



FIRST MYANMAR INVESTMENT PUBLIC CO., LTD.

34TH AGM

22 November 2025
National Theatre | Yangon





**Our Resilience, Discipline, and
ability to move forward**



FORWARD



**Typhoon
Yagi**

in September 2024

MYANMAR FACED SEVERE NATURAL DISASTERS

**Mandalay
Earthquake**

in March 2025





YOMA BANK

FINANCIAL SERVICES

Committed to support
customers' business growth
through innovative banking
solutions and improved
service offerings

CONSISTENT DEPOSIT GROWTH



YOMA BANK



Mar 2024

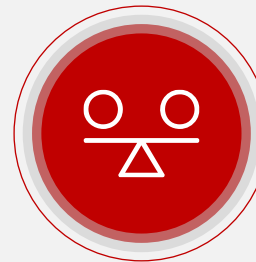


Oct 2025



LIQUIDITY AND SERVICE CONTINUITY

Maintained a healthy balance between deposits and loans, with sufficient cash reserves across all branches.





DIGITAL INNOVATION

Playe a key role in the rollout of the Myanmar Pay system in December 2024



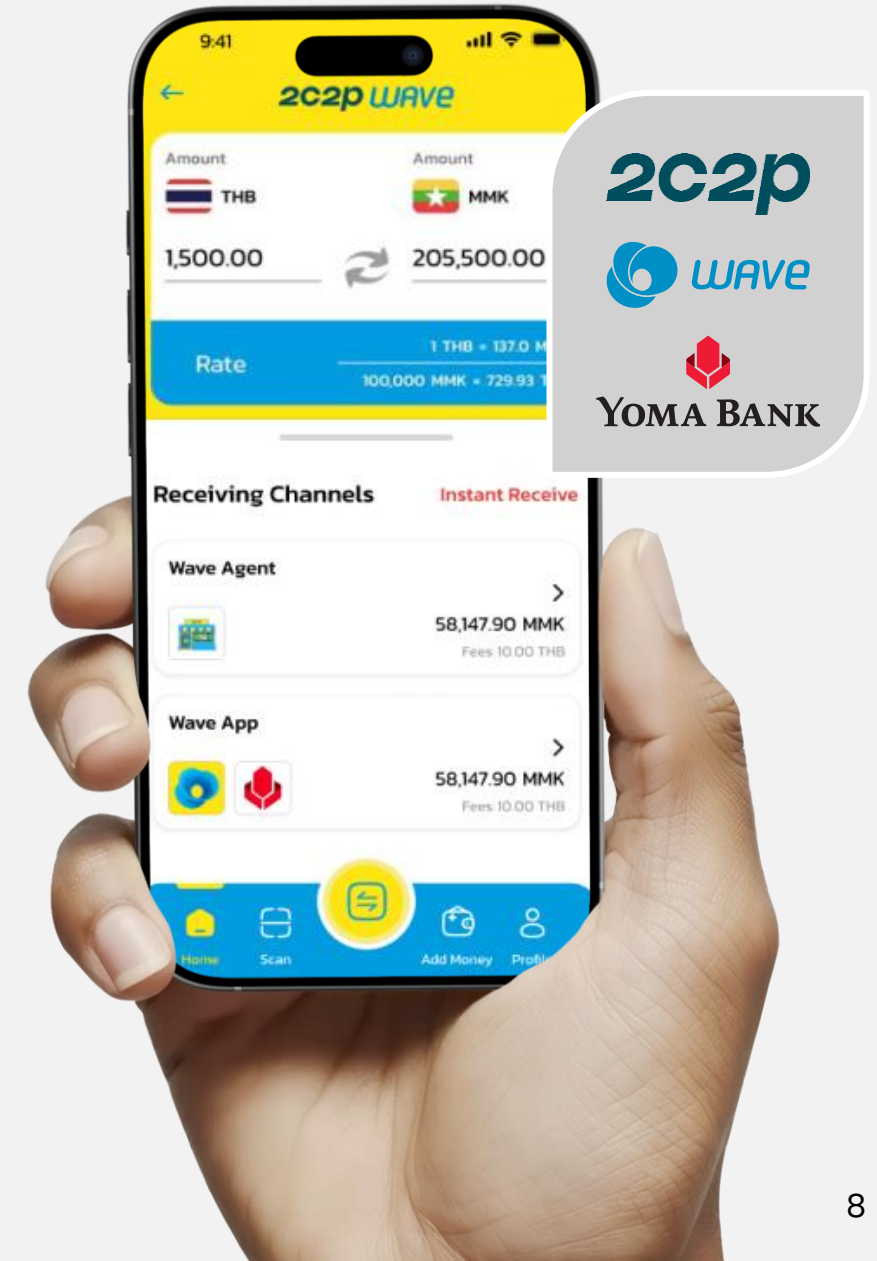
Continue to serve as the primary settlement bank for Wave Money

2C2P WAVE Application

Enable secure and direct fund transfers from Thailand to Yoma Bank accounts via the 2C2P Wave application.

2c2p WAVE Appနဲ့

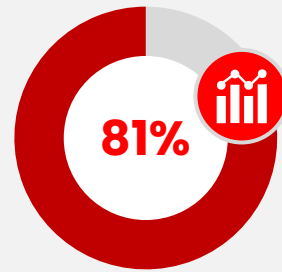
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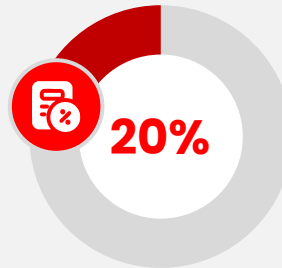
YOMA BANK CONTRIBUTED



FY2025



The Group's Total Revenue



The Group's Operating Profit

STRONG LEADERSHIP

Led by CEO U Kyaw Soe Linn, Yoma Bank's success is driven by the dedication and hard work of its people.



U Kyaw Soe Linn
Chief Executive Officer

20 YEARS OF EXCELLENCE

Celebrating two decades of elevating
healthcare standards across Myanmar.



EXPANDING NATIONWIDE HEALTHCARE REACH

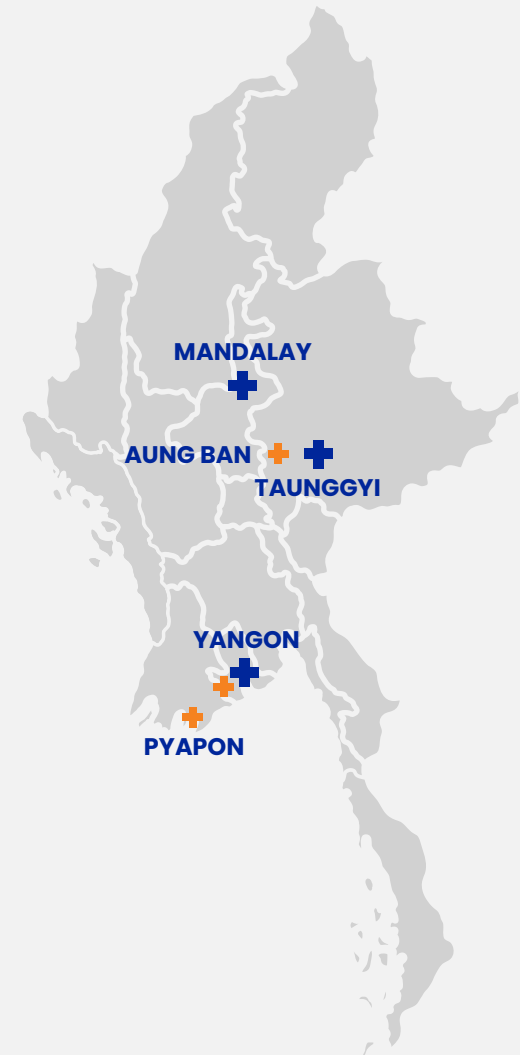
Pun Hlaing Hospitals' network
now supported by HEAL clinics,
medical towers



3 HOSPITALS



6 CLINICS





NEW LAB COLLECTION CENTRES

In partnership with G&G Store



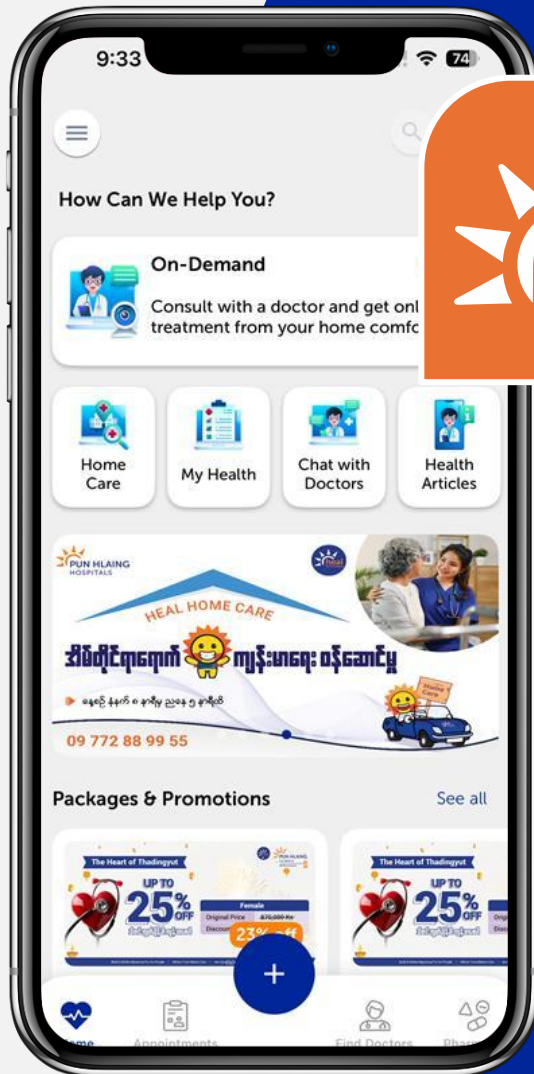
Three new lab centres have opened in
Yangon and Taunggyi

More planned across the country to
bring healthcare closer to communities

REPRIORITISING HEALTHCARE INVESTMENT



Capacity Expansion:
100 to 250 Beds



Online Consultation



Doctor Appointments



Access to Medical Record



Pharmacy Order



Home Healthcare



Emergency ambulance services

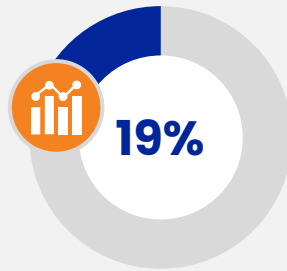


Nearly 100,000 Users

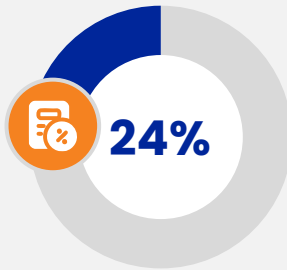
KEY CONTRIBUTOR



FY2025



The Group's Total Revenue



The Group's Operating Profit



Dr. Gershu Paul
Chief Executive Director



Dr. Zaw Win Sandy
Chief Operating Officer



LEADERSHIP TRANSITION

We express our heartfelt appreciation to Dr. Gershu Paul for his leadership over the past decade. Dr. Zaw Win Sandy succeeds him as CEO to lead the hospital into its next chapter.



APPOINTMENT OF EXECUTIVE DIRECTOR

Joined FMI board as Executive Director

Appointed on 27 June 2025



Dr. Zaw Win Sandy
Executive Director



REAL ESTATE

Building Better
Communities for the
Future of Myanmar



ESTELLA



690 units

Launched in Oct 2023 were sold and fully developed



582 units

Have been handed over to buyers



107 units

will be handed over to buyers by end 2025





90.5% of the
634 units have been sold



Key handovers are expected to
begin in December 2025.





iTY LOFT



All 11 towers of City Loft in StarCity have been fully handed over by 10 Aug 2025.

9,000+ Residents Living in the StarCity



ciTY LOFT
WEST



Construction is underway on
three of the eight towers in
City Loft West Phase 1.

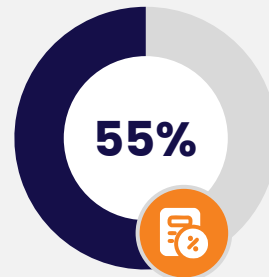
Total 715 apartments
93% sold out



Continue navigating challenges, operations are sustained and losses minimised through disciplined management and cost control.



REAL ESTATE AND TOURISM DRIVE PROFIT GROWTH



The Group's Operating Profit

FY2025

A blurred background image of a business meeting. In the foreground, a person's hand holds a yellow marker. In the background, a laptop screen displays a 'Sale Performance chart' with a line graph, a donut chart, and a bar chart. Another person is partially visible, looking at the screen. The scene is set in a modern office with large windows.

FINANCIAL OVERVIEW

THE GROUP'S REVENUE

Increase of 11.1%

MMK 554.7 billion

FY2025

THE GROUP'S GROSS PROFIT

Declined by 18.8%

MMK 182.8 billion

FY2025

THE GROUP'S NET PROFIT

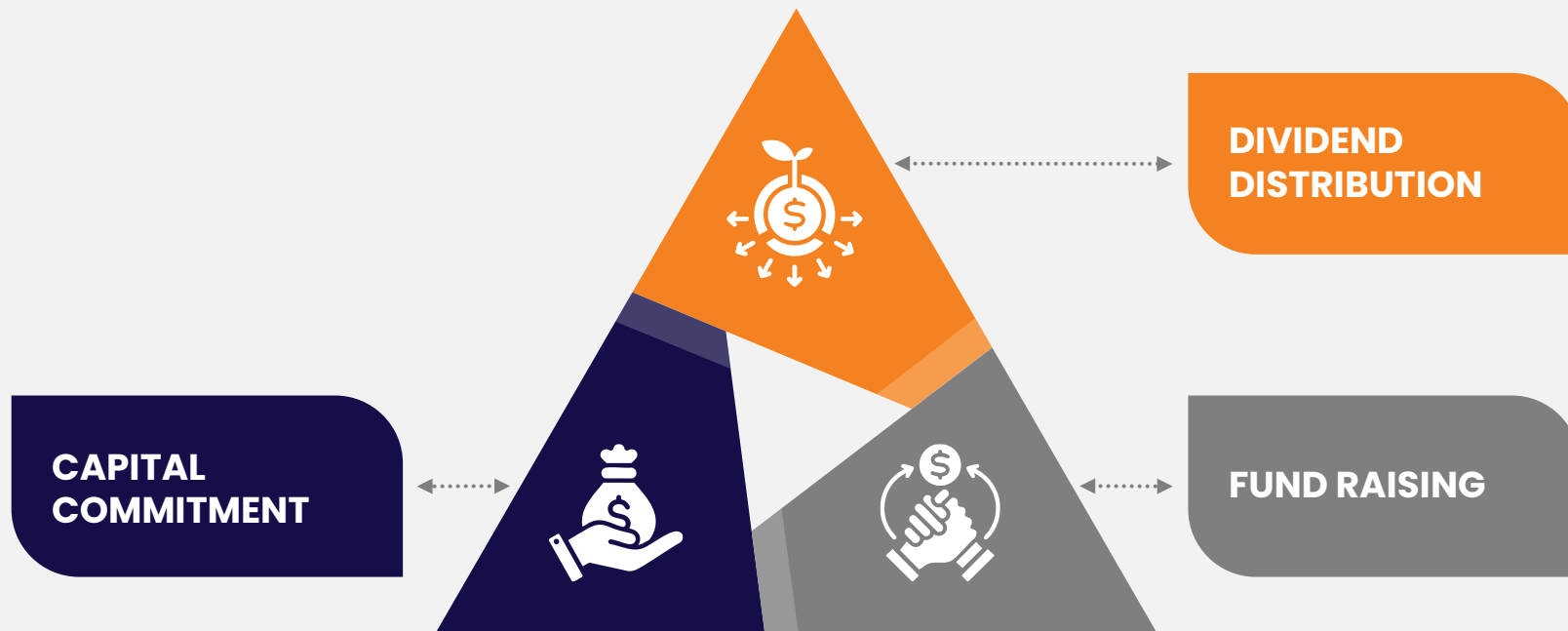
Declined by 81.2%

MMK 10.9 billion

FY2025

DIVIDEND

Capital Commitment vs Dividend



OUR FOUNDER

His 30+ years of leadership shaped FMI, and his vision for a better Myanmar remains the Group's enduring purpose.



U Theim Wai @ Mr. Serge Pun
Founder





REMEMBERING OUR LATE NON-EXECUTIVE CHAIRMAN

His contributions and efforts
have left a lasting impact.

Passed away on 13 Aug 2025



U Linn Myaing
Former Non-Executive Chairman


APPOINTMENT OF NEW NON-EXECUTIVE CHAIRMAN

Bringing extensive experience in public service, corporate governance and advisory roles.

Appointed on 13 Oct 2025



U Tin Htut Oo
Non-Executive Chairman

A large telescope mounted on a tripod stands on a rocky outcrop, looking out over a vast, hilly landscape under a dramatic sunset sky. The sun is low on the horizon, casting a warm glow over the mountains and valleys. The sky is filled with wispy clouds, and the overall scene conveys a sense of vision and foresight.

Forged by planned succession
into an international-standard
corporation.

SUCCESSION PLANNING

TOTAL ASSETS





FIRST MYANMAR INVESTMENT PUBLIC CO., LTD.

THANK YOU

22 November 2025
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