FMI
PART OF THE YOMA GROUP

35TH ANNUAL GENERAL MEETING

14th November 2026
National Theatre | Yangon

FMI

PART OF THE YOMA GROUP

35 Years of **Strength,** *Built to Last*



Professionally
Managed
Corporate Institution



FY2026 Performance





Financial Services

YOMA BANK

Continued to Strengthen

- Customer-focused innovation
- Financial inclusion initiatives
- Disciplined risk management



YOMA BANK

Total Deposits Increased

MMK

5.4

Trillion



MMK

6.2

Trillion

March 2026

October 2026

YOMA BANK

Loan Portfolio Expanded

MMK

3.7

Trillion

March 2026



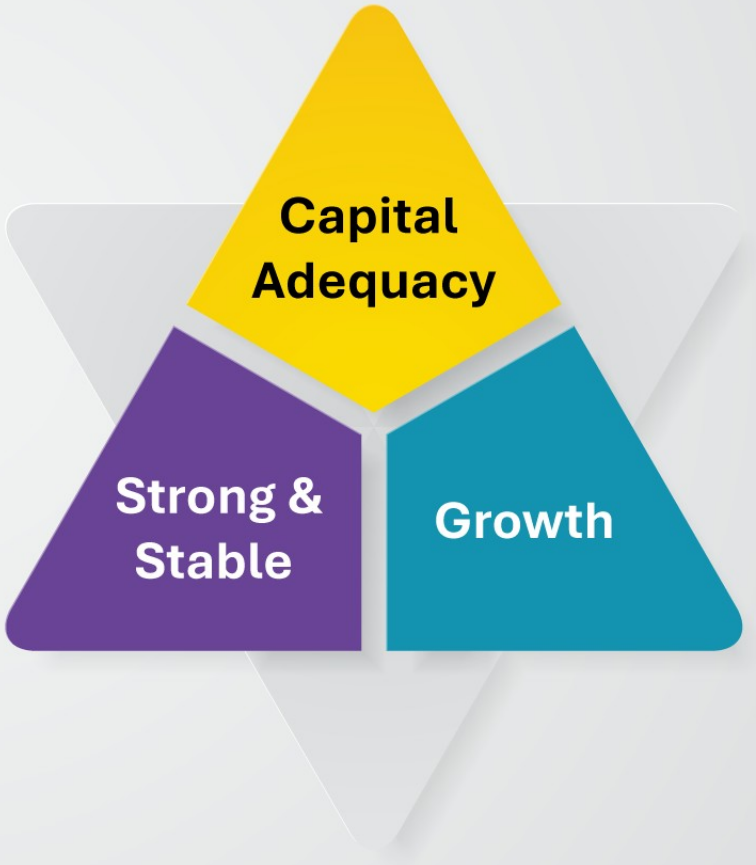
MMK

4.3

Trillion

October 2026

YOMA BANK





Agent Banking

- 3 Agent Banking Locations
- Services Beyond Traditional Branch Networks
- Reaching Underserved Communities

Bancassurance Partnership

10 Years Renewal of Exclusive Bancassurance Partnership with Prudential Myanmar



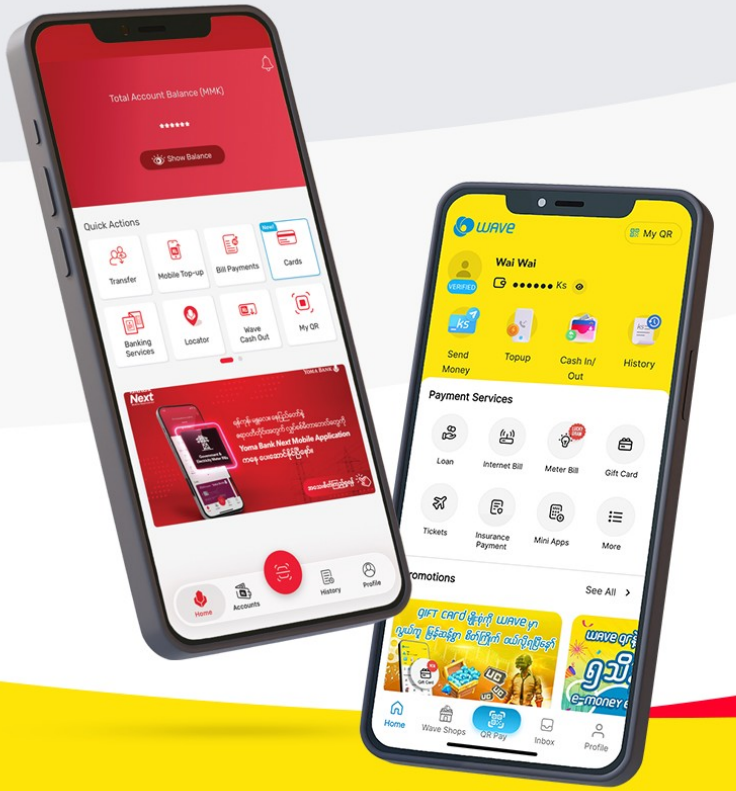
SME Financing

4,000+ Customers

MMK1.4+ Trillion Disbursed



အစဉ်အမြဲ အတူယှဉ်တွဲ

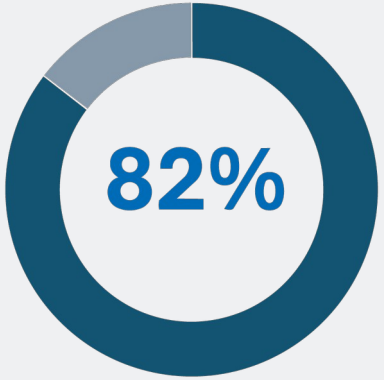


YOMA BANK
Partner Bank of WAVE

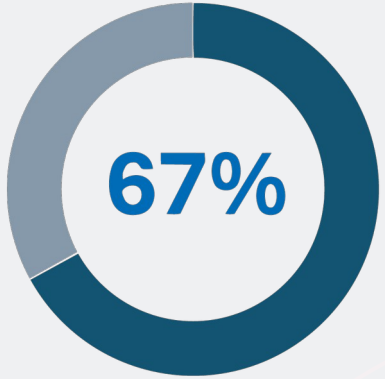
WAVE
Partner Wallet of YOMA BANK

YOMA BANK

Contributions



Group's Revenue
FY 2026



Net Profit
FY 2026

Yoma Bank Team





Healthcare

heal by Pun Hlaing

PUN HLAING HOSPITALS

Quality Healthcare



67 Successful
Renal Transplants Procedures

ကျေက်ကြားအစားထိုးခွဲစိတ်မှုလုနစစုပေင်
(၆၇) ယောက်ကိုအောင်မြင်စွာခွဲစိတ်ကုသပေးနိုင်ခဲ့
သည်။

ISN INTERNATIONAL SOCIETY OF NEPHROLOGY

heal by Pun Hlaing PUN HLAING HOSPITALS

Collaboration with
International Society of Nephrology



Collaboration with IJN Malaysia

Successfully Delivered
4 Pediatric Cardiac Procedures

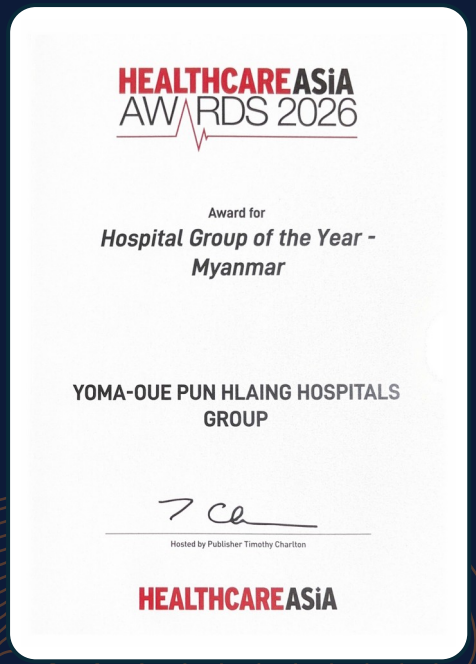
INSTITUT JANTUNG NEGARA
National Heart Institute

FLAGSHIP
MEDICAL TOURISM
HOSPITAL
MALAYSIA HEALTHCARE

heal
by Pun Hlaing

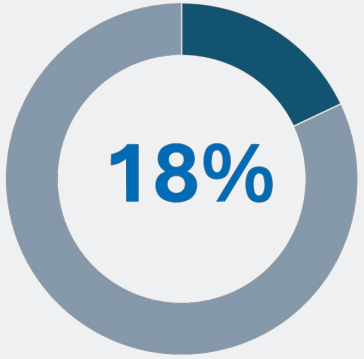
PUN HLAING
HOSPITALS

Hospital Group of the Year 2026
by Hospital Management Asia

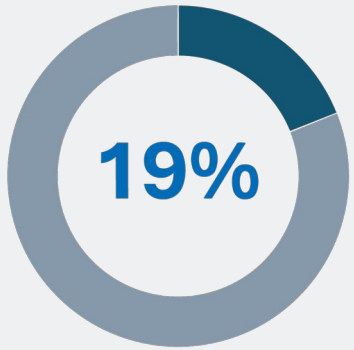




Contributions



Group's Revenue
FY 2026



Net Profit
FY 2026

Pun Hlaing Hospitals Team





Real Estate

YOMA LAND

Building Better **Communities for the Future of Myanmar**





ESTELLA

- Successfully handed over all units
- Welcomed more than 550 new residents



ara

Total Sold
868 Units

Handover over
631 Units

Innovative
Housing Concepts

Beyond Conventional
Residential Models





YOMA LAND

Yoma Urban Development Ltd.





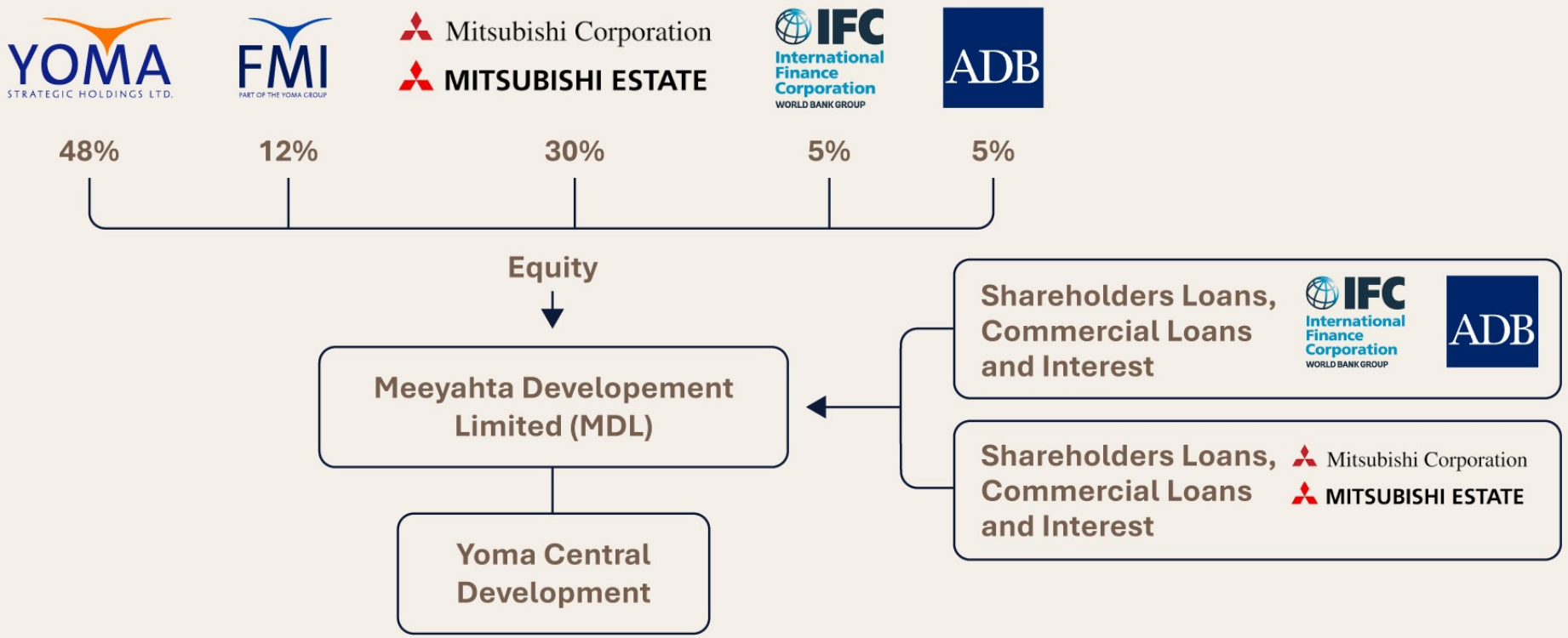
CITY LOFT WEST

- Achieved 100% sales of all three towers
- Successfully completed topping-out for Tower A and B
- Tower C topping-out planned for Dec’26
- Tower D foundation completion targeted for Jan’27

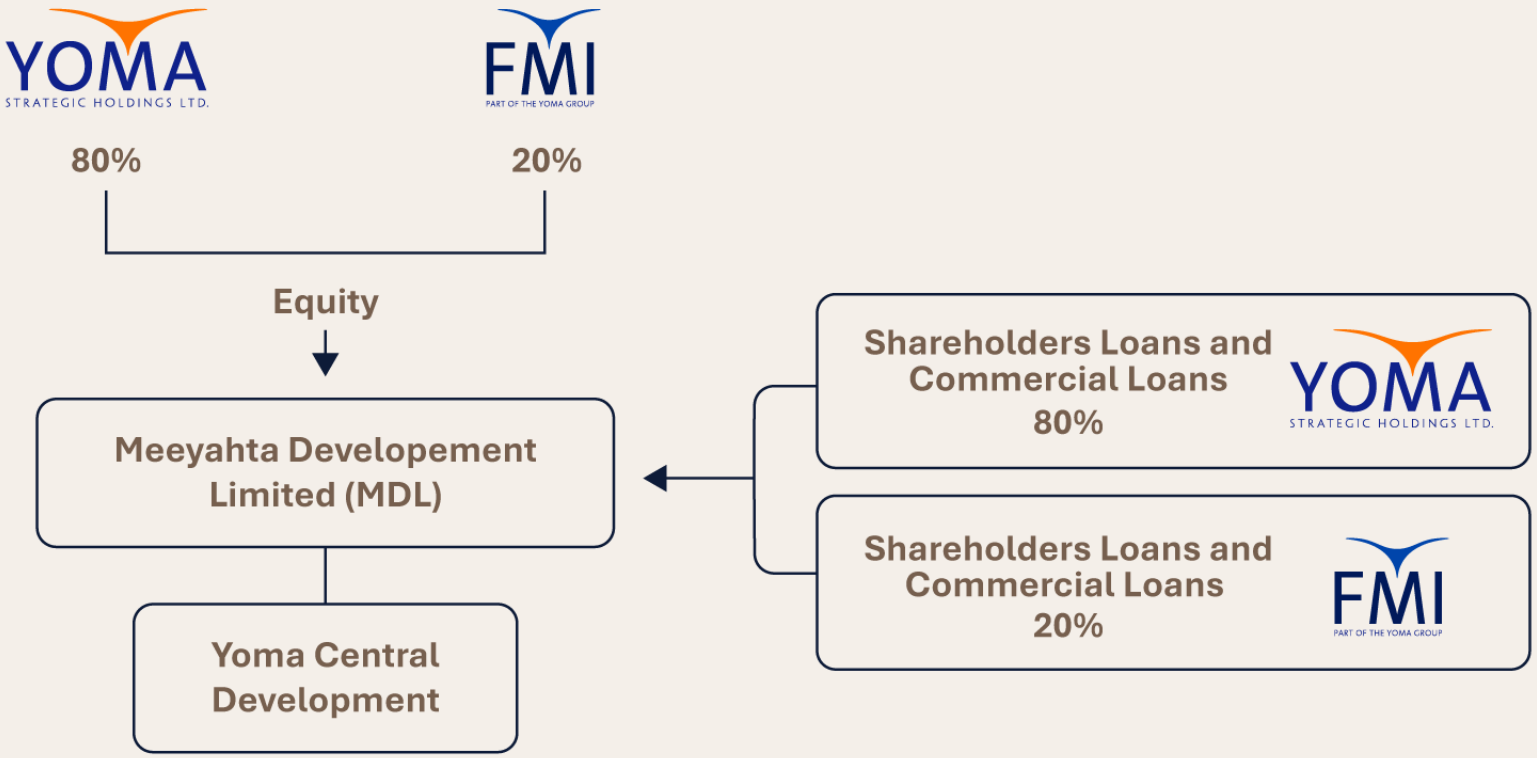


YOMA
CENTRAL

YOMA CENTRAL



YOMA CENTRAL





Commitment to **Excellence. Growth. Long-Term Value.**

YOMA CENTRAL

Appreciation

YOMA STRATEGIC HOLDINGS LTD.

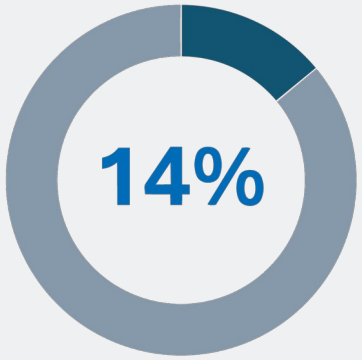
Mitsubishi Corporation

MITSUBISHI ESTATE

IFC International Finance Corporation WORLD BANK GROUP

ADB

Contribution



Net Profit
FY 2026

Yoma Land Team





Tourism

Memories
GROUP



Positioning for Long Term

Strategic restructuring

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JCDecaux

Street Furniture Advertising

FMIDecaux





Financial Overview

The Group's Total Revenue



The Group's Gross Profit

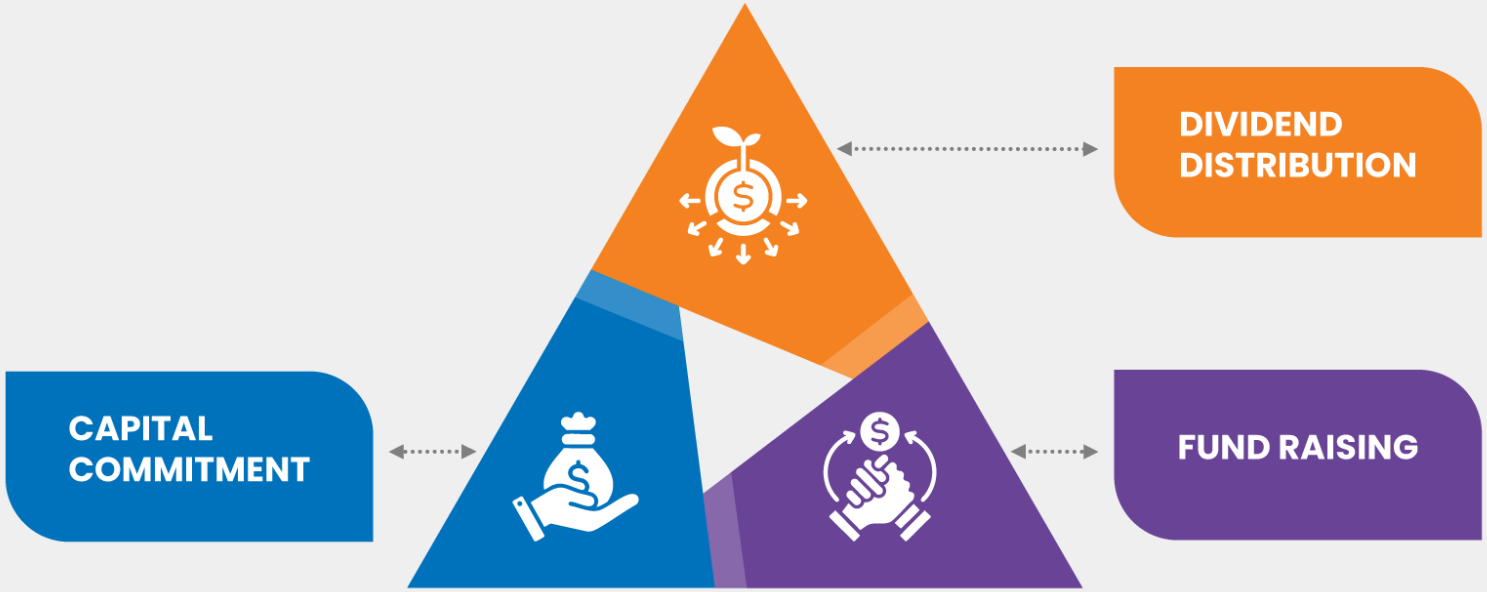


The Group's Net Profit

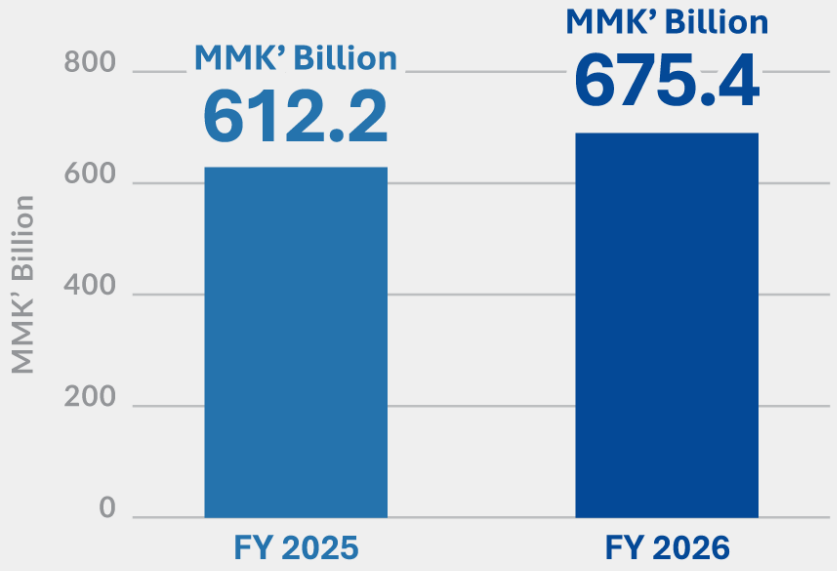


Dividend

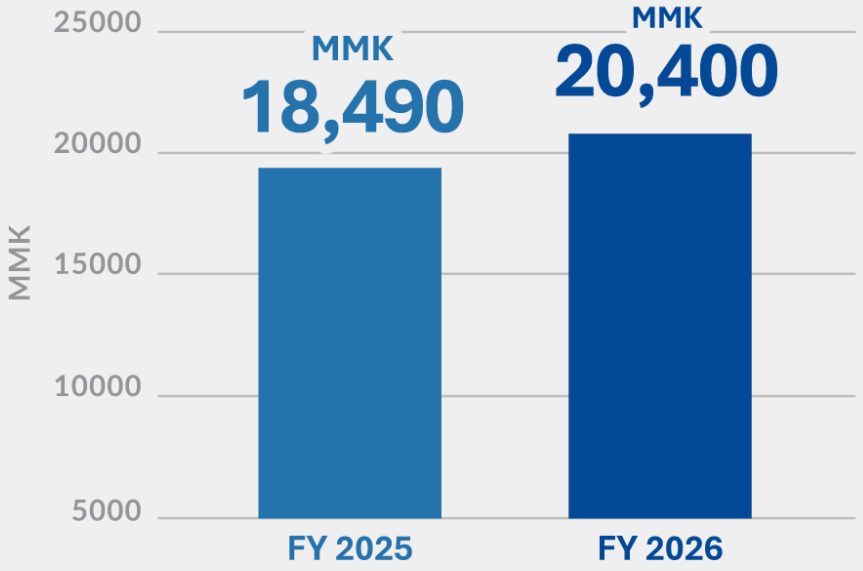
Capital Commitment vs Dividend



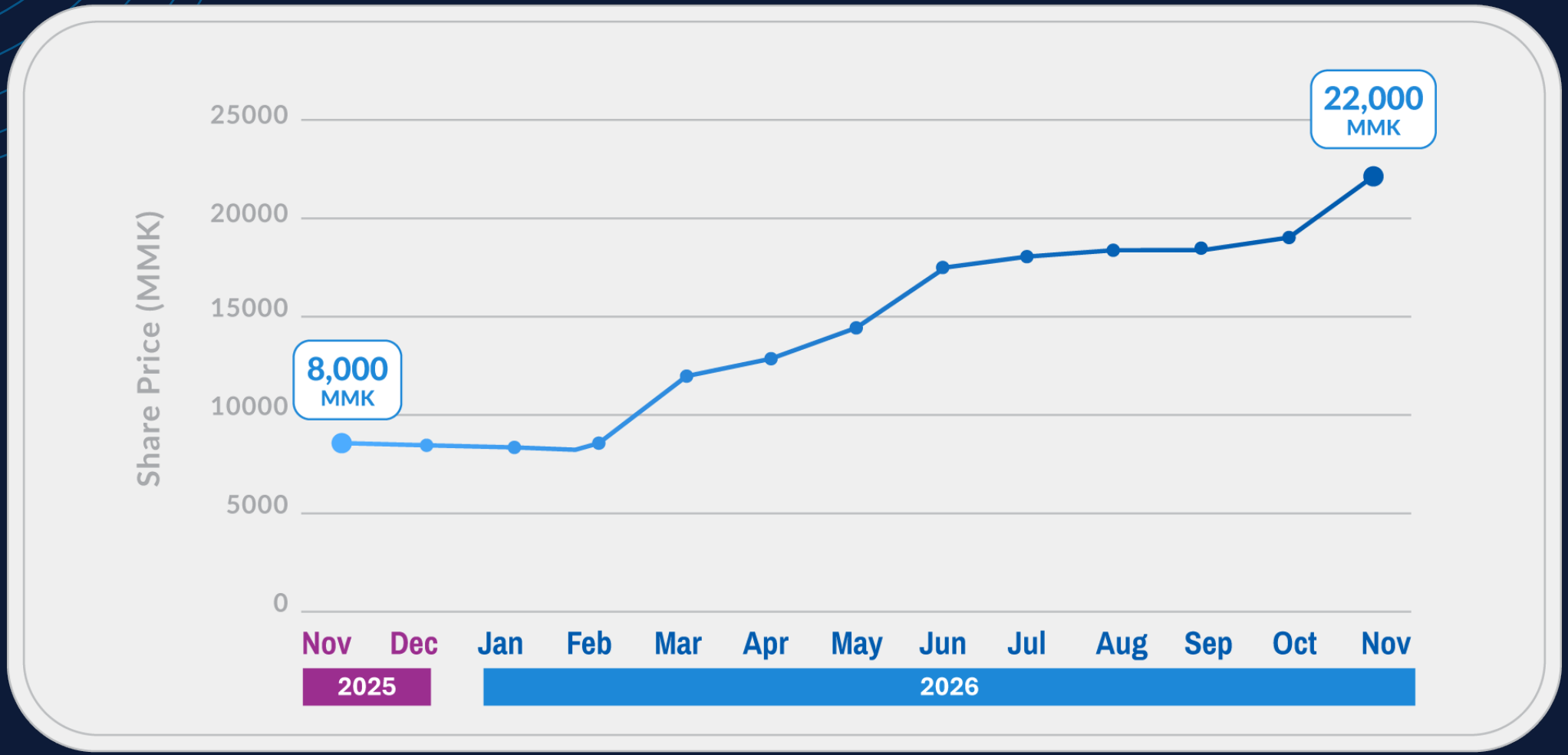
The Group's Net Asset Value



Net Asset Value Per Share

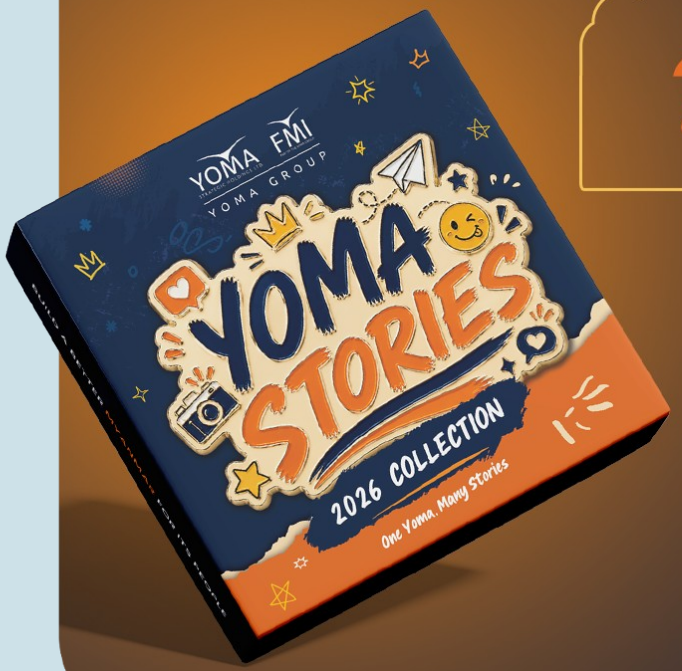


FMI's Monthly Average Share Price



COLLECT THEM ALL!

7 DESIGNS + 2 HIDDEN EDITIONS



1



2



Where Life Grows

3



Finance For Everyone

4



Flavours We Love

5



Care That Connects

6



Journeys To Remember

7



Driving Progress

8



Moving Life Forward

9




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35TH ANNUAL GENERAL MEETING

Thank You