

Dear Preference Shareholders,

We are now well into the new year and what a start it has been!

The United States of America has a new leader, albeit with some unsettling occurrences with a new set of focus and priorities, the roll out of COVID 19 vaccines are happening around the world as we speak, with every country still grappling with the pandemic, and lately, Myanmar is having its fair share of drama.

At home, we have been in some stage of lockdown or another for more than a year now, with every aspect of our economy impacted. We await our government to share more details of the country's vaccination program with bated breath as it would hopefully enable some semblance of normalcy in the near future.

The happenings around the world have as much an impact on us as local developments. As the lockdown drags on, inevitably, even the very best of businesses or enterprises will be impacted in some way or other. No economy nor business in the world can sustain being at the top of performance this length of "business unusual" for this long.

At 3LYON, the Board and the Leadership team as well as our subsidiaries have been working overtime to help keep the businesses relatively steady. Our performance is mainly anchored by 3LYON CAPITAL, our consumer and corporate financing as well as ECLIMO in our High Growth industries segment. In my last communication, I mentioned that 3LYON Wealth Advisors is in discussion to roll out a few more exciting products. I am pleased to inform you that we have rolled out one product with another in the pipeline. For our investors, do reach out to our team or our agents should you like details of our new product!

Overall, as business conditions and environment in this country remain tight in this pandemic period, we are working harder than ever to ensure our business remain on an even keel.

I am pleased to update investors that our first dividend payout for the year will be made as per our schedule – 28<sup>th</sup> February. In these uncertain times, we remain grateful for good tidings that come our way. As we rejoice with our returns, I remind myself and invite you to spare a thought for our fellow countrymen that may not be as fortunate. Let us do our part, where we can, to re distribute some of our wealth for good causes.

To all our stakeholders, thank you for the collaboration. We look forward to an even closer relationship as we navigate through these choppy waters. To our investors, thank you for your faith and continued support.

I take this opportunity to wish everyone GONG XI FA CHAI. May the year of the Ox bring us all the love, happiness, health, and wealth.

Warmest Regards,

*Ranjeet Singh Sidhu*

Datuk Wira Ranjeet Singh Sidhu  
Founder

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