

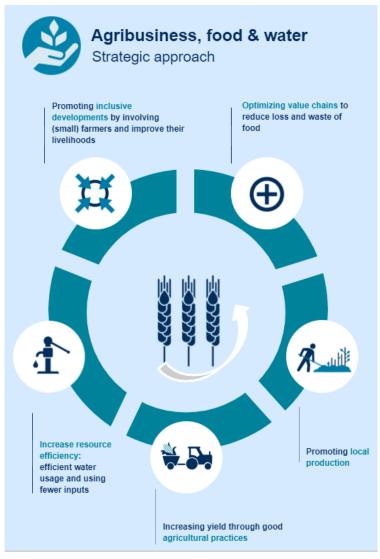
FMO, investing in local prosperity

FMO is the Dutch development bank. As a leading impact investor, FMO supports sustainable private sector growth in developing countries and emerging markets by investing in ambitious projects and entrepreneurs. FMO believes that a strong private sector leads to economic and social development and has a more than 45-year proven track-record of empowering people to employ their skills and improve their quality of life.

FMO focuses on three sectors that have high development impact: financial institutions, energy, and agribusiness, food & water. With a committed portfolio of EUR 9.2 billion spanning over 90 countries, FMO is one of the larger bilateral private sector developments banks globally.

For more information: please visit www.fmo.nl.

Agribusiness, food & water | Financing from farm to fork...



Over the coming decades, the global population will increase to over 9 billion with fewer resources available. FMO has made Agribusiness a priority to help meet this challenge by investing across the value chain - enhancing food security, supporting sustainability and promoting inclusive development.

Since 2012, FMO has built up a highly diverse and financially healthy portfolio in Agribusiness, food & water (AFW) of 837 million euros across Latin America, Eastern Europe, Asia and sub-Saharan Africa.

We offer various forms of financing, including longterm loans, equity, mezzanine and working capital finance. We tailor our funding package to meet the changing needs of your agribusiness company. Whenever possible we also provide our funding in local currencies.

We are also a strategic finance partner for Dutch businesses that develop projects or initiate business activities in emerging markets.

FMO finances companies throughout the agribusiness value chain:

- Primary production: crops, livestock, production, and fishing
- Processing: crushing, storage, manufacturing & packaging
- Trade: sourcing trading, and exporting
- Distribution: cold chain & logistics, and retail.



Bank

For enquiries and to submit business proposals, contact us at <u>Contact FMO</u>. Finally, to learn more about FMO's criteria, policies and position statements that guide our investment process, visit us at <u>Policies and position</u> <u>statements</u>.

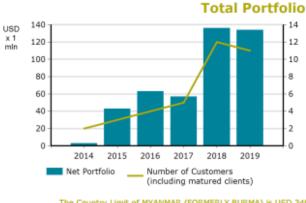
Our Farmer Finance products

FMO's <u>Farmer Finance program</u> works with agribusiness companies and financial institutions on projects that enhance the livelihoods of (smallholder) farmers. Through our financing, expertise and grants, farmers can build up their knowledge and invest in their farms with the aim of becoming financially sustainable.

For more information: please visit www.fmo.nl/partner-with-us/agribusiness.

FMO in Myanmar

FMO's total portfolio in Myanmar currently exists of (approx.) USD 130 million. Our exposure in Myanmar's agricultural sector ranges from Agri-equipment businesses to microfinance institutions. Please find four examples below.



The Country Limit of MYANMAR (FORMERLY BURMA) is USD 340 mln.

	op ito customers
Name	Strategy Sector
IRRAWADDY TOWERS ASSET HOLDING PTE	LTD Diverse Sectors
PACT GLOBAL MICROFINANCE FUND	Financial Institutions
MEEYATHA DEVELOPMENT LIMITED	Diverse Sectors
YOMA STRATEGIC HOLDINGS LTD	Agri, Food and Water
ACLEDA MFI MYANMAR CO LTD	Financial Institutions
DAWN MYANMAR MICROFINANCE PTE LTD	Financial Institutions
BRAC MYANMAR MICROFINANCE CO. LTD	Financial Institutions
PROXIMITY DESIGNS	Financial Institutions
THITSAR OOYIN COMPANY LIMITED	Financial Institutions
EARLY DAWN MICROFINANCE COMPANY LTI	D Financial Institutions

Top 10 Customers

- Yoma Strategic Holdings Ltd. (YSH): FMO supported the expansion of Yoma's Agri-equipment business in Myanmar (via its subsidiary YOMA Heavy Equipment Ltd previously known as Convenience Prosperity Company Ltd). Mechanization is key for boosting modernization of the agricultural sector and enhancing yield and output, contributing directly to the improvement of livelihood of farming families. <u>Press release FMO - Yoma</u>
- Microfinance institution Thitsar Ooyin: FMO's financing is used to further expand Thitsar's operations by opening new branches and creating new credit products for the rural populations of Myanmar. Press release FMO- Thitsar Ooyin.
- Maha Agriculture Microfinance: FMO supported the pilot deployment of Agriculture Intelligence Engine, a digital agri-lending solution that supports efficient lending to Myanmar farmers.
 <u>Press release FMO- Maha</u>.
- Irrawaddy Towers Asset: FMO arranged a financial package of USD 192mln from Development Finance Institutions for Irrawaddy to support the building of a mobile communications infrastructure across Myanmar. Press release FMO- Irrawaddy.