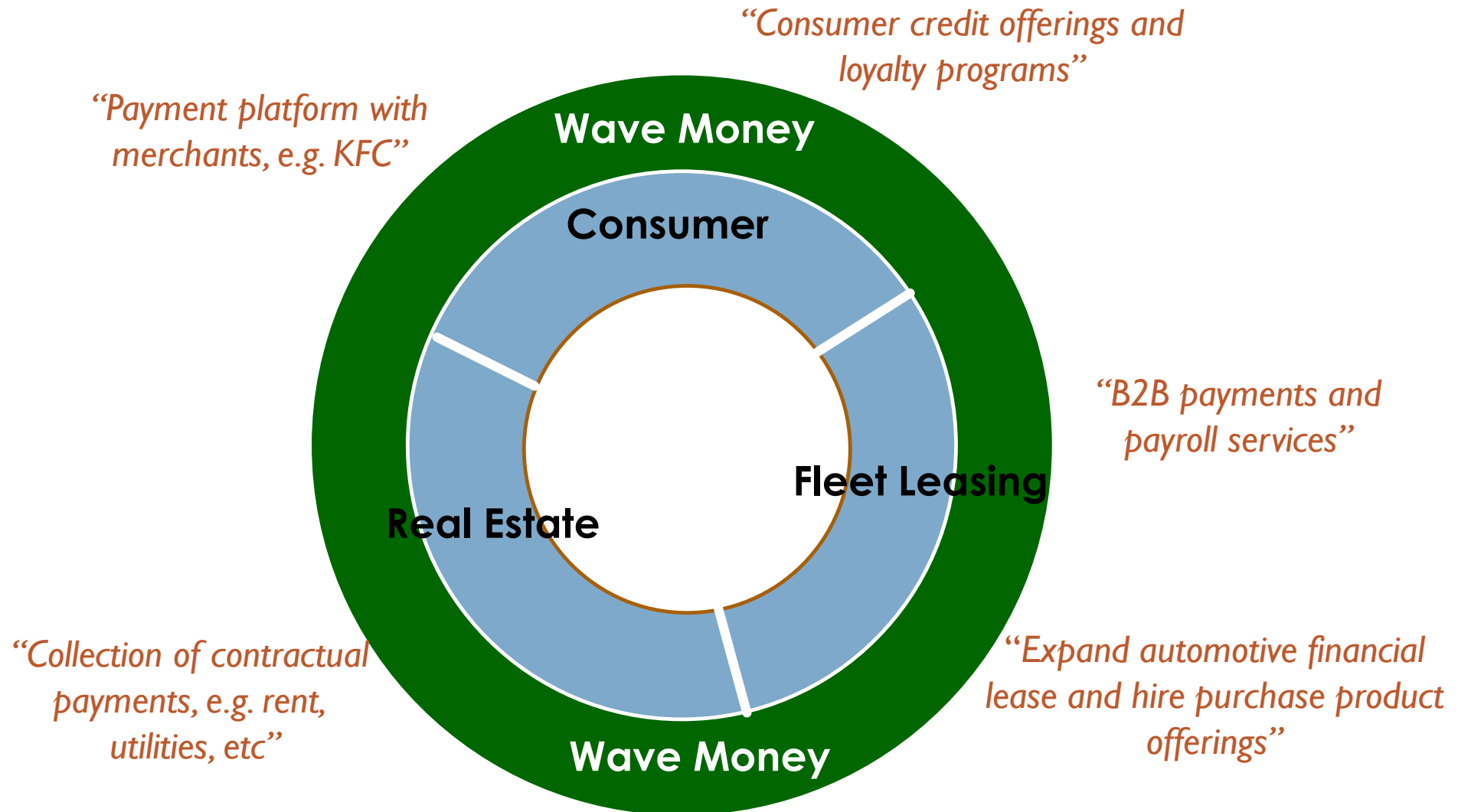




FINANCIAL SERVICES AND REAL ESTATE

SYNERGIES WITH YOMA STRATEGIC'S BUSINESSES



Yoma Fleet partners with the authorised dealer of **Caterpillar** in Myanmar



GROWTH IN INFRASTRUCTURE AND MINING INDUSTRIES



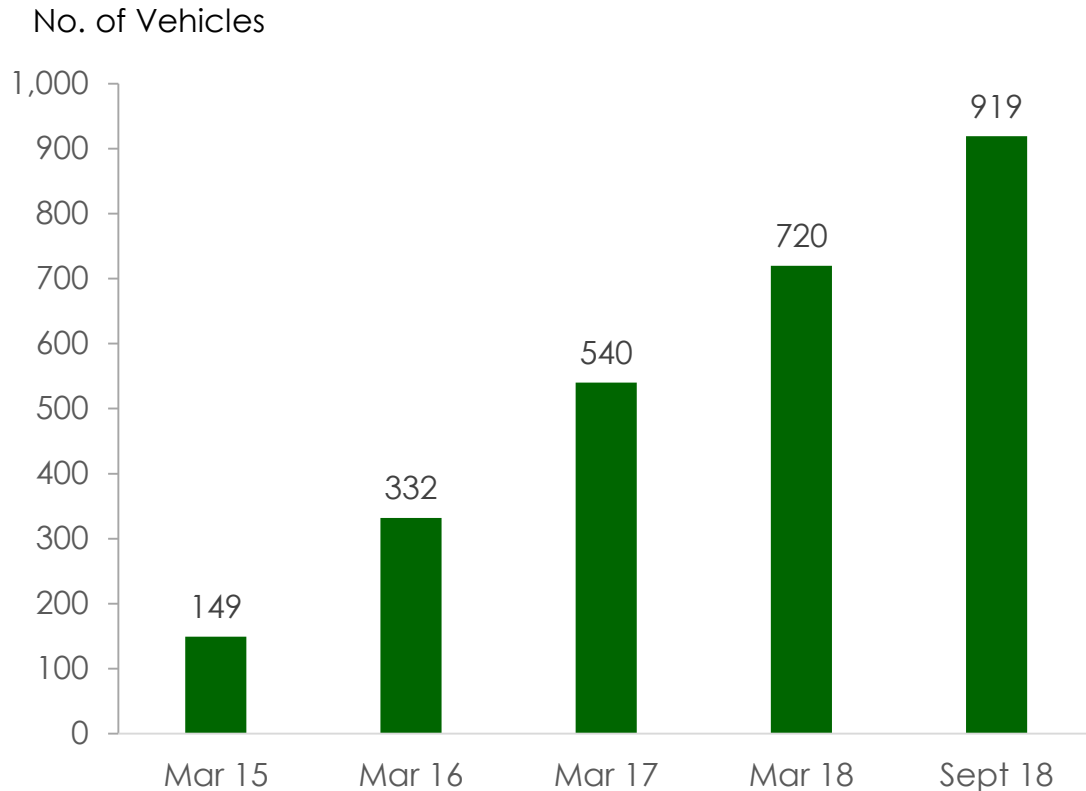
The Myanmar Government is planning to allocate US\$21.4 billion to rail, road, port and aviation projects by 2030¹.



Myanmar's mining industry GDP is forecasted to expand by 7.5%, representing the seventh-fastest growing sector in the country¹.

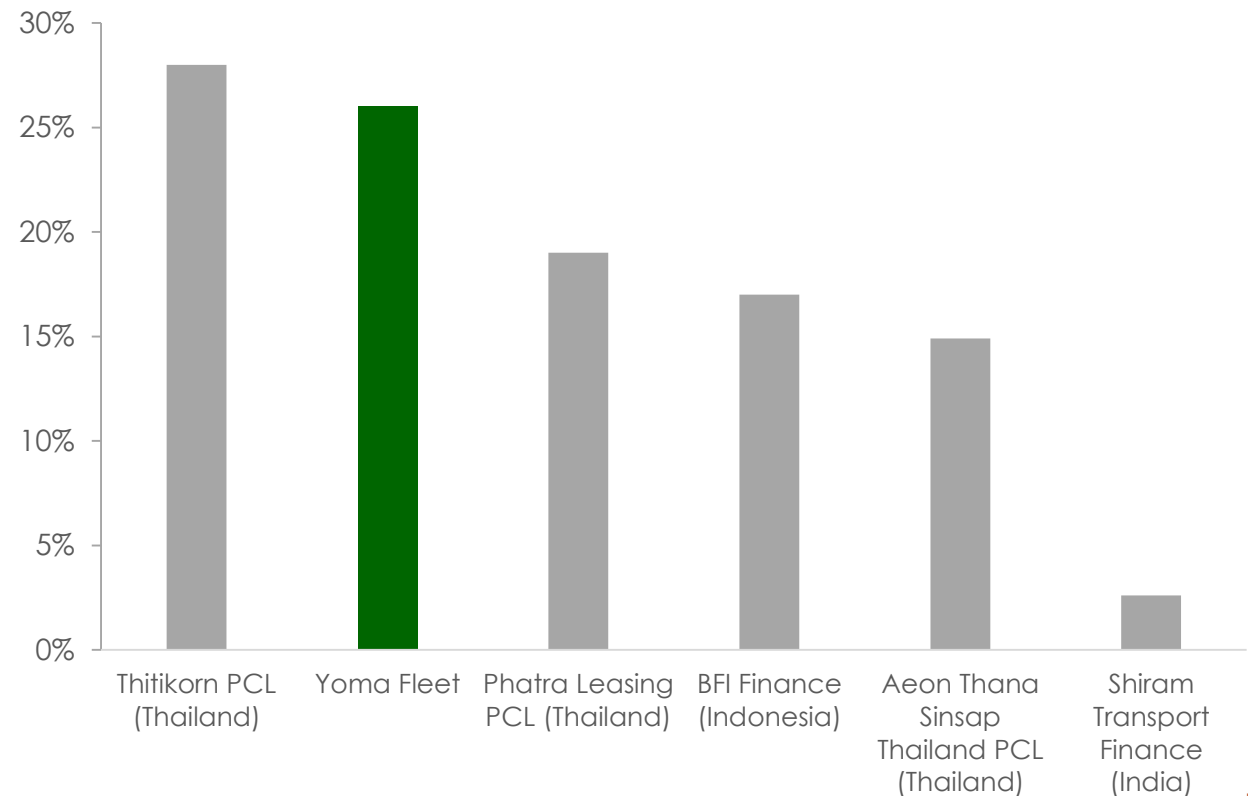
PROFITABLE AND FAST EXPANDING NON-BANKING FINANCIAL BUSINESS

Fast Expansion of Yoma Fleet



Hire purchase risk adjusted returns are attractive in Myanmar versus regional peers

Revenue less funding & credit cost (% of assets) - 3 year average



Source: Yoma Fleet

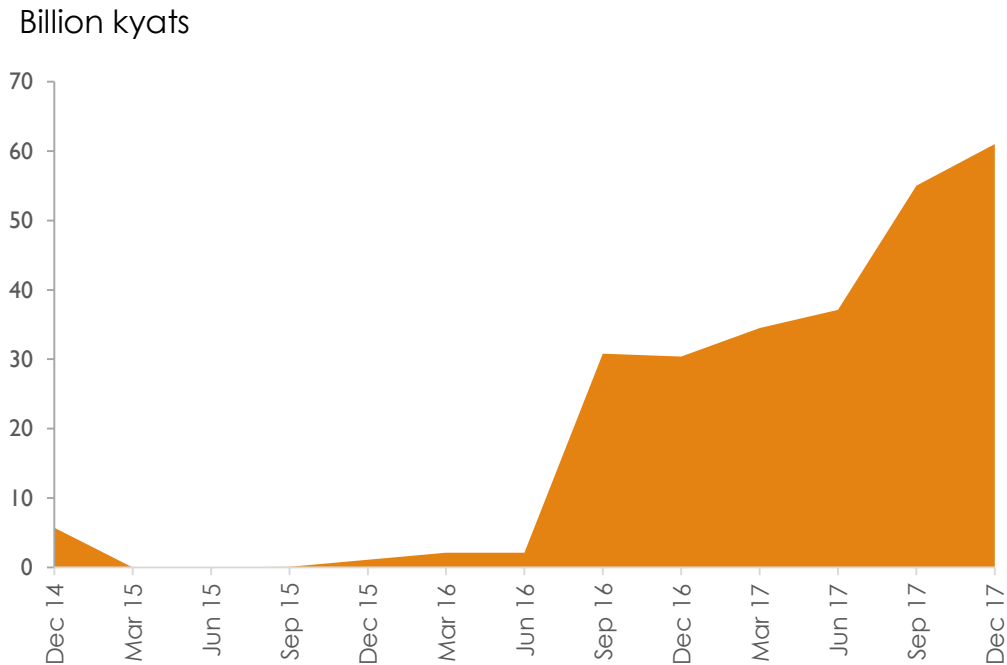
YOMA LAND

Launched **City Loft**, a new mass market offering



EXPANSION INTO MASS MARKET SEGMENT

Housing loans by local banks (2014-2017)²



Central Bank of Myanmar

Population growth in Yangon

People per sqm

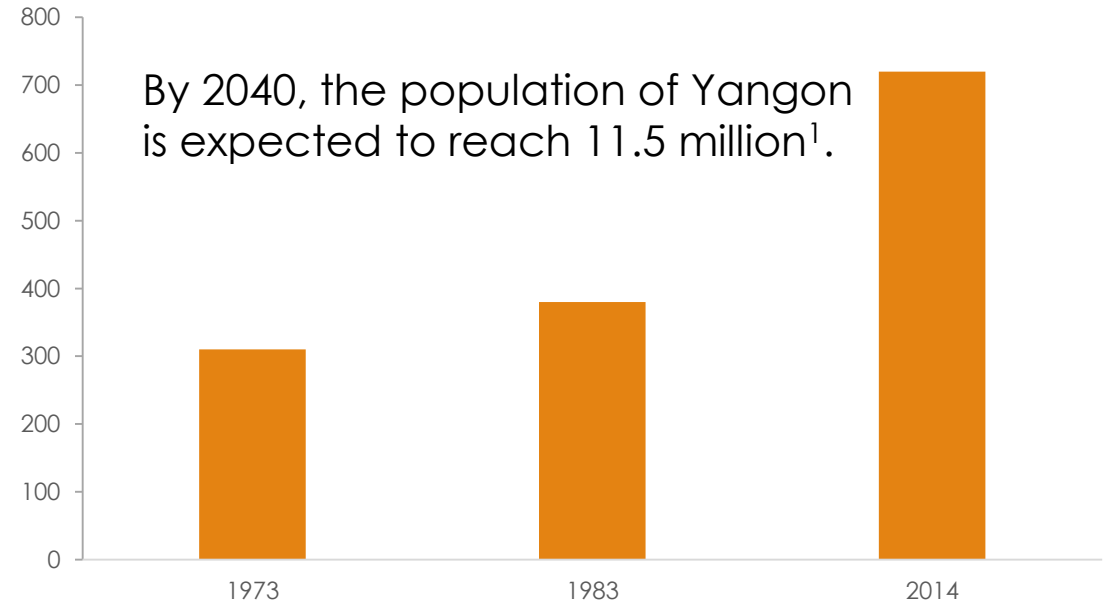


Chart: 2014 Myanmar population and Housing Census
¹Strategic Urban Development Plan of Greater Yangon 2013

ACCESSIBLE TO WORKING CLASS POPULATION

1-BR

- Size: 45 sqm
- Monthly mortgage payment: Approx. 450 USD
- Required HH Income: Approx. 1,000+ USD/month

2-BR

- Size: 66 sqm
- Monthly mortgage payment: Approx. 700 USD
- Required HH Income: Approx. 1,500+ USD/month

3-BR

- Size: 79.0 sqm
- Monthly mortgage payment: Approx. 810 USD
- Required HH Income: Approx. 1,800+ USD/month



LAUNCH OF CITY LOFT



- Designed to bring quality apartments at an accessible price point.
- Favourable mortgage repayment terms of up to 25 years with domestic banks.
- The first City Loft project is located in StarCity ("City Loft @ StarCity"), which received a very strong and positive response during its pre-launch with half of its 250 units sold within a week





QUESTIONS & ANSWERS
