



29th AGM

ANNUAL GENERAL MEETING

10 May 2021

**BUILD A BETTER
MYANMAR
FOR ITS PEOPLE.**

FY 2020

1 OCT 2019

30 SEP 2020

1 APR 2020

**COVID-19 STARTED IN THE SECOND
HALF OF THE FINANCIAL YEAR**

MMK
317.6
billion

Revenue in 2019

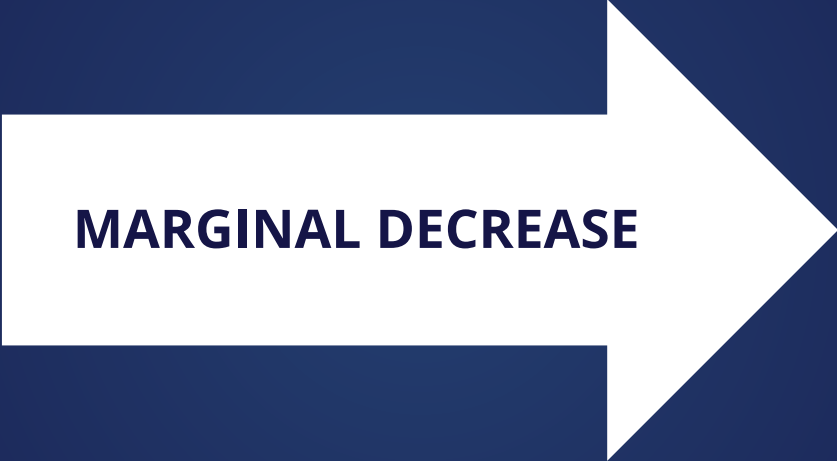


MMK
340.0
billion

Revenue in 2020

MMK
11.73
billion

Net Profit in 2019



MARGINAL DECREASE

MMK
11.70
billion

Net Profit in 2020

COVID-19

CREATED A LOT OF CHALLENGES



WORK FROM HOME



SOCIAL DISTANCING

- **PRINCIPAL LOAN REPAYMENT DEFERRAL PROGRAM**
- **RELAXED CERTAIN FEES**
- **RELAXED INTEREST RATES ON LOANS**



DOMESTIC TRAVELERS

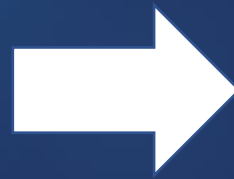
TRAVEL RESTRICTIONS

OVERSEA TRAVELERS

100% BOOKING CANCELLATIONS



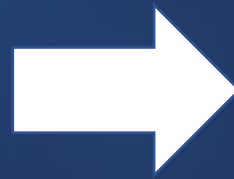
**COST SAVING &
INNOVATIVE MARKETING**



**ENDED THE FINANCIAL YEAR
IN A POSITIVE**



**POLITICAL,
ECONOMIC AND
SOCIAL CLIMATE CHANGE**



**DOWNTURN
OF THE ECONOMY**

TO SUSTAIN FOR NEXT 12 MONTHS



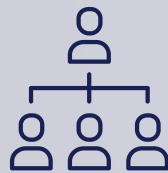
**STAFF
RETRENCHMENT**



**SALARY AND WAGE
REDUCTIONS**



**COST CUTTING &
COST SAVING**



**STREAMLINING
ORGANIZATIONAL STRUCTURES**



**TEMPORARILY SUSPENDED
CERTAIN PROJECTS**



**SUSPENDED CERTAIN
MARKETING PLAN**



SURVIVAL IS THE KEY



UNDERSTANDING AND SUPPORT OF OUR SHAREHOLDERS

WE WILL REMAIN

STANDING & STRONG

YOMA GROUP



THANK YOU