

TRADING UPDATES 3Q2026

“This quarter’s results reflect steady progress across our key businesses. Yoma Land maintained momentum with construction and sales activity at our development projects, supported by a healthy pipeline of unrecognised revenue. The F&B sector remains robust, and we expect to see continued growth in that business. At Wave Money, deeper user engagement, new use cases and higher interest income helped cushion the impact of lower headline revenue.

Our businesses remain primarily domestically focused. While the macro environment and the Myanmar election period may introduce some near-term uncertainty, we remain focused on execution and on strengthening our platform for sustainable growth. We will continue to monitor margin pressures and will manage costs prudently.”

Mr. Melvyn Pun, Chairman and CEO

Revenue Breakdown in USD

US\$(Million)	3Q2025	3Q2026	YoY % change
Yoma Land	28.7	35.0	22.0%
<i>Real Estate Development¹</i>	26.7	32.6	22.1%
<i>Real Estate Services</i>	2.0	2.4	20.0%
<i>Yoma Central</i>	-	-	-
Mobile Financial Services - Wave Money	6.6	4.8	(27.3%)
Leasing - Yoma Fleet	1.1	1.2	9.1%
Yoma F&B	9.1	10.2	12.1%
Yoma Motors	2.1	4.7	123.8%
Investment and Corporate	1.0	1.0	0.0%
Group Revenue	48.6	56.9	17.1%

¹Revenue from Real Estate Development is attributed to StarCity, Pun Hlaing Estate and City Loft West.

Yoma Land

- Real Estate Development revenue increased by 22.1% year-on-year.
- Revenue growth was driven largely by new projects. Sandakuu (launched in January 2025) and Wisteria (launched in September 2025), which were not present in 3Q2025, together contributed up to 52.9% of real estate development revenue.
- ARA and City Loft West provided more percentage of completion revenue from a higher number of cumulative sold units under construction. ARA at 576 units (vs. 321) and City Loft West at 687 units (vs. 631).

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- Total unrecognised revenue from the sold units in ongoing projects amounted to US\$83.8 million as at 31 December 2025. This revenue is expected to be realised over the next 18-24 months as construction progresses.
- Residential projects, including the newly launched Evergreen Residences, reflected a healthy order book. As at 31 December 2025, booked and sold units were as follows:
 - Estella: 689 of 690 launched units
 - ARA: 650 of 874 launched units
 - City Loft West: 690 of 715 launched units
 - Pun Hlaing Estate: 37 of 45 launched units
 - Sandakuu: 179 of 182 launched units
 - Evergreen Residences: 37 of 64 launched units
- Revenue from Real Estate Services grew by 20.0% year-on-year.
 - Leasing revenue doubled year-on-year to US\$0.6 million, driven by higher occupancy across both residential and commercial properties, as well as commissions from the resale of third-party units at StarCity.
 - Estate Operations revenue increased by 5.9% year-on-year to US\$1.8 million, supported by stronger golf and country club performance at Pun Hlaing Estate, higher estate management fees, and an increase in events held at StarCity during the quarter.

Yoma F&B

- Revenue increased by 12.1% year-on-year, achieving record quarterly sales driven by healthy customer demand and transaction volumes.
- The reopening of the remaining two YKKO stores that were temporarily closed following the March 2025 earthquake further added to the overall operating platform.
- Supply chain conditions began to stabilise, with the import-related disruptions seen over the past six months easing by the end of the year.
- Multiple pricing adjustments contributed to a 13.4% SSSG. Both KFC and YKKO continued to optimise menu offerings and make selective pricing increases to balance affordability while managing higher costs.
- As at 31 December 2025, the Group operated 37 KFC and 42 YKKO restaurants in Myanmar (including 5 franchised YKKO outlets), and 3 YKKO restaurants in Thailand following the opening of the third outlet in October 2025.

Mobile Financial Services – Wave Money

- Revenue declined by 27.3% year-on-year; however, the overall income impact was moderated by growing interest income.
- Interest income, reported under Other Gains, increased by 81.8% year-on-year to US\$2.0 million, supported by higher trust account balances from the expanding digital wallet.
- Despite operating challenges from intermittent network and electricity outages, transaction activity strengthened, with overall transaction volumes rising 30.4% year-on-year, led by strong growth in digital transactions (+37.0% year-on-year).

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- Wave Money recorded increased usage across MMQR, bill payments, disbursements, cash-in/out and cash management services, while international remittances via the Thailand corridor also began contributing to the business.
- Unique users stood at 7.4 million and the merchant base expanded to 217K, with an active rate of 32.6%, as at 31 December 2025.

Leasing - Yoma Fleet

- Revenue increased by 9.1% year-on year.
- The operating lease business saw higher contract rates applied to new leases and renewals, and daily rentals benefited from higher pricing, ancillary charges and strong demand for intercity travel. The Yoma Plus lease-to-buy program onboarded more corporate customers with a wider product selection.
- This was partially offset by a smaller overall fleet from shrinkage in the finance lease portfolio due to lease expirations, limited vehicle availability in the market, and more customer buyouts.
- As of 31 December 2025, third-party AUM stood at US\$25.5 million with a fleet size of 794 vehicles.

Yoma Motors

Heavy Equipment

Revenue increased by 20.0% year-on-year to US\$2.4 million, comprising partly of backlogged deliveries of Hino trucks and the resumption of bank hire purchase financing for New Holland tractors.

- Hino: 16 trucks were sold during 3Q2026 vs. 10 trucks during 3Q2025.
- New Holland: 25 tractors were sold during 3Q2026 vs. 12 tractors during 3Q2025.
- YHE: 1 generator was sold during 3Q2026 vs. 1 generator during 3Q2025.

Passenger Vehicles

- Revenue rose significantly from US\$0.2 million to US\$2.3 million driven by sales of third-party vehicle brands, leveraging the Group's showroom presence and sales network.
- 47 vehicles were sold during 3Q2026 vs. NIL vehicles during 3Q2025.

Dated 11 February 2026

Cautionary Statement

Statements made in this Trading Update may contain some forward-looking statements that express management's beliefs, expectations or estimates regarding future occurrences and prospects. These statements are not undertakings as to the future performance of the Company. Although the Company considers that such statements are based on reasonable expectations and assumptions on the date of release of this Trading Update, they are subject to various risks and uncertainties, including changes and volatility in political, economic or industry conditions, slowdowns or global outbreaks of pandemics or contagious diseases or fear of such outbreaks, which could cause actual performance to differ from those indicated or implied in such statements and/or could change over time. The Company does not have the obligation and undertakes no obligation to update or revise any of the forward-looking statements.

About Yoma Strategic Holdings Ltd. (www.yomastrategic.com)

Listed on the Mainboard of the Singapore Exchange Securities Trading Limited (SGX-ST), Yoma Strategic Holdings Ltd. is a leading business corporation with a diversified portfolio of businesses in Real Estate, F&B, Mobile Financial Services, Leasing, Heavy Equipment & Passenger Vehicles and Investments in Myanmar. The Group is taking a conglomerate approach to build a diversified portfolio of businesses in Myanmar. As a responsible business organisation in Myanmar, the Group engages with the relevant government ministries and regulators to conduct its activities which may involve meetings between the Group's executives and the relevant government officials from time to time. The Company was ranked in the top 10% of the Governance and Transparency Index 2024 (32nd out of 477 listed companies), ranked 15th out of top 100 largest Singapore companies in the ASEAN Corporate Governance Scorecard 2017, and won the Best Managed Board (Gold) 2016, the Best Annual Report (Silver) 2022 and the Best Investor Relations (Silver) 2023 at the Singapore Corporate Awards.

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