or economic laws and regulations.	- 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. - To conduct internal risk assessment at least once on major entities at segment level to ensure the identification of potential risks and implementation of corrective actions. - To maintain zero cases of material non-compliance with laws and regulations in the jurisdictions where we operate.

		FY2026 Target	FY2026 Performance	FY2027 Target
Planet	Climate Change, Energy and Water Use, Waste & Effluents	• Increase our renewable energy consumption, focusing on solar energy, by 5%. • Continue reducing the amount of solid waste sent to landfills. • Provide training on driving for fuel efficiency. • Explore the installation of water meters to achieve more accurate tracking of usage and to expand our data collection capabilities as Myanmar's infrastructure develops.	• CO₂e emissions (t): 102,836. • Total Energy consumption (MJ): 402,735,084. • Waste recycled (t): 170. • Installed at least one solar system across Yoma Heavy Equipment ("YHE") branches. • Conducted monthly review and analysis of energy, utilities and waste, supported by preventive maintenance for generators, kitchen equipment and logistics vehicle. • Use of Automatic Transfer Switch ("ATS") systems to improve operational efficiency. • Conducted employee awareness training on water conservation and responsible usage and implemented meter-based systems to monitor water consumption across outlets. • Used cooking oil was collected and sold to Dowa for biodiesel. • In 2026, YKKO's central kitchen achieved an 8% renewable energy consumption rate through solar power.	• Increase our renewable energy consumption, focusing on solar energy, by 8% to 12%. • Continue reducing the amount of solid waste sent to landfills. • Provide training on driving for fuel efficiency. • Explore the installation of water meters to achieve more accurate tracking of usage and to expand our data collection capabilities as Myanmar's infrastructure develops. • Outsource food waste for recycling. • Each business unit supports this overarching target through tailored short-, medium-, and long-term actions. Detailed targets are listed in the 'Our Targets (FY2027)' section.
	Direct Value Generated	• Continue to focus on driving profitability and operational excellence in all businesses.	• Direct Value Generated (US\$'000): 233,238. • Economic Value Distributed (US\$'000): 237,708. • Total Economic Value Retained (US\$'000): (4,470).	• Continue to focus on driving profitability and operational excellence in all businesses.
People	Training, Development & Talent Retention	• Provide a minimum of 7 to 10 hours of structured training annually per employee. • Develop a highly skilled and engaged workforce over the next 5 years. • Key milestone: Prepare more employees for participation in Rising Internal Stars Enrichment ("RISE") Programme.	• Provided 11.5 hours of structured training annually per employee. • Developed a highly skilled and engaged workforce over the next 5 years with First Line Leader Readiness Programme "Yoma Emerging Stars - YES" (Batch 1 - 3) accomplishing Total Training Hours - 1728 Hours, Headcount (72 pax). • Completed conducting a Respectful Workplace training (self-learning video series) for all new managers and achieved 100% new managers participation.	• Provide a minimum of 10 hours of structured training annually per employee. • Develop a highly skilled and engaged workforce over the next 5 years. • Complete conducting a Respectful Workplace training (self-learning video series) for all new managers and achieved 100% new managers participation.
	Human Rights & Labour Management	• Maintain zero tolerance and prevent the use of child labour by raising awareness on how to identify children at work. • 100% of new employees made aware of the Code of Conduct.	• 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.	• Maintain zero tolerance and prevent the use of child labour by raising awareness on how to identify children at work. • 100% of new employees made aware of the Code of Conduct.

	FY2026 Target	FY2026 Performance	FY2027 Target
People	Occupational Health & Safety - Strengthen and standardise safe work practices across all business segments to reduce the occurrence of workplace injuries. - Maintain an accident rate below 40 per 1,000 workers annually. - Strive to achieve and sustain a zero fatal accident rate through comprehensive safety training and strict adherence to safety protocols. - Implement robust controls and monitoring systems to ensure no major incidents involving falling objects, safeguarding employees and equipment. - Enhance driver safety programmes, vehicle maintenance protocols, and traffic management to eliminate vehicular collision incidents across all operations.	- Zero recorded construction work-related injuries. - The Group's safety protocols align with the Occupational Health & Safety Management. - System Manual and comply fully with government labour laws. - Injury rate of 1.51 per 200,000 hours worked in FY2026, with a total of 103 injuries. - Achieve zero fatal accident rate through comprehensive safety training and strict adherence to safety protocols.	- Strengthen and standardise safe work practices across all business segments to reduce the occurrence of workplace injuries. - Maintain an accident rate below 40 per 1,000 workers annually. - Strive to achieve and sustain a zero fatal accident rate through comprehensive safety training and strict adherence to safety protocols. - Implement robust controls and monitoring systems to ensure no major incidents involving falling objects, safeguarding employees and equipment. - Enhance driver safety programmes, vehicle maintenance protocols, and traffic management to eliminate vehicular collision incidents across all operations.
	Local Communities - Overall, across the Group, to have 4,000 volunteer hours per year. - Provide 20 disadvantaged youths the opportunity to enrol in Step-in-Step-up ("SISU") Entry Level Office Training and Digital Financial Literacy Programmes.	- Donated rations to security staff (outsourced) and housekeeping staff (both permanent staff and outsourced). - Volunteered for debris removal, provided immediate relief to 5000 people and supported earthquake recovery efforts through rebuilding schools and houses after the earthquake in 2025. Donations were made as well. - Total employee volunteering hours reached 1,180 hours. - Successfully organised an employee blood donation drive in October 2025, with 202 participants. - Successfully planted 1,750 trees in monasteries with the support of 185 volunteers.	- Overall, across the Group, to have 4,000 volunteer hours per year. - Provide 20 disadvantaged youths the opportunity to enrol in SISU Entry Level Office Training and Digital Financial Literacy Programmes. - Continue offering technical/ vocational training to government staff (Agricultural Mechanization Department), stipend for vocational trainees (AMD's training programme), knowledge sharing at Yezin Agricultural University. - Quarterly food donation drives for underprivileged communities. - Engagement in sustainability thought leadership. - Quarterly sponsorships and partnerships to build impactful involvement in youth activities. - Each business unit supports this overarching target through tailored short-, medium-, and long-term actions. Detailed targets are listed in the 'Our Targets (FY2027)' section.

	FY2026 Target	FY2026 Performance	FY2027 Target
People	Customer Privacy • Provide data security and cybersecurity training for all employees with access to Company's data. • Implement multi-factor authentication ("MFA") for all email accounts within the next three months. • Ensure 100% of employees undergo cybersecurity awareness training, covering endpoints and personal data protection.	• Data security and cybersecurity training provided. • Staff are using two-factor authentication. • 100% of employees attended the training and completed pass rate. NDAs applied for handling customer business information.	• Continue providing data security and cybersecurity training for all employees with access to Company's data. • Use MST and OneDrive only to share company data. • Educate customers on cybersecurity via company's social media platforms. • All customer data to handle subject to non-disclosure agreements with all relevant stakeholders. Employees to have cybersecurity refreshing sessions.
	Customer Health & Safety • Conduct restaurant risk assessments quarterly for all F&B outlets. • Provide regular toolbox talk training sessions for all front and back-end employees.	• The Risk Management and Assurance Team ("RMAT") conducted 64 food safety inspections and 19 workplace safety inspections. • Monthly Internal Restaurant Operations Compliance Check ("ROCC") reports (by KFC) and quarterly external ROCC reports (by dedicated third party) for all KFC branches in accordance with the Yum's standard for food safety. • YKKO conducts monthly internal risk assessment inspections across all branches, in accordance with the Operational Audit Brand Experience Guidelines (FQS, 3C & QCS). • Provided regular toolbox talk training sessions at entities for all their front and back-end employees. • Zero instances of non-compliance with regulatory requirements or voluntary codes.	• Conduct restaurant risk assessments quarterly for all F&B outlets. • Provide regular toolbox talk training sessions for all front and back-end employees.

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 FY2026, the Group enhanced the transparency and quality of its data collection and disclosures, with business units providing more comprehensive information on policies and practices. This improvement reflects a continued commitment to strong governance and accountability.

During the year, the Group made meaningful progress across environmental and social initiatives. A total of 1,750 trees were planted with the support of 185 volunteers, contributing to carbon reduction efforts. As part of Myanmar Climate Action Week 2025, a "Textile Waste into Upcycled Keychain" workshop promoted circular economy practices by transforming textile waste into creative and sustainable products. Aside from initiatives, the Group also enhanced its sustainability progress through its operations. KFC Myanmar partnered with Dowia to convert used cooking oil into biodiesel, supporting resource efficiency and upholding public health commitments.

The Group also contributed to industry dialogue by participating in sustainability forums, including Myanmar Climate Action Week 2025, where the Group's Sustainability Manager,

participated as a panellist and shared insights to the dialogue on "Climate De-risking and Ground-Level Action in Fragile Contexts."

In terms of Talent and Career Development, the Group launched the Yoma Recruit job portal across the Group's entities, creating a centralised and standardised recruitment platform to improve hiring efficiency, governance, and candidate experience. Engagement with external talent was further strengthened through career fairs and partnerships, including collaboration with KMD Institute through an IT Mini Job Fair, resulting in the successful recruitment of 10 candidates for the internship programme.

Following the earthquake that struck Myanmar in March 2025, Yoma Group responded promptly by distributing emergency relief including food, essential household items, medical services and other critical assistance to affected communities. The Group also supported the long-term recovery of the earthquake aftermath by leading the construction of earthquake resistant structures, enhancing safety and learning conditions for affected communities.

Yoma Strategic remains committed to continuously improving its sustainability practices and delivering positive impact. Through ongoing stakeholder engagement and alignment with global standards, the Group aspires to serve as a leading example in the pursuit of a more sustainable future.



Stakeholder Engagement and Materiality Assessment

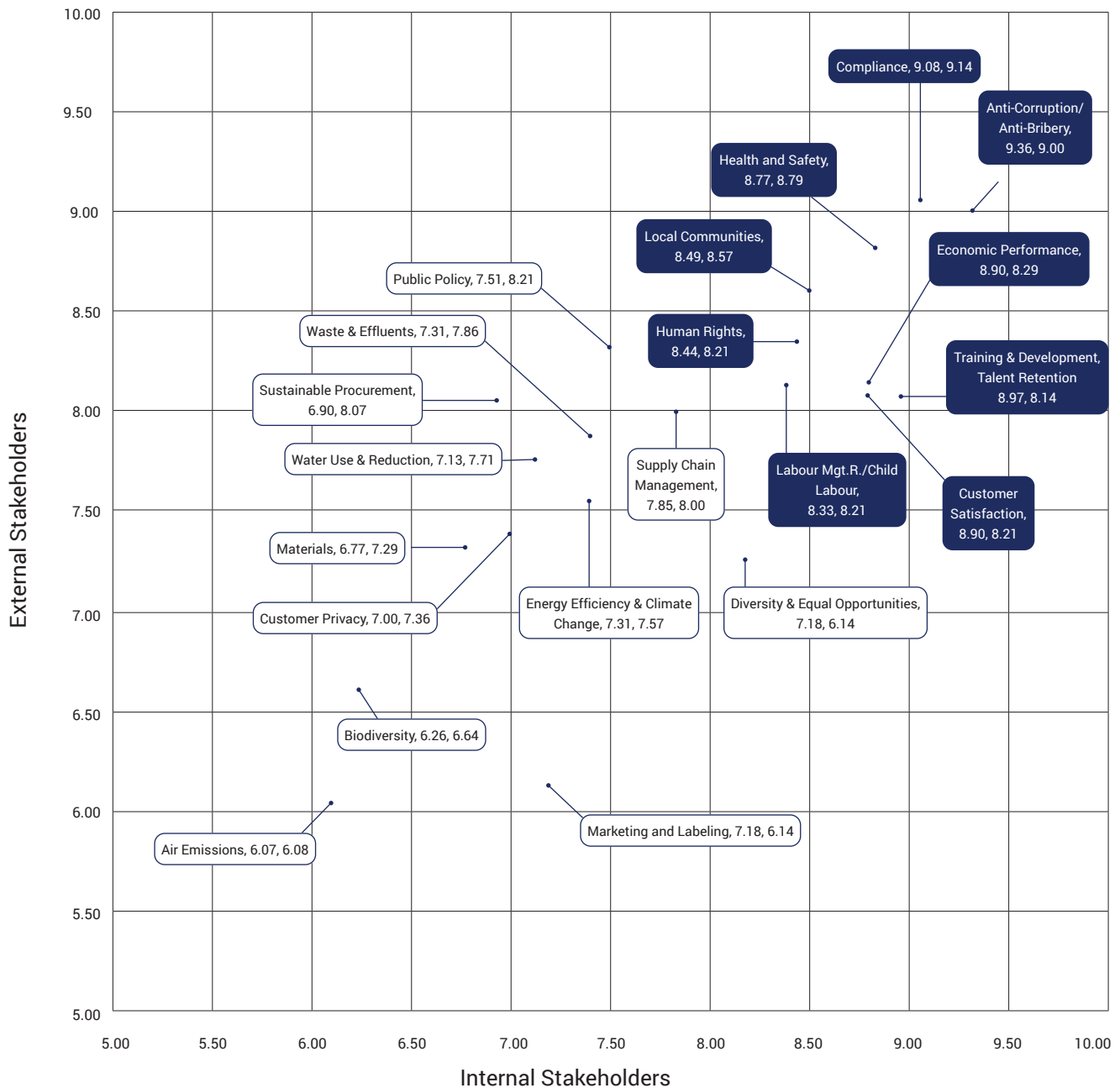
GRI 2-29, GRI 3-1, GRI 3-2, GRI 3-3

Yoma Strategic recognises the importance of stakeholder engagement in guiding its sustainability journey. Feedback from key stakeholders provides valuable insights that inform the ongoing development and refinement of sustainability initiatives. The Group is committed to maintaining constructive and collaborative relationships with stakeholders whose activities and interactions have a material impact on its operations.

The table below outlines the Group's key stakeholder groups, engagement channels, and the corresponding actions taken in response to their feedback.

Our Stakeholders	How we listen	What we are doing	Response to Stakeholder Feedback
Business Partners and Suppliers	- Email and phone communication - Bi-weekly meetings with contractors - Weekly site visits	- Stakeholder consultation - Sharing our policies and Code of Conduct	Not applicable
Communities	- Ad hoc meetings - Feedback channel - Volunteering - Sponsorship - Ad hoc media relations - Social media	- World Clean-up Day activities - Tree planting activities - Creating job opportunities - Contributing food - Yoma International Marathon 2026	Not applicable
Customers	- Customer service channels - Email and phone communication	- Quality Control - Customer Privacy	Not applicable
Employees	- Annual performance reviews - Events - Email and phone communication - Intranet - Occupational Health and Safety ("OH&S") hotline - Whistleblowing - Yoma Connect App	- Training and development - Healthcare - Flu Vaccination Programme - Creating a safe workplace - Encourage self-development where we have created a library at The Campus - Employee events (Myanmar New Year celebrations, Yoma Family Cup Tournament)	Not applicable

Our Stakeholders	How we listen	What we are doing	Response to Stakeholder Feedback
Investors	- Digital channels » Corporate website (ongoing) » SGX-ST announcements » Press releases » Social media (ongoing) » Mailing list (ongoing) » Email and telephone communications (ongoing) - Direct communication » Periodic analyst briefing calls » Individual and group investor meetings » Shareholder and investor site visits » Annual General Meeting » Investor webinars	- Understanding the Group's operating environment and business conditions in Myanmar - Timely updates on major developments, operational performance and market conditions	- Facilitated stakeholder site visits, where feasible, to provide greater insight into the Group's operations and projects. - Enhanced stakeholder communication through timely operational updates and on-the-ground insights during significant developments or events
Financial Institutions, including IFC and ADB	- Regular meetings and briefings - Email and phone communications (ongoing) - Reporting and disclosures (ongoing) - Corporate website (ongoing) - Periodic site visits - Conduct Environmental and Social Management System ("ESMS") reviews and engagements periodically	- Transparent, timely communication and effective stakeholder engagement - Relationship building - Climate risk and environmental impact - Governance, ethics, and regulatory compliance - ESG/ESMS compliance and environmental & social risk management	- Improved disclosure practices through more structured and timely reporting. - Enhanced ESG/ESMS integration across operations - Strengthened risk management and compliance processes in line with regulatory requirements.
NGOs (such as WWF, Rockefeller Foundation, UN-Habitat Myanmar, 3ZERO House Myanmar, Federation of Myanmar Engineering Society, Federation of Green Building Society, Thant Myanmar, Bokashi Myanmar)	- Visits and meetings - Partnerships - Events and conferences	Joint events (World Recycling Day, Earth Hour, World Environment Day, World Clean Up Day, Composting) and programmes	Not applicable
Regulators	- Briefings - Site inspections - Renewal of government approvals - Consultations with statutory bodies	Presentations and meetings	Not applicable



Yoma Strategic conducted its first materiality assessment and stakeholder engagement survey in 2018, gathering input from all key stakeholders to identify significant issues pertinent to its businesses. Since 2019, the scope of the sustainability report of the Company has been progressively broadened to include additional entities and stakeholders within the Group. The sustainability team engages with different business units to provide training and promote collaboration across the organisation, strengthening sustainability awareness and shared commitment to sustainability.

In FY2026, Yoma Strategic has reassessed its material topics and determined that the topics from FY2025 remain relevant in FY2026. The following is the list of material topics for the FY2026 sustainability report of the Company:

- 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, Forced Labour
- Occupational Health and Safety
- Local Communities
- Customer Privacy
- Customer Health & Safety

OUR BUSINESS PHILOSOPHY

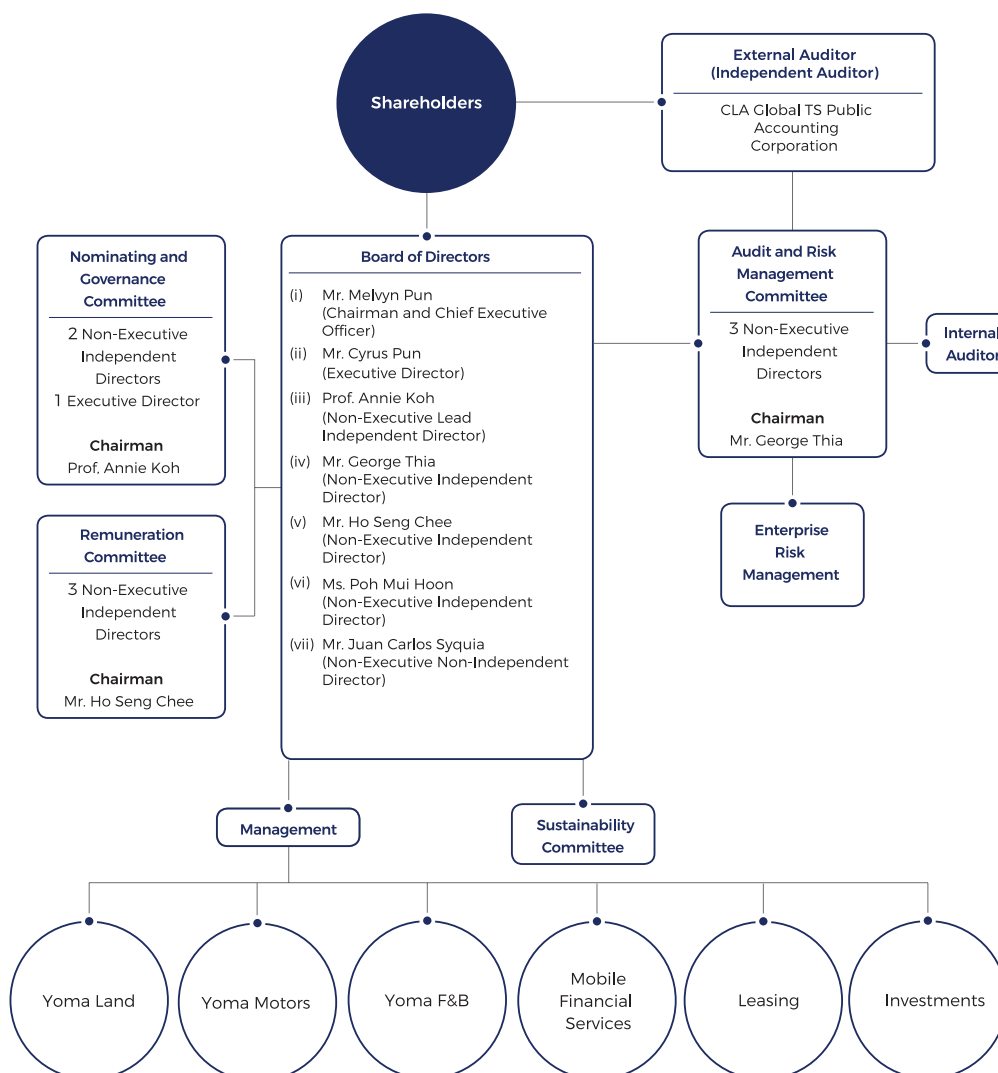
Governance and Risk Management

The Group considers strong corporate governance and effective risk management to be fundamental in supporting its sustainability objectives. These principles are embedded within its operations and reinforced through the Enterprise Risk Management (“ERM”) framework, which promotes disciplined decision-making and alignment between risk management and governance practices.

The Board comprises independent members who provide objective oversight, with the Nominating and Governance Committee periodically reviewing the Board’s composition to ensure an appropriate balance of skills and experience. Detailed information on the Group’s risk management and governance framework is set out in the Annual Report 2026 of the Company. An overview of the Group’s governance structure is presented below.

Yoma Strategic’s Governance Structure

GRI 2-9



Sustainability Governance

GRI 2-22

Yoma Strategic has established a structured sustainability governance framework at both the Group and business unit levels. The Board provides oversight and approves sustainability strategies, policies and disclosures. Save for Mr. Juan Carlos Syquia, who was appointed as a director of the Company on 23 January 2026, all the directors have completed the SGX-ST approved sustainability training. Mr. Juan Carlos Syquia 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.

The Board is supported by the Sustainability Committee, led by the Chairman and Chief Executive Officer (“CEO”) and comprising representatives from key functions and business units, including Sustainability, Risk Management and Assurance, Finance, Legal, Human Resources and Investor Relations. The Sustainability Committee is responsible for developing, implementing and monitoring sustainability initiatives across the Group, ensuring a coordinated and integrated approach to managing ESG matters.

External initiatives and memberships

External Initiatives

- IFC’s Performance Standards.
- ADB’s Safeguard Policy Statement.
- FMO’s Sustainability Policy.
- Referenced Paris Agreement and Intergovernmental Panel on Climate Change (“IPCC”) Scenarios.
- Collaborated with Let’s Do It Myanmar, JCI Myanmar and UN-Habitat Myanmar to organise a workshop that upcycled textile waste into handmade products during Myanmar Climate Action Week 2025
- World Health Organisation (“WHO”) sets the water quality standards of treated water.
- SOP for water treatment and water quality testing has been established in line with Food Safety Systems Certification (“FSSC”) requirements.
- The Group applies food safety standards aligned with Yum! Brands requirements.
- Oil recycling programme with Dowa.
- Supported Yangon Education Center for the Blind (Kha Wae Chan), Victory Children Home, and Mingalar Charity Training Center in the Yoma Yangon International Marathon (“YYIM”).

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.

Yoma Strategic is also a member of the Myanmar Climate Action Network (“MCAN”) under the UN-Habitat Myanmar, reflecting our commitment to social and environment sustainability.



OUR BUSINESS

Economic Performance

In FY2026, the Group recorded an increase in economic value generated, reflecting improved business performance and continued expansion. Economic value distributed also rose, indicating higher contributions to employees, suppliers, governments and the wider community.

This performance was achieved amid a challenging operating environment, including the March 2025 earthquake in Myanmar, economic disruptions and broader socio-political pressures that affected business conditions and cost structures. Despite these challenges, the Group demonstrated resilience in sustaining operational performance. The level of economic value distributed exceeding value generated reflects the Group's continued investment in its stakeholders, supporting economic participation and recovery while reinforcing its commitment to long-term growth.

Direct Economic Value Generated and Distributed

(GRI 201-1)

	FY2025 (US\$'000)	FY2026 (US\$'000)	Notes
Economic Value Generated	205,186	233,238	These include revenue and other income-net.
Economic Value Distributed	212,005	237,708	-
Material and Services Cost	150,068	170,912	These include the cost of goods, administrative expenses excluding employee compensation.
Employees	23,334	25,845	These include wages, salaries, and benefits.
Government	6,940	8,688	These include income tax expense.
Capital Providers	31,455	32,095	These include interest expenses on borrowings, interest expense on lease liabilities and other finance cost.
Community	208	168	These include voluntary donations and investment of funds in the broader community.
Total Economic Value Retained	(6,819)	(4,470)	Economic Value Generated – Economic Value Distributed.

For more details relating to the Group's financial report, please refer to pages 87 to 234 in the Yoma Strategic Annual Report 2026.

Ethical Business

Anti-Corruption

(GRI 205-2)

The Group is committed to upholding high standards of integrity and ethical conduct across all operations. A robust anti-corruption framework is in place, supported by established policies on anti-bribery, conflicts of interest, gifts and hospitality, and whistleblowing, which apply to all employees and third-party relationships. The public can also access them through Yoma Strategic's website at <https://yomastrategic.com/investors/corporate-policies/>. Compliance with these standards is reinforced through regular training programmes, due diligence on business partners, and ongoing monitoring processes to support consistent implementation across the Group. In FY2026, the Group strengthened its anti-corruption programme through Code of Conduct training for 310 new employees, refresher training on Code of Conduct and whistleblowing completed by 1,484 employees in total. These initiatives reinforced employees' understanding of anti-bribery and corruption requirements, ethical conduct standards, and the availability of confidential reporting channels for raising concerns. Anti-corruption policies have been communicated to all governance body members, permanent and temporary staff, and business partners.

To strengthen transparency and accountability, the Group maintains secure whistleblowing channels that allow confidential reporting of suspected misconduct by both internal and external stakeholders. All reports are independently reviewed and investigated by the RMAAT team, with findings escalated to the Audit and Risk Committee where appropriate. The Group remains committed to protecting whistleblowers from retaliation and continuously enhances awareness of reporting mechanisms to support effective use.

During the reporting period, the Group conducted risk assessments across its operations and maintained a strong compliance record, with no material incidents of corruption or regulatory breaches identified. All whistleblower submissions were thoroughly addressed, achieving a 100% resolution rate. These outcomes reflect the effectiveness of the Group's governance framework and its continued focus on ethical business practices.

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

Compliance and Regulatory Governance

Our Approach

Yoma Strategic has implemented a strong regulatory and Human Rights Policy framework to support regulatory compliance and uphold human rights across its operations. The Group prohibits discrimination, protects individual rights and promotes fair and responsible business practices, while ensuring employee welfare, workplace safety and access to essential services. Its approach is guided by applicable local regulations and internationally recognised standards, including those issued by the IFC, ADB and FMO.

Compliance is supported through structured risk management processes, including project reviews, environmental and social impact assessments, due diligence and site inspections to identify and mitigate potential legal, environmental and human rights risks. The Group's Enterprise Risk Management framework integrates these considerations into strategic decision-making, while its Environmental and Social Management System supports environmental compliance and resource efficiency.

Ongoing monitoring, reporting and engagement with regulatory authorities help ensure compliance across all business units. Yoma Land is proud to be 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.

In FY2026, the Group maintained a strong compliance record, with no material fines or sanctions for breaches of environmental, social or economic regulations. Please refer to "Overview of Yoma Strategic's ESG Performance" section for the targets relating to this topic.

OUR PLANET

Climate-related Disclosures

FY2026 marks the Group's first year working towards alignment with the IFRS S2, with plans to progressively align with the full disclosure requirements by FY2031 and meet the Singapore Exchange Securities Trading Limited's ("SGX-ST") reporting requirements. This initiative reflects the Group's focus on identifying, assessing and managing climate-related risks and opportunities, while supporting long-term resilience and sustainable value creation.

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 channels:

- 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, sea-level rise) and transition risks (e.g., regulation, 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 Key Performance Indicators ("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.
- Audit and 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 communication with stakeholders, including investors, employees, regulators, customers, and local communities. These engagements provide valuable insights into expectations and concerns about climate-related matters 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. The Group has 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 minimising the impact. Our legal and compliance teams are responsible for providing timely updates to the Board and senior management. The Board will then review the Group's strategy accordingly.
Transition Risk (Technology)	Short and 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 climate-related opportunities available to it. Some of the key opportunities identified are set out below, and the Board will carefully consider how they may impact the Group's strategic vision going 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 and 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 ISSB 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 regulations in Myanmar and higher 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 uncertain 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 respectively, 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
Physical	Minimal sea-level rise and manageable extreme weather.	High flood risk (e.g., Yangon), cyclones, infrastructure damage.
Transition	Higher building standards, green certifications required.	Slower policy shifts, but pressure from international investors.
Market	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
Physical	Damage to vehicles and equipment due to extreme weather, flooding, and heatwaves.	High flood risk (e.g., Yangon), cyclones, infrastructure damage.
Transition	Electrification policies, carbon taxes, and fuel regulations.	Slower policy shifts, but pressure from international investors.
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
Physical	Moderate infrastructure disruption during storms Disruption of data centres, agent networks, and mobile towers, leading to service outages. Damage to physical infrastructure (agent shops, Distributors ("DTRs") office, Wave Care Centre, Call Centre, and employee's home).	Network blackouts from severe weather and power failures.
Transition	Regulatory push for ESG disclosures in fintech.	Disruption from global digital financial standards.
Operational	Cybersecurity focus increases as digital services expand. Channel Sales Executives ("CSEs") and Agents working in hot conditions may face heat-related health risk, leading to reduce working hours or closures. 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 F&B operations include KFC and YKKO, which require cold-chain logistics and are highly dependent on agricultural supply chains. This makes them sensitive to energy price fluctuations, extreme weather events, and sustainability expectations regarding food packaging and waste.

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

Risks

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
Transition	High fuel costs, Hybrid vehicle, fuel taxes, carbon pricing.	Strong EV push, declining ICE (internal combustion engine) value.
Physical	Heat-related vehicle maintenance issues.	Flooding damages fleets and depots, delays in mobility services.
Operation	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. 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. 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 face fuel and infrastructure risks, while digital services must manage energy use, data centre resilience, and evolving 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	Moderate risk to real assets. Lower crop yields and reduce food supply stability. Increase pest infestations and crop diseases, leading to greater reliance on pesticides and treatment measures.	High exposure to climate-vulnerable sectors (i.e. agriculture, 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 to align with changing weather patterns.

Risk Management

The Group adopts a structured approach to identifying and assessing climate related risks, supported by analysis and stakeholder engagement to capture insights across its operations. These risks are evaluated based on their potential impact and likelihood and are integrated into the Group's broader risk management framework, with findings communicated through established reporting channels to support transparency and informed decision making.

Climate considerations are embedded within strategic planning, taking into account both regulatory developments and physical risks. The Group aligns its approach with relevant national frameworks and international commitments, while strengthening resilience through risk assessments, infrastructure planning and the integration of climate considerations into business strategies.

Material climate related risks and opportunities are identified through structured assessments, supported by qualitative and scenario-based analyses where appropriate. These insights are incorporated into enterprise risk management processes, with ongoing stakeholder engagement informing the Group's response to evolving climate related developments.

To manage climate related risks, the Group implements targeted mitigation measures and monitors progress through defined indicators and regular reporting. Climate factors are integrated into overall risk management and business planning processes, supporting informed decision making, operational resilience and long term value creation.

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—Emissions from direct production of 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 electricity purchased from respective country's national grid for 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 and operational efficiency and integrating renewable energy. These targets are reviewed periodically to align with national climate goals and international best practices.

The overarching environmental goal is to increase overall renewable energy consumption through collective efforts from different business units. For instance, Yoma Heavy Equipment aims to adopt solar systems progressively across its branches while KFC and YKKO focuses on employee training and maintenance for fuel and energy efficiency.

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 strengthening climate resilience across its operations. Key emission sources arise from activities such as construction, transport and energy use, and the Group continues to pursue long term reductions through energy efficient designs and sustainable practices. Across its business units, operational measures are implemented to optimise energy use, including improvements in equipment efficiency, energy saving practices and employee awareness initiatives.

The Group also engages employees through sustainability training and supports environmental awareness campaigns, including global initiatives such as Earth Hour and World Environment Day, while promoting the reduction of single use plastics. In addition, the Group undertakes community based environmental initiatives:

1. Creating A 10-Acre Forest – A total of 750 trees was planted at Metta Gu Forest Monastery, Bago Division, with support of 85 dedicated volunteers.
2. Creating Greener Space by Planting 1,000 Trees Together – With the participation of 100 passionate volunteers, a total of 1,000 trees were planted at Pan Pyo Latt Monastery, Bago Division.
3. Textile Waste into Upcycled Keychain Workshop – As part of Myanmar Climate Action Week, Yoma Strategic collaborated with Let's Do It Myanmar, JCI Myanmar and UN-Habitat Myanmar to organise a workshop that upcycled textile waste into handmade products, promoting sustainable practices and waste reduction. The initiative also supported broader environmental campaigns focused on addressing textile waste and encouraged community participation in sustainability efforts, highlighting the positive impact of collective action.

4. KFC Myanmar's Used Cooking Oil Recycling Initiative – KFC Myanmar implemented a used cooking oil recycling initiative to support responsible waste management and circular economy practices. Used cooking oil was diverted from informal disposal channels and converted into biodiesel by an authorised recycling partner. A site visit was conducted to verify the end to end conversion process, ensuring transparency and accountability in the recycling arrangement.

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

Opening Session of Myanmar Climate Action Week, the Group Sustainability Manager, participated as a panellist and contributed insights to the dialogue on “Climate De-risking and Ground-Level Action in Fragile Contexts”. She shared insights on the impacts of private sector collaboration, and localised action on mitigating climate risks and strengthening resilience in vulnerable communities were discussed during the dialogue.

These initiatives demonstrate the Group's continued commitment to enhancing environmental stewardship and supporting sustainable practices across its operations and communities, while progressing towards long term climate resilience.

Our Performance

The initiatives outlined below have been implemented across various business units within the Group to enhance energy efficiency in their respective operations. These efforts demonstrate each entity's commitment to sustainability and reducing environmental impact, while addressing the specific energy challenges associated with their activities.

Yoma Strategic's Entity ³	Business Segment	Description
Pun Hlaing Estate	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 meets 20% of its energy needs. The estate actively encourages homeowners to adopt solar solutions and rigorously tracks both energy consumption and demand. Environmental stewardship efforts include the use of biofilters, extensive tree planting, composting initiatives, and strategies for landfill reduction, all contributing to overall sustainability and community well-being.
StarCity	Yoma Land	StarCity improved its energy management significantly since 2023 by consolidating individual generators into a more efficient 4 MVA system, with plans for an additional system in 2024. Despite a 36.6% increase in power outages, the substantial 8 MVA capacity effectively mitigated 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.
KFC and YKKO	Yoma F&B	KFC and YKKO outlets face challenges related to high energy costs, elevated emissions, and safety risks associated with generator reliance. In response, both brands are exploring solar power integration, inverter technologies, and enhanced preventive maintenance strategies. Energy usage is monitored through monthly reviews and performance analysis, supported by preventive maintenance of generators, kitchen equipment, and logistics vehicles. Operational efficiency is also promoted through Automatic Transfer Switch ATS systems, driver trainings and local sourcing to minimise emissions and improve fuel efficiency.
Wave Money	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.

³ Yoma Central has been excluded from the list of entities as data is unavailable for reporting.

Yoma Strategic's Entity ³	Business Segment	Description
Yoma Fleet	Leasing	Yoma Fleet addresses high fuel costs and emissions through a multi-faceted approach, including stringent fuel management, limitations on generator usage, and advanced GPS tracking. A strong focus on operational efficiency is maintained through the use of hybrid vehicles, fleet right-sizing, regular maintenance, and route optimisation. Eco-driving practices, sustainable cleaning methods, and the adoption of digital paperwork are promoted to reduce vehicle idle time and overall environmental impact.
Yoma Heavy Equipment	Yoma Motors	Yoma Heavy Equipment's operations are primarily reliant on diesel due to limited access to reliable grid electricity, contributing to elevated costs and emissions. To address this, the Company is investing in solar power, with plans to progressively install the system across its branches. Currently, four branches are equipped with solar systems, with aims of more to come in following years. This also presents a strategic opportunity to participate in the growing solar market. In parallel, fuel consumption is also managed through targeted measures, including specialised driver training, route optimisation, and rigorous equipment maintenance. Furthermore, the Company promotes sustainability within its supplier network and consistently meets its ESG targets without any reported non-compliance.
Passenger Vehicles	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.
Onenex	Investments	As a software house providing information services, computer programming, consulting, and related digital solutions, the Company'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, resulting in rising energy costs. To mitigate this, the Group has implemented practical energy-saving measures, including optimising air-conditioning settings and ensuring lights, monitors, and chargers are turned off. These practices are reinforced through Group-wide sustainability education, which promotes awareness and encourage responsible energy use.
Pocket	Investments	As a digital lifestyle and loyalty platform, the Company'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, resulting in rising energy costs. Pocket has implemented basic internal energy-saving measures, including optimising air-conditioning settings and ensuring unused lights, monitors, and chargers are turned off. These practices are reinforced through Group-wide sustainability education, which promotes awareness and encourage responsible energy use among staff.
KOSPA	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 Company 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. KOSPA is committed to its ongoing journey towards adopting solar energy to reduce reliance on fossil fuels and enhance sustainability.

Renewable Energy and Energy Consumption

Yoma Strategic is committed to reducing its environmental impact through the promotion of energy efficiency and the integration of sustainable practices across its operations. Initiatives such as the adoption of solar energy and rainwater harvesting contribute to lowering reliance on conventional energy sources and supporting more efficient resource use.

In line with our commitment to sustainability and transparency, the Group expanded the scope of its GHG reporting to include Scope 1 and Scope 2 emissions from its associates or joint ventures ("ACs/JVs"), with FY2026 as the baseline year for future monitoring and assessment. This inclusion provides stakeholders with a broader view of emissions associated with our investment portfolio. The Group will continue to strengthen its data collection processes and engage with its ACs/JVs to improve the quality, consistency, and coverage of climate-related reporting over time.

In FY2026, changes in energy consumption were observed, along with a corresponding increase in greenhouse gas emissions, driven primarily by higher consumption and full disclosure of liquefied petroleum gas within Yoma F&B operations. The Group continues to monitor and evaluate its energy and emissions performance, while enhancing data collection methodologies to improve the reliability and transparency of its disclosures. Plans are underway to strengthen capabilities in emissions reporting, including the future inclusion of Scope 3 emissions.

In addition, the Group supports climate mitigation through initiatives such as urban greening, sustainable transport programmes and digitalisation efforts to reduce paper usage:

- Across Pun Hlaing Estate, StarCity and Agriculture, there are 8,822 mature trees which store approximately 1,924 tCO₂e and support 101 tons of Carbon Sequestration⁴ annually.

- Yoma Strategic has implemented a transportation programme to reduce traffic congestion and lower greenhouse gas emissions from employee commuting. The initiative encourages the use of company-provided transport as an alternative to private vehicles, offering convenient routes to key locations. Supported by a fleet of 55 Company buses, the Group serves over 1,000 employees, enabling the Group to avoid the release of approximately 4,609.2⁵ tCO₂e annually.
- Through the Yoma Connect App, the Group has advanced its digitalisation efforts, reducing reliance on paper-based processes and supporting more efficient resource use. Based on the UK Government's carbon conversion factors, printing 100,000 sheets of A4 paper generates a carbon footprint of approximately 6,000 kg, while recycling the same amount over its lifecycle produces about 3,200 kg of carbon. In the reporting period, the Group reduced paper consumption by over 70,903 sheets of A4 paper, equivalent to a reduction of more than 4,254 kg of carbon emissions.

Through these combined efforts, the Group continues to advance its environmental stewardship and support long-term climate resilience.



⁴ Carbon Storage & Sequestration by Urban Trees in Singapore by the Centre for Urban Greenery and Ecology (CUGE).

⁵ 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#typical-passenger>.

GRI 302-1⁶

Business Segment	Total Fuel Consumption from Non-renewable Sources (MJ)		Total Electricity Consumption (MJ)		Renewable Energy Consumed (MJ)		Total Energy Consumption (MJ)	
	FY2025	FY2026	FY2025	FY2026	FY2025	FY2026	FY2025	FY2026
Yoma Land	24,136,000	27,714,892	16,546,036	21,592,148	11,860,589	12,583,408	52,542,624	61,890,448
Yoma F&B	84,250,667	247,902,067	20,101,588	25,377,449	869,656	441,540	105,221,911	273,721,056
Mobile Financial Services	142,928	245,833	1,313,291	1,249,906	225,103	248,818	1,681,322	1,744,557
Leasing	11,737,712	10,876,292	628,488	676,562	108,428	129,952	12,474,627	11,682,806
Yoma Motors	7,222,452	6,717,466	1,034,132	1,441,280	14,602	14,602	8,271,185	8,173,348
Investments	29,592,790	25,791,821	16,732,423	19,714,792	16,719	16,256	46,341,932	45,522,869
TOTAL	157,082,549	319,248,371	56,355,958	70,052,137	13,095,097	13,434,576	226,533,601	402,735,084

GRI 302-3, GRI 305-4

	FY2025 ⁷	FY2026
Group Energy Intensity (MJ/Revenue US\$'000)	1,104.04	1,726.71
GHG Emissions Intensity (tCO ₂ e /Revenue US\$'000)	0.09182	0.44066

⁶ Energy consumption data was calculated from utility bills and meters.⁷ FY2025's data serves as the baseline data for energy intensity using revenue as the denominator.

GHG Emissions (tCO₂e) – GRI 305-1, GRI 305-2

Business Segment	FY2025			FY2026		
	Scope 1 [@]	Scope 2 [#]	Total	Scope 1 [@]	Scope 2 [#]	Total
Subsidiaries						
Yoma Land	1,784	2,979	4,763	2,048	3,533	5,581
Yoma F&B	6,231	1,960	8,191	88,926	2,394	91,320
Mobile Financial Services	11	149	160	18	146	164
Leasing	831	71	902	769	78	847
Yoma Motors	531	97	628	492	135	627
Investments	2,184	2,013	4,197	1,903	2,394	4,297
TOTAL	11,572	7,269	18,841	94,156	8,680	102,836
AC/JV						
AC				431	481	912
JV				6,342	233	6,575
TOTAL				6,773	714	7,487

In FY2026, Scope 1 and 2 emissions have been expanded to cover joint ventures and associated companies.

[@] Source of other emissions Factors: Greenhouse Gas Protocol Emission Factors from Cross Sector Tools, March 2017 version.

[#] Based on Asian Development Bank's 2017 Guidelines for Estimating Greenhouse Gas Emissions, using the Grid Emission Factor of 0.4410 tCO₂/MWh of electricity in Myanmar, 0.000417 tCO₂/MWh of electricity in Singapore and 0.0005876 tCO₂/MWh of electricity in China.

Our Targets (FY2027)

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

Yoma Heavy Equipment Targets

- Install a solar power system at one additional branch and monitor consumption closely.

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 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

- Increase our renewable energy consumption, focusing on solar energy, by 8% to 12 % due to additional on-grid solar systems.
- Continuously provide training on driving for fuel efficiency.

Water Use & Reduction

GRI 303-1

Our Approach

Yoma Strategic places strong emphasis on responsible water management, particularly given the reliance on groundwater across certain business segments. The Group has implemented measures to support sustainable water use, including the provision of safe sanitation facilities, effective wastewater treatment and access to clean water across its operations. In its real estate developments, initiatives such as rainwater harvesting through on-site lakes and ponds help reduce dependence on groundwater resources, while treated wastewater is reused for irrigation to enhance water efficiency.

Across its wider operations, the Group monitors water consumption at various facilities, including industrial branches, showrooms, residential developments, food and beverage outlets, and agricultural sites. Efforts are ongoing to strengthen data reliability through the progressive implementation of water metering systems, which will support improved tracking and management of water usage. These initiatives reflect the Group’s commitment to responsible water resource management and environmental compliance.

Our Performance

The following table outlines the Group’s performance in water resource management.



Yoma Strategic's Entity	Business Segment	Description
Pun Hlaing Estate	Yoma Land	With groundwater quality deterioration due to industrial effluent, Pun Hlaing Estate has begun works for a river water treatment plant which is expected to complete in FY2027. The plant would reduce our reliance on ground water and improve long-term water sustainability. The Company tracks performance through ongoing water quality and consumption monitoring, with Standard Operating Procedures ("SOPs") in place to manage issues promptly.
StarCity	Yoma Land	StarCity is committed to ensuring all treated water supplied to customers is maintained within the acceptable standards set by the WHO. Laboratory tests on treated water are conducted monthly and immediate response, including repair and maintenance, will be carried out if the results fall short of the WHO standards. The water treatment and wastewater treatment plants undergo weekly and monthly inspections respectively to ensure proper functionality, compliance with operational standards and early identification of potential issues. These practices ensure a reliable and safe water supply for the community.
KFC and YKKO	Yoma F&B	Yoma F&B focuses on minimising its environmental footprint through effective water management. Both KFC and YKKO introduce and implement employee awareness training to encourage employees to adopt water conservation practices. KFC tracks and monitors water consumption across outlets through utility costs and implementation of meter-based systems and utility costs. Regular operational audit reviews are conducted to ensure compliance with water management standards and identify inefficiencies and improvement opportunities. Meanwhile, YKKO explores the installation of water metres to achieve more accurate tracking of usage and to expand data collection capabilities.
Wave Money	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.
Yoma Fleet	Leasing	Yoma Fleet is adopting new technologies, exploring innovative cleaning techniques and products to improve water efficiency, including low-water cleaning methods (e.g., high-pressure washers, pre-soaking). Prompt leak repairs and regular inspections are conducted to reduce water wastage. Employees undergo training programmes to raise awareness of water conservation practices. Water usage is tracked via purchased drinking water, fuel, and electricity bills to identify anomalies.
Yoma Heavy Equipment	Yoma Motors	While not water-intensive, Yoma Heavy Equipment is committed to water conservation and resource efficiency. Employees are trained on responsible water use and proper effluents disposal to ensure effective water and wastewater management, reinforcing the Group's broader commitment to protecting land, water, and air quality.

Yoma Strategic's Entity	Business Segment	Description
Passenger Vehicles	Yoma Motors	Passenger Vehicles aims to reduce 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 resource utilisation reviews and transparent reporting.
Onenex and Pocket	Investments	As an IT Company with minimal direct water use, Onenex and Pocket adhere to general office water conservation guidelines. Employees are educated and encouraged to use water responsibly and leaks within their facilities are addressed promptly to reduce water wastage, aligning with the Group's broader environmental responsibility.
Elevators	Investments	Acknowledging the climate impact of its energy use, the Elevators division introduced rainwater storage to reduce groundwater use and regularly monitors water quality and usage. Basic water-saving measures such as leak repairs and employee awareness trainings are implemented.
KOSPA	Investments	Relying primarily on groundwater for warehouse and operational activities, KOSPA aims to strengthen water efficiency and monitoring practices to support sustainable operations. Groundwater is treated through an internal water treatment system to produce potable water for cleaning purposes and used water from daily activities is discharged as domestic wastewater through standard drainage system. SOP for water treatment and water quality testing has been established in line with Food Safety Systems Certification ("FSSC") requirements. Monthly internal water quality testing and annual external laboratory testing are conducted to ensure portable water standards meet regulatory requirements.

Our Targets (FY2027)

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 and train employees on water conservation practices.
- **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 aims to install two water metres in FY2027 to track water consumption more accurately, expanding data collection capabilities and ensuring reliability and accuracy of data reported.

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

The Group adopts a range of waste management practices across its business units to minimise environmental impact and improve resource efficiency. These include waste segregation, recycling of materials such as plastics, metals and paper, and responsible disposal in accordance with regulatory requirements. Circular practices, including compost reuse and the use of refurbished equipment, are also implemented to support resource optimisation.

Waste generated from operations, particularly within equipment, automotive and workshop activities, is managed through proper handling and recycling processes. Food and beverage outlets and other business units monitor waste generation to improve efficiency, while office functions focus on reducing paper use and ensuring responsible disposal. Selected operations also implement targeted initiatives, such as estate-wide recycling programmes and wastewater treatment, to further reduce waste and enhance environmental performance.

While practices vary across business segments, the Group continues to strengthen its waste management approach through ongoing monitoring, regulatory compliance and continuous improvement initiatives, including opportunities to enhance areas such as electronic waste management.

Our Performance

Solid Waste Management and Recycling

In FY2026, 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 3,564 tonnes of waste and recycled 170 tonnes in FY2026. The Group is partnering with 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. These efforts are slated for expansion, supported by targeted communication campaigns aimed at raising awareness and driving behavioural change among residents and stakeholders.

In FY2026, StarCity was able to recycle 36.4 tonnes of waste (FY2025: 40.1 tonnes). StarCity is committed to reducing waste sent to landfill through waste segregation, recycling, and responsible waste management practices across the estate. The organisation continues to encourage residents, tenants, and businesses to participate in recycling activities and to support more sustainable waste handling practices.



Yoma Strategic's Entity	Business Segment	Description
Pun Hlaing Estate	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. The company monitors its performance through regular observation of compost production reuse in landscaping and reduction of landfill waste. These activities are reviewed to ensure they support environmental sustainability and improve resource efficiency.
StarCity	Yoma Land	StarCity continued to strengthen its recycling efforts during FY2026. From April 2025 to March 2026, a total of 36,361.27 kg of recyclable waste was collected and diverted from landfill. The largest recyclable waste streams included Glass Bottle & Scrap (15,372.27 kg), Cardboard (Clean) (8,048.26 kg), PET Plastic Water Bottles (4,756.78 kg), and Mixed Plastic Scrap (Clean) (4,480.75 kg). These efforts contributed positively to reducing landfill waste, promoting resource recovery, and improving environmental performance across the Estate. By continuing to strengthen waste segregation, recycling collection, and awareness among residents and businesses, StarCity has the potential to further reduce the amount of waste sent to landfill. The StarCity operation team tracks the effectiveness of waste management actions through regular monitoring of recyclable waste data by material type and reporting period. This allows the organisation to assess recycling performance, identify waste trends, and support continuous improvement in waste reduction initiatives.
KFC and YKKO	Yoma F&B	KFC and YKKO manage waste by recycling used oil into biodiesel (via Dowa), reselling packaging waste, and offering customer incentives for eco-friendly alternatives such as reusable bags or containers. Carton boxes are used for selected items. These efforts are supported by raising employee awareness on waste management and good operational practices, and staff and public engagement are guided by circular economy values. Within five years, both brands aim to shift to compostable packaging. Future initiatives include converting food waste into animal feed or fertiliser. Waste generation is systematically monitored, measured, and recorded monthly, including the volume of waste cooking oil collected and sold to Dowa. All waste is properly segregated and disposed of at Yangon City Development Committee ("YCDC")-designated facilities in compliance with regulatory requirements.
Yoma Fleet	Leasing	Yoma Fleet focuses on recycling scrap tyres, car batteries and worn spare parts to minimise waste. The Campus adheres to existing waste protocols, while branches at First Myanmar Investment Public Company Limited, Thilawa, and Mandalay generate minimal office waste due to outsourcing maintenance. Yoma Fleet continues to follow the same waste management practices as in FY2025, with a focus on recycling and safe disposal, while periodically reviewing and improving its waste handling methods to enhance sustainability across its operations.

Yoma Strategic's Entity	Business Segment	Description
Yoma Heavy Equipment	Yoma Motors	Yoma Heavy Equipment manages waste from its equipment operations through strict compliance with environmental regulations and the implementation of internal recycling practices. Waste generated is categorised into hazardous and non-hazardous streams, with used lubricants sold to certified recyclers to support resource recovery, emissions reduction, and circular economy principles. Yoma Heavy Equipment also promotes waste reduction initiatives within its operations. These include replacing single-use plastic bottles with reusable glass containers and reusing single-sided paper for internal purposes to minimise paper waste. Waste generation is monitored using average weight estimates per waste bag for both office and workshop waste, enabling better tracking and management of waste volumes. Yoma Heavy Equipment actively tracks recycling data and has consistently met ESG and regulatory requirements, with no reported incidents of non-compliance.
Passenger Vehicles	Yoma Motors	Passenger Vehicles reduces waste through efficient diagnostics, timely repair, and ongoing technician training on proper waste management practices and inventory management. It actively recycles oil, filters, and reuses parts where feasible, contributing to circular economy. KPIs are in place to track the volumes of recycled oil and rubber.
Onenex	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. In FY2026, we organised a Christmas Wonderland decoration initiative using recycled waste. This activity promoted awareness of upcycling and circular economy principles while reflecting the Group's core values of teamwork and innovation. These efforts demonstrate Onenex's commitment to embedding circular practices into its daily operations and fostering a culture of sustainability.
Elevators	Investments	The Elevator division has implemented initiatives, including basic waste segregation, reduction of single-use plastics, and adoption of paperless processes, supported by awareness efforts, to encourage sustainable workplace behaviour. Although waste generation from office operations remains minimal, the division recognises potential long-term risks and developing tracking systems to enhance monitoring and reporting accuracy. The division plans to introduce dedicated recycling infrastructure, promoting sustainable workplace habits and strengthen circular practices, including resource recovery and e-waste management. It also coordinates with building management for waste collection and disposal. These ongoing efforts aim to reduce environmental impact, improve operational efficiency, and support more sustainable resource use.
KOSPA	Investments	KOSPA reduces paper waste through digital documentation and recycles bottles and used oil via partnerships with SMEs. It follows internal operational procedures and hygiene requirements for waste segregation, handling and disposal, enabling clearer tracking of recycled volumes. KOSPA promotes reusable crates to replace single-use packaging, supporting circular economy goals and environmental compliance. Waste management practices support FSSC requirement and comply with YCDC regulations.

Our Targets (FY2027)

We have started collecting waste data since FY2025 and are working on enhancing data quality and data accuracy 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.

Yoma Heavy Equipment aims to enhance its waste management practices by outsourcing disposal to reputable vendors, such as Dowa, where feasible, while strengthening employee awareness on proper waste and effluent handling.

At Passenger Vehicles, near-term efforts focus on reducing waste generation, with medium-term initiatives exploring options such as rubber recycling or donation programmes. Over the longer term, the business plans to adopt more advanced waste management solutions to further improve sustainability performance.

For Yoma F&B, food waste is currently managed through YCDC municipal services in compliance with local regulations. In the medium-term, KFC collaborates with Dowa to recycle used cooking oil into biodiesel supports circular economy initiatives, while YKKO aims to focus on establishing food waste recycling solutions. Longer-term plans include developing systems to convert food waste into usable by-products to reduce landfill reliance and derive value from organic waste.

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

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.



OUR PEOPLE

Yoma Strategic promotes responsible employment through robust training and development programmes, supported by investments in modern facilities across Myanmar. This fosters continuous learning, professional growth, and a culture of fairness, diversity, empowerment, and recognition, enhancing both individual and organisational performance. Training provided covers key areas like productivity, efficiency, collaboration, health, safety, human rights, and sustainability.

The Yoma Connect App centralises HR functions, streamlining processes, 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	
FY2025	2,803	2,282	5	0	5,090
FY2026	2,777	2,459	47	25	5,308

Total Number of Employees by Region

		FY2025	FY2026
Singapore	Permanent Employee	14	11
	Fixed Term/ Temporary Employee	0	0
Myanmar	Permanent Employee	5,071	5,225
	Fixed Term/ Temporary Employee	5	72
Total		5,090	5,308



Training & Development, Talent Retention

GRI 404-1

Our Approach

The Group is committed to building employee capabilities through structured training and development initiatives that support professional growth and organisational effectiveness. Established programmes, including the Yoma Leadership Forum, focus on developing middle management and enhancing leadership capabilities across the Group.

To support continuous learning, the Group leverages its e-Campus learning platform, which provides accessible and flexible training through a combination of digital and classroom-based formats. Additional programmes, such as Yoma Emerging Stars ("YES") (Batch 1-3) leadership development initiatives for emerging talent, further strengthen capabilities at the executive and supervisory levels. The programme delivered a total of 1,728 training hours and a headcount of 72 participants.

Training effectiveness is evaluated through performance indicators and stakeholder feedback to support continuous improvement. The Group aims for 10 training hours per employee annually, delivered through a combination of in-person and digital learning formats.

Collectively, these initiatives contribute to employee well-being, capability development and the advancement of local talent, supporting the Group's sustainability objectives and broader business transformation strategy.

Our Performance

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

Year	Total Training Hours	Average Training Hours
FY2025	65,763	12.9
FY2026	61,226	11.5

Total Training Hours	FY2025	FY2026
By Gender		
Female	28,087	29,962
Male	37,676	31,264
Total	65,763	61,226
By Employee Category		
Management	676	1,508
Employees	65,087	59,718
Total	65,763	61,226

In FY2026, the Group's employees recorded a slight decrease in total training hours compared to FY2025, with each employee receiving one hour less training. Despite the decline, the Group's training targets have been met, and training hours remain relatively strong, suggesting our continued focus on employee development.

Occupational Health & Safety

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

Our Approach

The Group is committed to maintaining a safe, healthy and inclusive environment for employees, business partners and other stakeholders throughout its value chain. Recognising that operational activities and third-party engagements may present potential health and safety risks, the Group has implemented a robust OH&S management system to identify, assess and mitigate such risks. This includes regular audits, monitoring activities and enforcement of safety requirements across operations, with employees and business partners encouraged to actively report hazards through established channels.

The Group's OH&S framework is supported by its Code of Conduct and Environmental, Health and Safety ("EH&S") Policy, aligned with internationally recognised standards and local regulations. Key elements include:

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.

Workplace safety is further managed through a structured system encompassing risk assessments, safety training, standard operating procedures and oversight by designated committees. Clear protocols are in place for incident reporting and investigation, with corrective and preventive actions implemented to address root causes. The Group also invests in regular training and capacity-building initiatives, ensuring employees have access to relevant safety knowledge and promoting a strong safety culture across its operations.

Our Performance

In FY2026, the Group maintained a strong safety record with zero work-related fatalities injuries on construction sites, or occupational diseases. The Group recorded an injury rate of 1.51 per 100 employees during this reporting period, reflecting an improvement compared to the previous year (FY2025:1.63 per 100 employees). The most common causes of injuries included substance exposure, fire-related incidents, slips and

falls, and transportation-related incidents. In response, the Group continues to strengthen its OH&S training programmes, including critical topics like working in hot environments, and at heights, electrical handling, and emergency response.

Incident reporting is structured, with reports reviewed by top management and the RMAT to ensure continuous improvement and accountability. Hazard management is supported by regular risk assessments for high-risk activities, guided by incident trends 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.

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

Human Rights & Labour Management

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

Our Approach

The Group places strong emphasis on employee well-being and recognises its workforce as key to the Group's success. The Group promotes a positive and inclusive workplace culture grounded in fairness, respect and ethical conduct.

The Group also adopts a proactive approach to managing human rights risks across its operations and supply chain, including issues such as child labour, forced labour and freedom of association. Employees receive training on human rights, anti-discrimination and workplace conduct, while a formal Human Rights Policy, aligned with applicable laws and regulations, sets out the Group's commitment to fair treatment, diversity and non-discrimination and is publicly accessible on our website at <https://yomastrategic.com/investors/corporate-policies/human-rights-policy/>.

Our Performance

During the reporting period, the Group did not record any incidents of human rights breaches or complaints related to child or forced labour. No risk associated with child labour were identified across the Group's direct operations or suppliers. This reflects the effectiveness of its due diligence and supplier screening processes in upholding responsible labour practices across its operations and value chain.

The Group maintains a zero-tolerance stance towards child labour and is committed to taking prompt corrective action should any cases be identified, reinforcing its commitment to ethical conduct and respect for human rights.

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 its commitment to responsible business practices and community stewardship, the Group implements community engagement and development initiatives throughout its operations in Myanmar. These programmes are designed based on locally identified needs and combine financial contributions with employee volunteerism to support areas such as access to water, food assistance, lighting and healthcare support. The Group engages stakeholders through multiple channels, including meetings, workshops and feedback sessions, and collaborates with partners to strengthen outcomes and minimise potential adverse impacts while supporting inclusive and sustainable community development.

Below are some of the notable activities and contributions made by the Group in FY2026:

Earthquake Recovery Initiative

Following a major earthquake in Myanmar on 28 March 2025, the Group mobilised its resources to provide timely support to affected communities. Leveraging its operational capabilities and logistics network, the Group delivered essential aid, including food, clean water and medical supplies.

Key business units contributed through targeted relief and recovery efforts, including food donation initiatives and the provision of employment opportunities for local communities to support livelihoods during the recovery phase. In addition to immediate relief, the Group committed to supporting longer term recovery by contributing to the rebuilding of critical community infrastructure. These efforts reflect the Group's commitment to community resilience and responsible corporate citizenship.

Step-In Step-Up programme

The Group remains committed to supporting SISU, a non-profit vocational training centre focused on empowering vulnerable individuals through practical skills development. The programme offers structured training pathways in office administration and healthcare support, with strong employment outcomes for participants, and has cumulatively benefited a significant number of individuals since its inception.

In addition, SISU conducts youth development initiatives such as the "GAP KIDS" and "PADAUK KIDS" programmes, which provide education in foundational skills and raise awareness of broader social issues. Through its community outreach and sustained support programmes, SISU has benefited a large number of vulnerable individuals. The initiative also promotes inclusivity, with strong participation from female trainees and plans to expand access to persons with disabilities, demonstrating the Group's continued commitment to social impact and local capacity-building.

Community Investment and Engagement

During the reporting period, the Group continued to support community development through financial contributions (approximately US\$168,000) and social initiatives aligned with its corporate values. These efforts reflect the Group's ongoing commitment to creating positive social impact and supporting the well-being of the communities in which it operates.

In parallel, community engagement and impact assessment activities identified areas for improvement. Currently, 12% of Yoma Fleet operations have incorporated environmental impact assessments with ongoing monitoring, while 4% have established structured stakeholder engagement plans informed by stakeholder mapping. Worker representation mechanisms remain limited, present in only 1% of operations. These findings highlight opportunities to strengthen stakeholder engagement, expand impact assessment coverage and enhance workforce participation in decision making, supporting improved risk management and alignment with sustainability best practices.

Yoma International Marathon

Since its establishment in 2013, the Yoma International Marathon has grown into Myanmar's largest participatory running event and one of the most recognised sporting events which brings runners, supporters, volunteers, corporates and the wider community together. The event drives meaningful social impact through purpose-driven initiatives that support community development.

In 2026, the Yoma Yangon International Marathon ("YYIM") held its ninth edition, attracting more than 7,000 participants in support of the "Run for Children" initiative, which benefited organisations such as the Yangon Education Center for the Blind (Kha Wae Chan), Victory Children Home, and Mingalar Charity Training Center.

The Yoma Mandalay International Marathon was also held in 2026 as Mandalay's first international marathon, welcoming nearly 3,000 participants. Under its "Run for Community" initiative, contributions supported the restoration of the Maha Myat Muni Pagoda.

Our Performance

During the reporting period, the Group faced workforce challenges arising from the enforcement of Myanmar's conscription law in February 2024. In response, proactive measures were implemented to support workforce stability and business continuity, including initiatives to create employment opportunities for local communities.

These efforts were aligned with the Group's broader commitment to socio-economic development, supporting local livelihoods while addressing operational needs. By strengthening local employment and talent pipelines, the Group continues to promote sustainable growth and enhance resilience across its operations.

Yoma Strategic's Entity ⁸	Business Segment	Description
Pun Hlaing Estate	Yoma Land	Pun Hlaing Estate aligns with the Group's commitment to contribute positively to local communities through volunteerism and relief efforts during emergencies. These efforts respond to social needs and demonstrate progress towards maintaining trust, supporting communities and fulfilling its broader social responsibility.
StarCity	Yoma Land	StarCity continues to create positive impacts on the local community and employee families through welfare and support initiatives in FY2026. Monthly health and medical support are provided for pregnant women and children among employees and their families, improving access to essential healthcare services and contributing to overall community well-being. StarCity also made charitable donations, contributing a total of MMK 6,500,000 to Victory Children Home and Khawae Chan Blind School to support vulnerable groups and local social welfare.
KFC and YKKO	Yoma F&B	In FY2026, KFC supported over 17,000 beneficiaries through food donation initiatives and participated in rebuilding schools and homes following earthquake-related damage. In April 2025, immediate food relief was provided to more than 29,000 individuals affected by the earthquake. Total contributions for these efforts amounted to approximately MMK 190 million. YKKO also contributes through the donation of frozen food to monastery-run schools and the provision of essential assistance during emergencies.
Wave Money	Mobile Financial Services	Wave Money promotes financial inclusion by expanding access to remittances, digital payments, and financial tools to support community improvement. Its extensive agent and customer networks create income opportunities and enhance community resilience. To safeguard vulnerable users from potential risks such as digital exclusion and fraud, Wave Money strengthen digital literacy through agent training and customer education. Agent performance, rural outreach and customer feedback are monitored and assessed for its impact on local communities. Insights from stakeholder feedback are continuously incorporated to improve monitoring and support processes. No major incidents of non-compliance were reported during the period, reflecting the effectiveness of these measures.
Yoma Fleet	Leasing	Yoma Fleet played a critical role as a first responder to the April 2025 earthquake, rapidly mobilising resources to deliver food, clean water and medical supplies to affected communities, leveraging on operational expertise and fleet availability. It also supported long-term recovery efforts through rebuilding of a school, recognising the importance of restoring education for community resilience. A strong culture of volunteerism is reflected in staff participation, with 20% of employees contributing to a company-led blood donation drive in support of World Blood Donor Day. In addition, the Group marked International Women's Day by donating to a women's hospital, reinforcing its commitment to supporting community well-being.

⁸ Yoma Central has been excluded from the list of entities as data is unavailable for reporting.

Yoma Strategic's Entity ⁸	Business Segment	Description
Yoma Heavy Equipment	Yoma Motors	Yoma Heavy Equipment supports Myanmar's workforce development by addressing labour shortages through the provision of heavy machinery and comprehensive operator training. These efforts help reduce reliance on manual labour, enhance workplace safety, and improve operational efficiency, including fuel usage. Yoma Heavy Equipment regularly assesses technical competency and includes and provides operational manuals with all equipment to ensure safe and effective usage In addition, Yoma Heavy Equipment offers free technical training and internships, expanding access to vocational skills and creating career pathways, supporting local employment.
Agriculture	Investments	The Group's agriculture business is committed to improving community well-being by ensuring access to clean water. Through the Group's initiatives, the Group provides 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 the Group's dedication to sustainable community development and its belief in the importance of meeting basic needs to enhance quality of life.
Onenex	Investments	Onenex has generated positive social impact through initiatives active participation in corporate and community events, including volunteering at the Yoma International Marathon, as well as regular blood donation drives organised in collaboration with Pun Hlaing Hospital.
KOSPA	Investments	In April 2025, KOSPA supported earthquake relief efforts by providing employment to over 1,000 local community members, increasing available manpower and contributing to recovery operations. This initiative not only addressed immediate needs but also supported community livelihoods and career development by creating employment opportunities during a critical period.

Our Targets (FY2027)

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

Yoma Heavy Equipment

- Continue offering technical/vocational training to government staff (Agricultural Mechanization Department), stipend for vocational trainees (AMD's training programme), knowledge sharing at Yezin Agricultural University.

KFC & YKKO

- Quarterly food donation drives for underprivileged communities.
- Engagement in sustainability thought leadership.
- Quarterly sponsorships and partnerships to build impactful involvement in youth activities.

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

The Group prioritises customer health and safety by embedding responsible practices across its operations, including the adoption of environmentally responsible measures to reduce pollution, conserve resources and minimise environmental impact. The Group applies stringent food safety standards aligned with international benchmarks, Yum! Brands, Inc.'s requirements and local regulations, ensuring effective hygiene, temperature control and product handling throughout the supply chain.

Our Performance

The Group's health and safety performance is overseen through structured monitoring and audit processes led by the RMAT. During the reporting period, a total of 83 inspections were conducted, including 64 focused on food safety audits, to assess compliance and safeguard customer well-being. No instances of regulatory non-compliance were identified, and all inspection findings were communicated to management for follow-up actions. These outcomes reflect the effectiveness of the Group's safety management system, supported by regular audits, targeted training and timely corrective measures.

To ensure high standards of food hygiene and safety across its operations, assessments are conducted for relevant activities. KFC conducts monthly internal ROCC and quarterly external ROCC, while YKKO performs monthly internal quality control inspections for all stores.

The Group remains committed to strengthening its health and safety practices through ongoing risk management, continuous improvement of protocols and active stakeholder engagement, reinforcing a culture of safety, accountability and trust across its operations.

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

The Group recognises the importance of protecting customer data and the risks associated with data breaches, including financial and reputational impacts. Accordingly, robust data protection practices are implemented to safeguard personal information, strengthen customer trust and support sustainable business growth.

Data privacy is managed through established policies, secure data handling practices and regular employee training, with ongoing monitoring to ensure compliance with applicable regulations. These measures are complemented by clear protocols and formal arrangements with stakeholders to reinforce accountability and consistency across operations.

The Group also considers the environmental impact of its digital infrastructure and adopts measures to enhance efficiency, including optimised data management and energy-saving practices. Through these integrated efforts, the Group maintains strong data protection standards while balancing operational efficiency, environmental responsibility and stakeholder confidence.

Our Performance

As part of our commitment to safeguarding sensitive data, standard Non-Disclosure Agreements ("NDAs") are consistently implemented with all stakeholders. Our performance for FY2026 is highlighted in the following table. Overall, the Group had no substantiated complaints received concerning breaches of customer privacy nor identified leaks, thefts, or losses of customer data in FY2026.

Yoma Strategic's Entity ⁹	Business Segment	Description
Pun Hlaing Estate	Yoma Land	Pun Hlaing Estate manages customer privacy through robust internal controls, confidentiality practices, and careful handling of personal data. Privacy protection is further reinforced through formal agreements and operational safeguards with relevant stakeholders. Performance is monitored through the review of privacy-related incidents, customer feedback, and compliance with internal data protection procedures. These measures ensure that privacy controls are consistently implemented across daily operations.
KFC and YKKO	Yoma F&B	Yoma F&B has implemented mandatory cybersecurity training for all Restaurant Support Centre (RSC) employees, achieving a 100% completion and passing rate. NDAs are also enforced to safeguard customer and business information.
Wave Money	Mobile Financial Services	Wave Money manages customer privacy through data protection policies, staff training, secure handling practices, and compliance with relevant regulations. Effectiveness is monitored through incident tracking, audits, and regular compliance checks to ensure alignment with privacy standards. In the event of breaches, investigations are conducted and corrective actions taken to prevent recurrence. These measures have been effective, with no major non-compliance or complaints reported, supported by ongoing training and monitoring.
Yoma Fleet	Leasing	Protecting customer personal data is a core priority across all business units. The Customer Solutions team conducts monthly training for call centre staff to reinforce best practices in data handling, confidentiality, and privacy protocols. In May and June 2025 Yoma Fleet conducted Company-wide Data Sensitivity Label Training, emphasising confidentiality. Privacy is further upheld by NDAs, Enterprise Resource Planning ("ERP") system monitoring, and ongoing staff training. These measures are complemented by continuous investment in cybersecurity infrastructure to protect against unauthorised access and emerging threats. Together, these controls have proven effective, with no data breaches or privacy incidents reported in FY2026.
Yoma Heavy Equipment	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.
Passenger Vehicles	Yoma Motors	Passenger Vehicles prioritises data protection by regularly reviewing privacy policies, providing staff with cyber security training and collaborating with Group IT to enhance security measures. No complaints were received in FY2026 concerning breaches of customer privacy.

⁹ StarCity and Yoma Central has been excluded from the list of entities as data is unavailable for reporting.

Yoma Strategic's Entity ⁷	Business Segment	Description
Onenex and Pocket	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.
Elevators	Investments	The Elevator division follows the Group-level data protection practices, including improvement of employee awareness, and internal controls to ensure data privacy and security.
KOSPA	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.

Our Targets (FY2027)

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

Yoma Heavy Equipment:

- Continue providing data security and cybersecurity training for all employees with access to Company's data.
- Use MST and OneDrive only to share Company data.
- Educate customers on cybersecurity via company's social media platforms.

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.

KFC & YKKO:

- All customer data to handle subject to NDAs with all relevant stakeholders. Employees to have cybersecurity refreshing sessions.

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

Statement of Use	Yoma Strategic Holdings Limited has reported the information cited in this GRI content index for the period 1 April 2025 to 31 March 2026 with reference to the GRI Standards.
GRI 1 used	GRI 1: Foundation 2021

GRI Standard	Disclosure	Page No.	Omission
General Disclosure			
GRI 2: General Disclosures 2021	The organisation and its reporting practices		
	2-1 Organisational details	4, 8-9	
	2-2 Entities included in the organisation's sustainability reporting	4	
	2-3 Reporting period, frequency and contact point	4-5	
	2-4 Restatements of information	NIL	No restatement of information
	2-5 External assurance	5	
	Activities and Workers		
	2-6 Activities, value chain and other business relationships	8-9	
	2-7 Employees	44	
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	2-10 Nomination and selection of the highest governance body	AR: 51	
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	2-12 Role of the highest governance body in overseeing the management of impacts	AR: 49	
	2-13 Delegation of responsibility for managing impacts	AR: 48	
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	2-15 Conflicts of interest	AR: 40	
	2-16 Communication of critical concerns	25	
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	2-18 Evaluation of the performance of the highest governance body	AR: 52	
	2-19 Remuneration policies	AR: 53	
	2-20 Process to determine remuneration	AR: 53	
	2-21 Annual total compensation ratio		Not disclosed due to confidentiality considerations.

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	2-22 Statement on sustainable development strategy	6-7	
	2-23 Policy commitments	10-17	
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	2-25 Processes to remediate negative impacts	Throughout each material topic section	
	2-26 Mechanisms for seeking advice and raising concerns	25	
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	2-29 Approach to stakeholder engagement	19-20	
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GRI 205: Anti-Corruption 2016	3-3 Management of material topics	25	
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GRI 303: Water and Effluents 2018	3-3 Management of material topics	37-39	
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GRI 305: Emissions 2016	3-3 Management of material topics	32-38	
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GRI 306: Waste 2020	3-3 Management of material topics	40-43	
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	306-2 Management of significant waste-related impacts	40-43	

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GRI 403: Occupational Health and Safety 2018	3-3 Management of material topics	46	
	403-1 Occupational health and safety management systems	46	
	403-2 Hazard identification, risk assessment, and incident investigation	46	
	403-5 Worker training on occupational health and safety	46	
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GRI 404: Training and Education 2016	3-3 Management of material topics	45	
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