Bridging Futures

Corporate Presentation

June 2026

SingFinance
SING INVESTMENTS & FINANCE LIMITED

SingFinance

AGENDA

1. About Us
2. What Set Us Apart
3. Financial Highlights
4. In Trusted Hands
5. Growth Strategy
6. Q&A

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About Us

Bridging Futures Together

At SingFinance, we see the possibilities within every dream. Whether it is a new home, a business venture, or a new project you are envisioning. None are too big or too small. Because we believe in them. We see your future as our very own.

Our Journey & History

Growing from a small finance company to a resilient financial institution

SingFinance

Incorporation
1964
Born into a market crowded with finance companies and banks

AMK Branch Opening
1980
Expansion into AMK heartland

Bedok Branch Opening
1982
Expansion into Bedok heartland

IPO
1983
Strengthened capital base and enhanced corporate visibility

Retail App & Payment Solutions
2019
SIF Mobile, MEPS+ & FAST

Corporate Cheques & COs
2018
Secured, reliable payment solutions

Head Office at 96 Robinson Road
1987
Heart of our organisation and home to our core business and operations

Relaxation of Rules by MAS
2017
Enabled digital transformation & product suite expansion

Corporate App
2022
SIF BIZ Mobile

Jurong Branch Opening
2018
Expansion into Jurong heartland

Brand Refresh
2024
New corporate identity - SingFinance

Our Profile

Remaining rooted in our SME heritage, maintaining an entrepreneur, agile spirit with strong cost discipline

Sincerity

Integrity

Flexibility

Corporate Values

- Publicly listed on the Main Board of Singapore Stock Exchange since 1983
- Licensed under Finance Companies Act 1967 and regulated by Monetary Authority of Singapore
- Our Board of Directors is led by an independent Chairman, with independent directors forming the majority
- A wholly owned subsidiary (Sing Investments & Finance Nominees (Pte.) Ltd.) that primarily provides nominee services
- Staff strength of 187 as at 31 December 2025
- 4 strategically located branches:
  - 96 Robinson Road (Head Office)
  - Ang Mo Kio Avenue 6
  - Bedok North Street 1
  - Jurong Gateway Road

Our Products

A leading finance company in Singapore with a comprehensive suite of products to serve SME and retail customers

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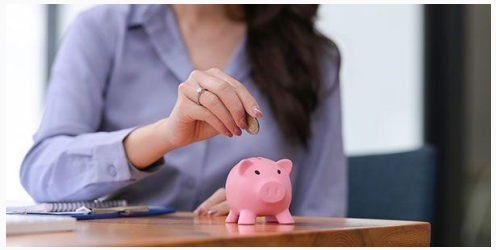
SME/Corporate Financing

- Commercial Property Loan
- Land & Construction Loan
- Block Discounting Financing
- Floor Stock Financing
- Working Capital Facility
- Government-backed SME Loan
- Account Receivables / Invoice Factoring
- Unsecured Business Loan
- Shipping Loan

Personal Financing

- Housing Loan
- HDB Loan
- Car Loan
- Share Loan
- Commercial Property Loan

Deposits



- Fixed Deposit Account
- GoSavers Account
- Savings Account
- GIRO Saver Account
- Conveyancing Account
- GoVault Account
- Business Current Account

e-Services

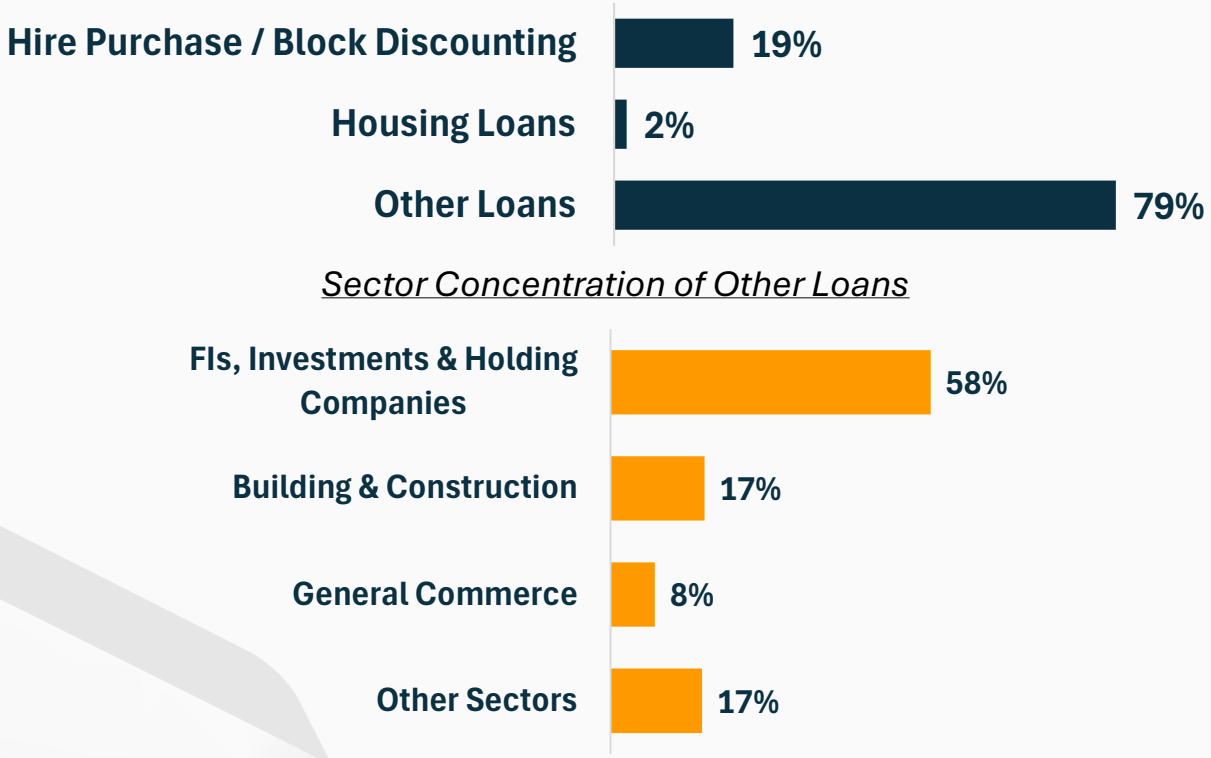
- SIF Mobile App
- SIF BIZ Mobile App
- Online Portals

Our Loans

Strong customer franchise & resilient loan portfolio that deliver superior returns

Loan Concentration by Sector

Resilient portfolio that delivers strong returns



As at 31 December 2025

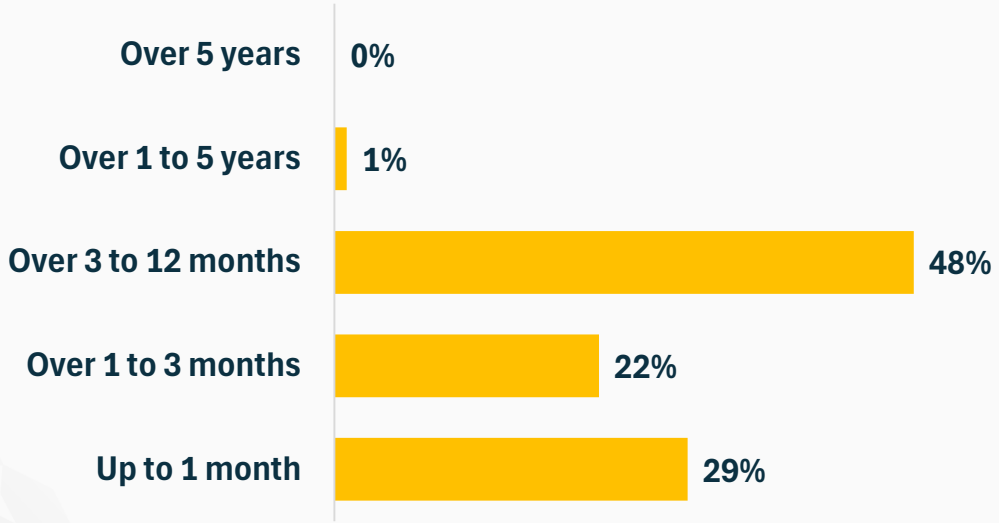
- Predominantly collateralised, Singapore-focused portfolio with strong resilience through the cycles
- Established, profitable SME franchise with growth potential
- Personal financing portfolio provides diversification across asset classes
- Retail book enhances earning stability alongside SME franchise's growth potential
- 2 largest loan portfolios that constituted over 50% of our total loan exposures:
  - Property Loans
  - Automotive Financing

Our Deposits

A well-diversified & cost-efficient funding structure that powers our business, supporting scalable growth and resilient margins

Maturities of Deposits

Diverse, stable and lower-cost funding for our business



As at 31 December 2025

- Diverse retail & business deposit products
- Direct access to customer deposits provides lower-cost funding base
- Diversified retail deposit base enhances stability
- Digital channels improve efficiency and scalability

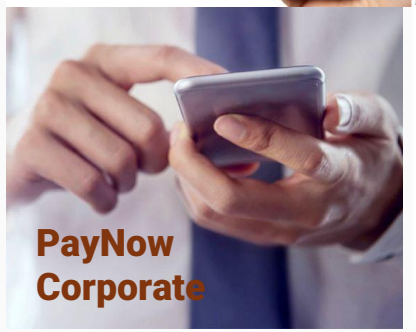
Our e-Services

A strategic shift to be a digitally-enabled business partner for customers, executed in a cost-efficient manner

SIF BIZ

One Device
Multiple Organisations
Endless Possibilities

- Leveraging proven solutions and timing adoption to avoid heavy upfront investment while achieving effective outcomes
- Adopting technologies that are closely aligned with our business model and creating meaningful synergies that enhance value for our customers.



FAST

SG CYBER SAFE

Our Properties

Strategically located across Singapore, supporting business growth while delivering resilient and sustainable rental income

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Our Head Office at The Heart of CBD

Our Premises	Freehold or Leasehold	Tenure	Total Floor Area (Square Meters)	Purpose
17-storey office building 96 Robinson Road S068899	Freehold & leasehold	99 years from 1996 (Leasehold)	7,844	Head Office / Rental
Shop Block 202, Bedok North Street 1, #01-479 to 485, S460202	Leasehold	86 years from 1992	267	Branch / Rental
Shop Block 715, Ang Mo Kio Avenue 6, #01-4006 S560715	Leasehold	86 years from 1993	110	Branch
Shop Block 131 Jurong Gateway Road #01-255 S600131	Leasehold	99 years from 1993	145	Branch
Shop Block 204, Bedok North Street 1, #01-401 S460204	Leasehold	86 years from 1992	149	Rental
Shop Block 720, Ang Mo Kio Avenue 6, #01-4122 S560720	Leasehold	86 years from 1993	148	Rental

What Set Us Apart

Sincerity

At the heart of our unparalleled service is Sincerity. We serve with utmost sincerity and approach every customer’s needs with a listening ear. We understand and strive to bring the best to every customer.

Cost & Margin

Deep-rooted customer relationships, a profitable franchise & stable funding base built over 60 years

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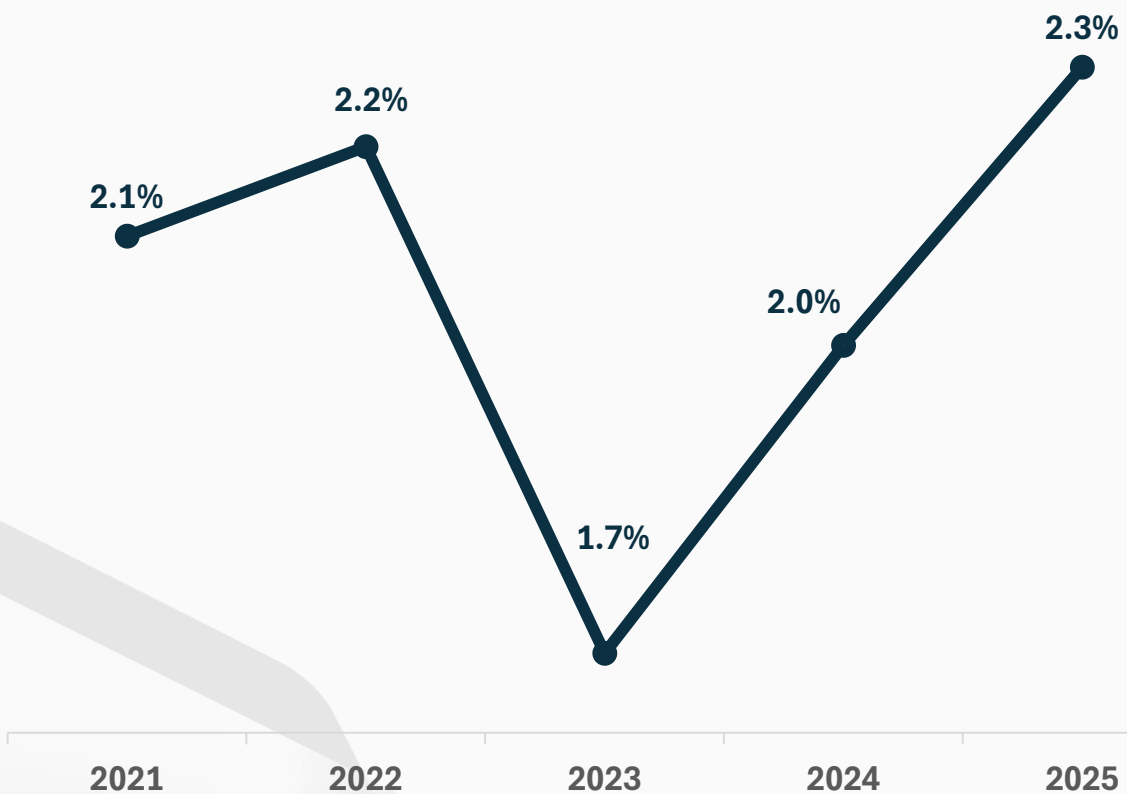
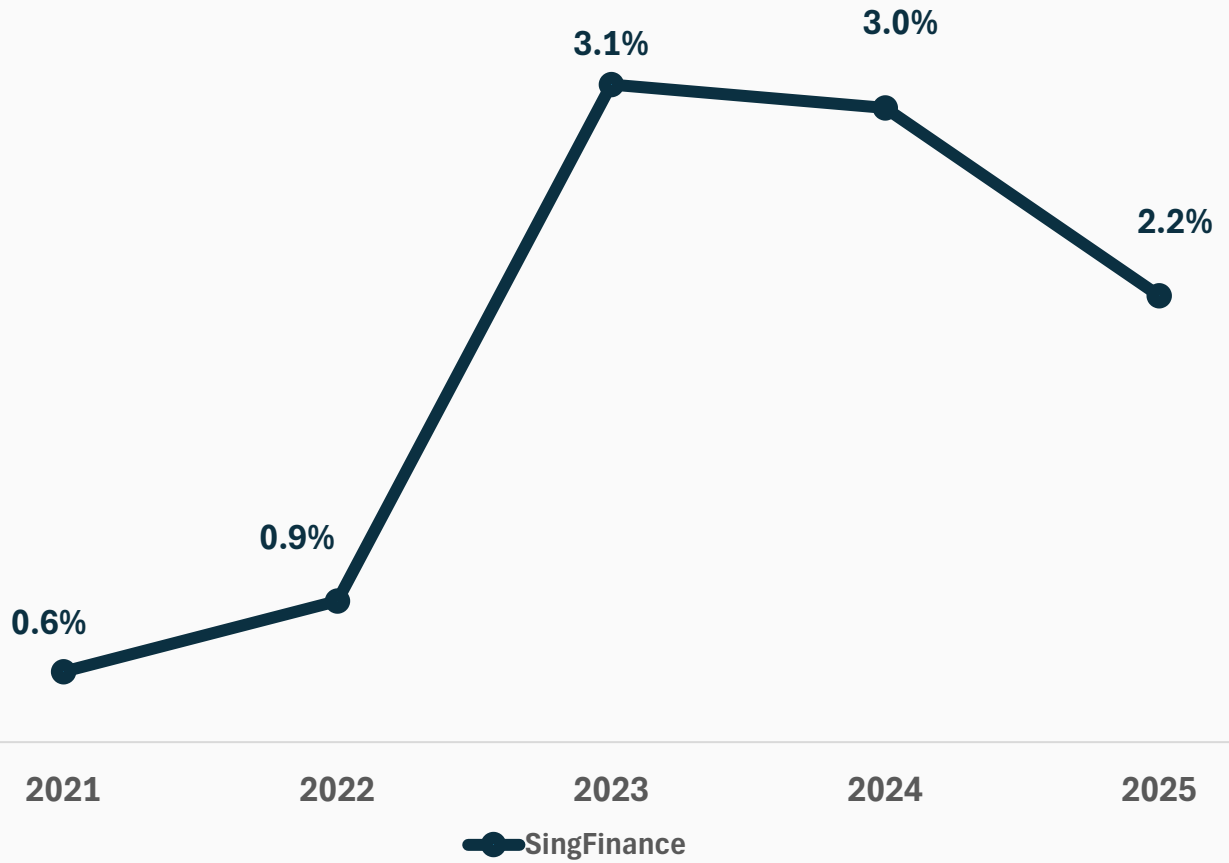
Net Interest Margin

A profitable franchise with long-standing customer relationships



Cost of Fund

Diverse deposit base with efficiency, stability and scalability



2 *What Set Us Apart*

Asset Quality & Cost Management

Robust asset quality with strong collateral backing & rigorous cost management

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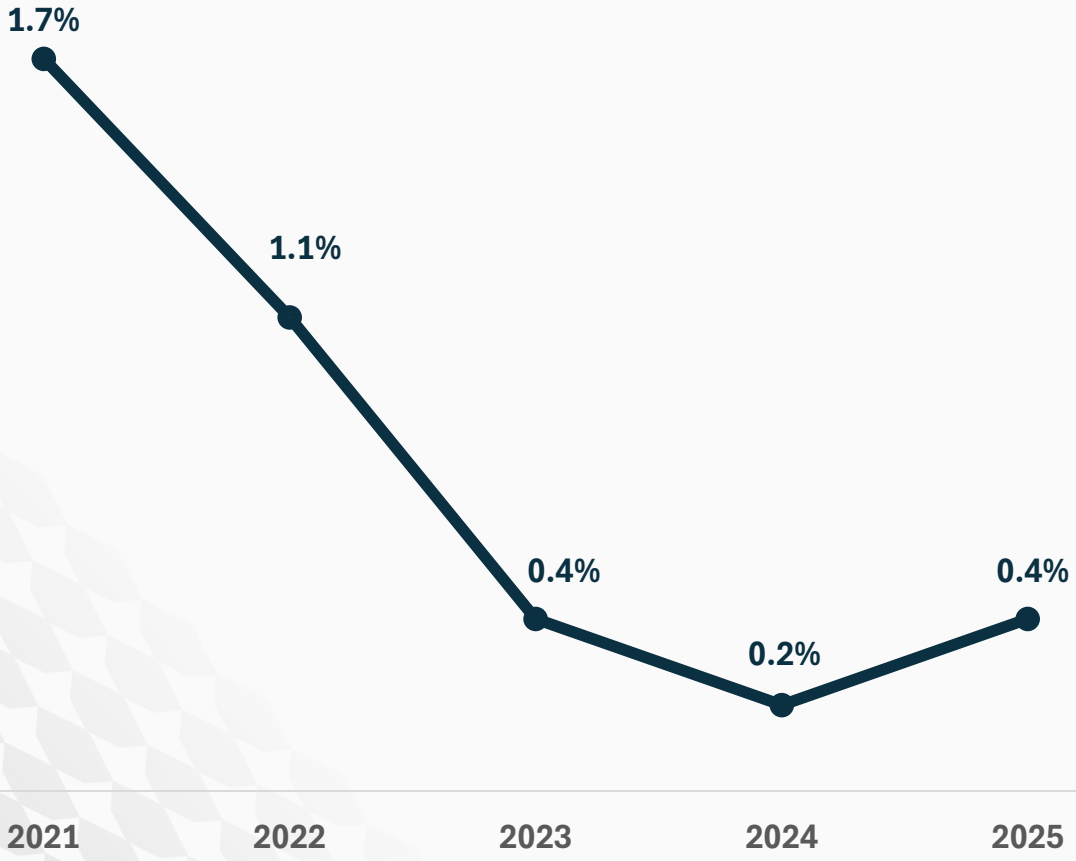
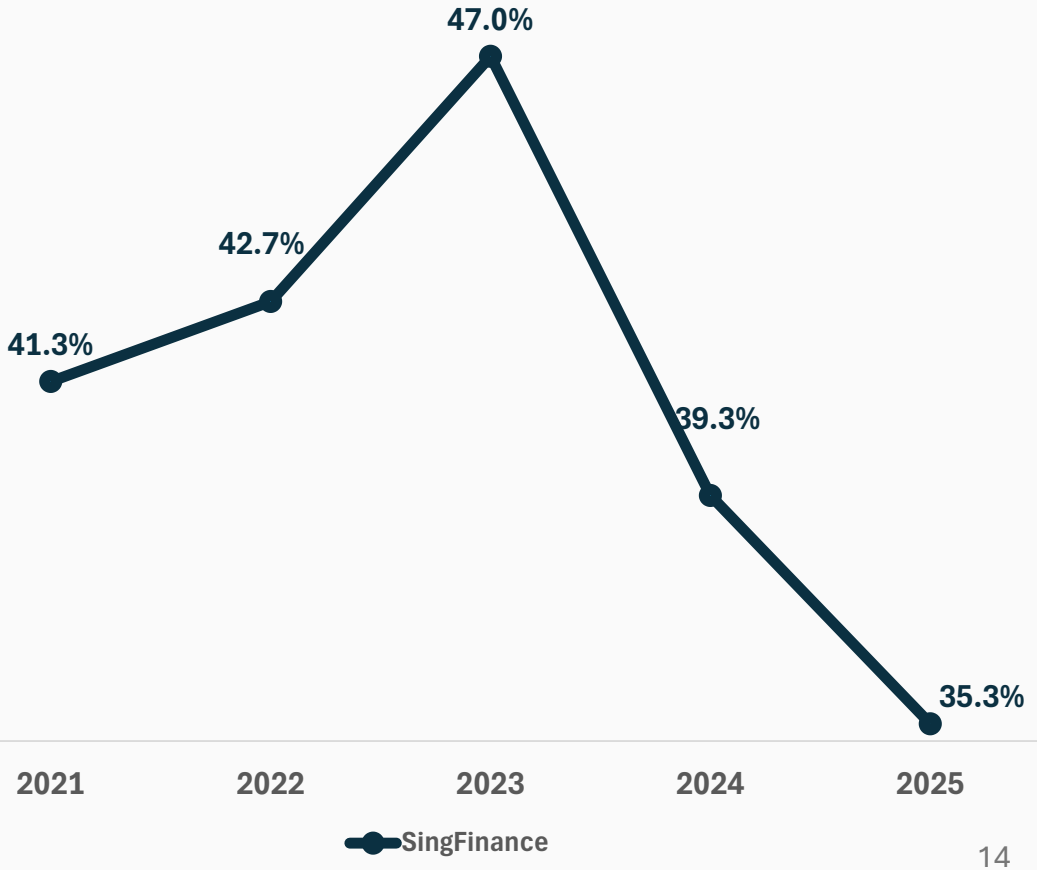
Non-performing Loans Ratio

Strong asset portfolio predominantly backed by collateral



Cost Income Ratio

Disciplined cost management that contains business inflation



Financial Highlights

Integrity

Integrity underscores all our business dealings and is a core value we hold dear. It is the very heart and foundation we have built over the years to galvanize the trust bestowed on us. It is what gives our customers the peace of mind and is a value we will continue to strongly uphold.

Sustainable Growth

A decade of consistent growth, reflecting the strength and resilience of our business model

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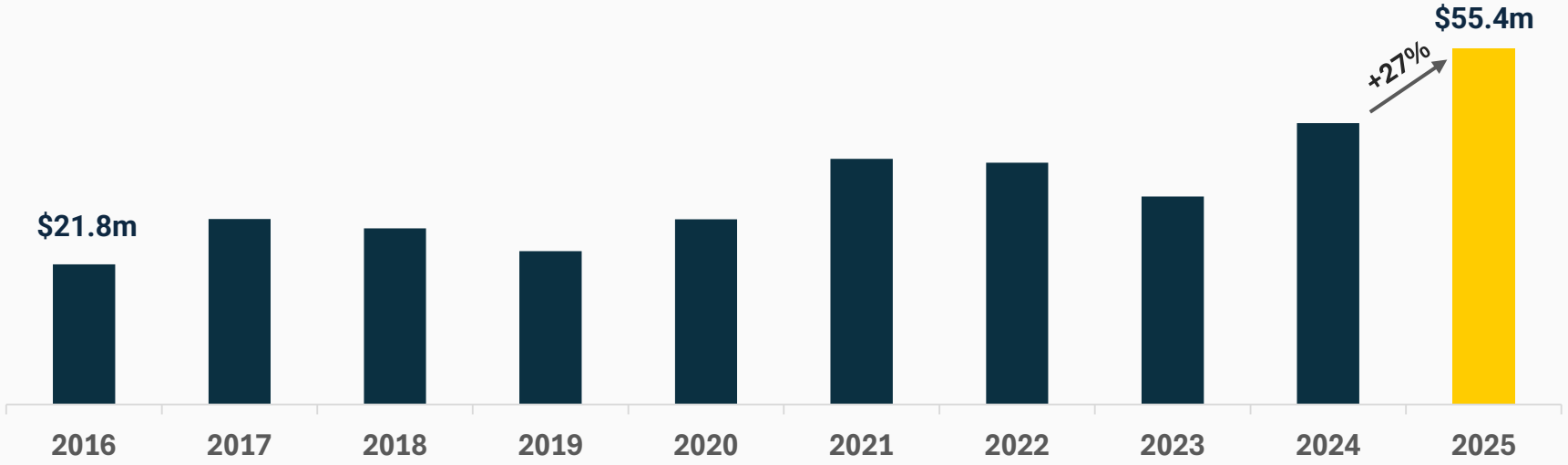
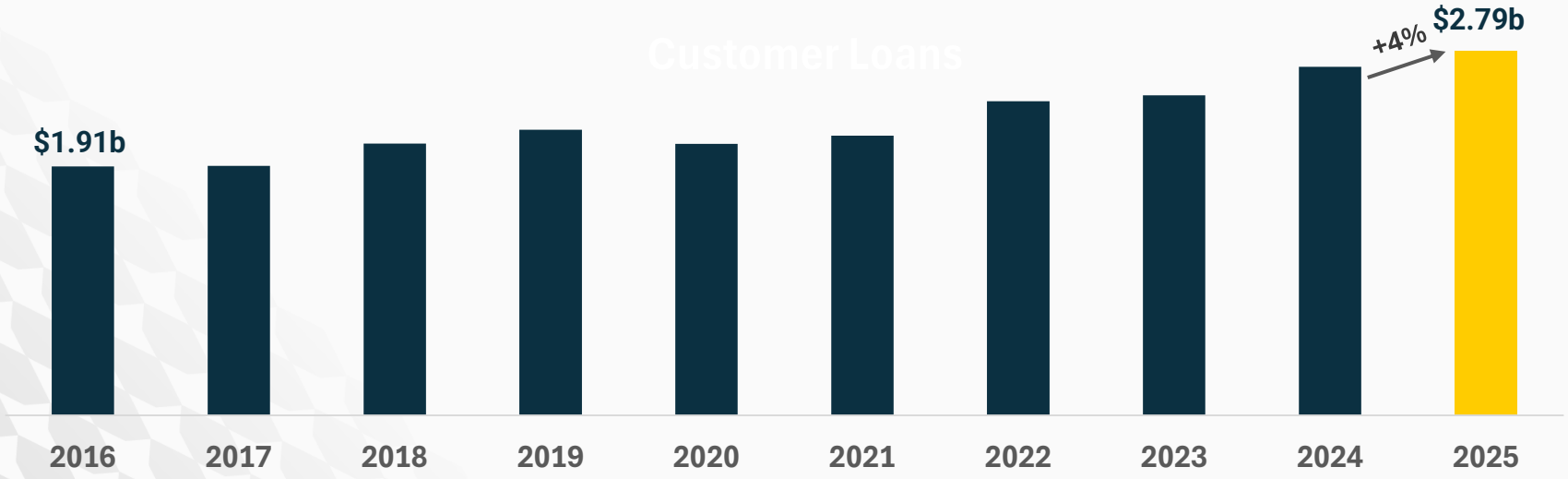


+11% 10-year CAGR

Profit Before Tax & Allowances

A consistent, steady growth through the cycles and new milestones amid uncertainties



+4% 10-year CAGR

Customer Loans

Expanding customer loans with deeper market penetration over the years despite challenges

Strong Fundamentals

Robust financial position, consistent growth, healthy margins and sustainable earnings

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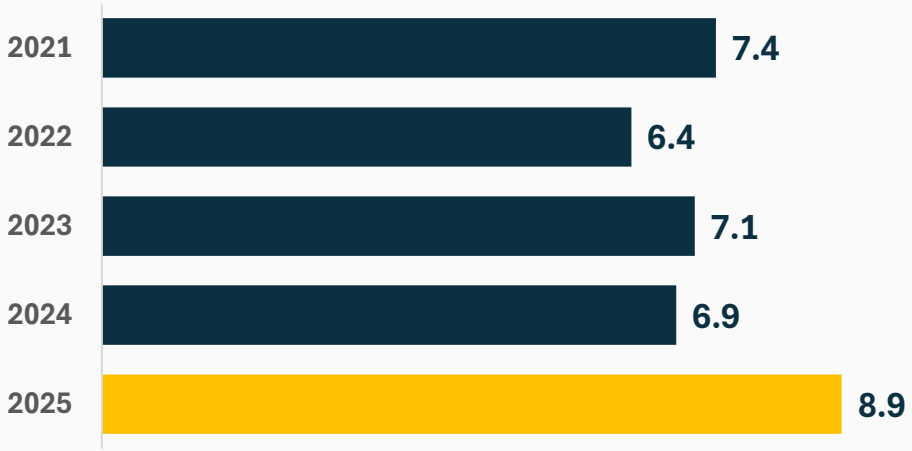
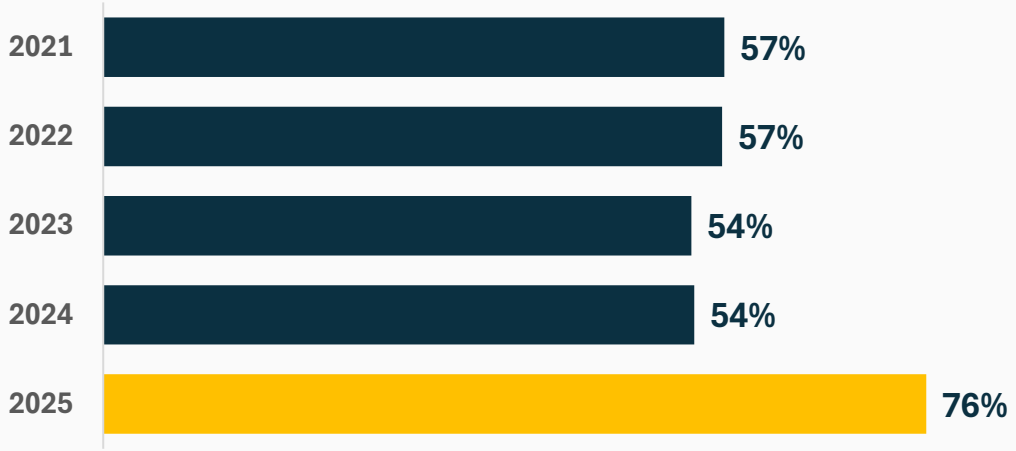
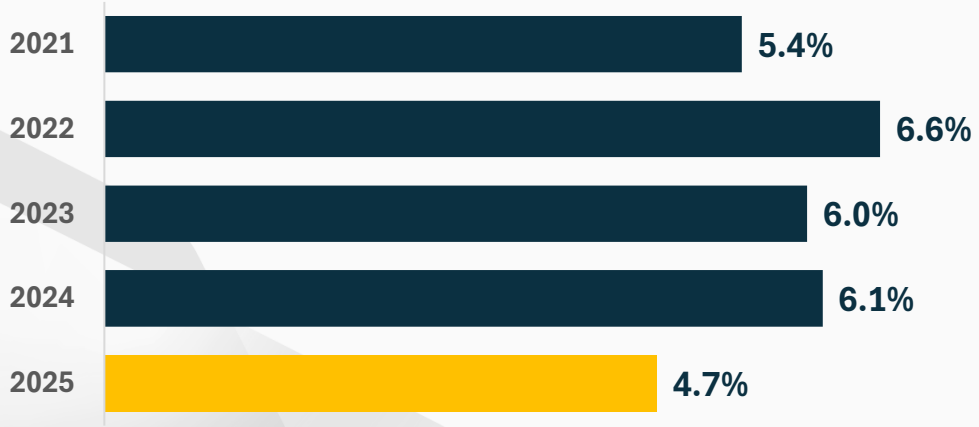
Price Earning Ratio



Price Book Ratio



Dividend Yield



Capital Adequacy Ratio

15.2%

Strong Capital for Growth

Note: The calculations above are based on year-end prices & book values

In Trusted Hands

Flexibility

Flexibility is a trait we abide by in our service. With SingFinance's rich history and strong heritage as a trusted financial institution, we are well placed to offer a dynamic alignment of flexible financing solutions to meet every customer's needs.

Accolades & Recognitions

Underscoring our belief that strong corporate governance is the cornerstone of sustainable long-term growth

SingFinance

For the past 12 years

Singapore Governance & Transparency Index
- Top 5% among all Singapore listed companies assessed

2025

SIAS Investors' Choice Awards
- Singapore Corporate Governance Award (Small Cap) - Winner

2024

Singapore Corporate Awards (in the less than $300 million market capitalisation category)
- Best Annual Report Award (Silver)

SIAS Investors' Choice Awards
- Most Transparent Company Award (Financials Category) – Winner, alongside DBS & SGX

The Edge Singapore Centurion Club Awards (Banking & Investment Services, Collective Investments, Fintech & Infrastructure, and Insurance Sector)
- Highest Returns to Shareholders over 3 years
- Highest Growth in Profit After Tax over 3 years
- Highest Weighted Return on Equity over 3 years
- Overall Sector Winner

2023

Singapore Corporate Awards (in the less than $300 million market capitalisation category)
- Best Managed Board Award (Gold)
- Best Risk Management Award (Gold)
- Best Annual Report Award (Bronze)

Singapore Governance & Transparency Index
- Special Commendation Award – Small Cap

The Edge Singapore Centurion Club Awards (Banking & Investment Services, Collective Investments, Fintech & Infrastructure, and Insurance Sector)
- Highest Returns to Shareholders over 3 years
- Highest Growth in Profit After Tax over 3 years
- Overall Sector Winner

2022

Singapore Corporate Awards (in the less than $300 million market capitalisation category)
- Best Managed Board Award (Silver)

SIAS Investors' Choice Awards
- Shareholder Communications Excellence Award (Small Cap) – Winner
- Singapore Corporate Governance Award (Small Cap) – Runner Up

Accolades & Recognitions

Underscoring our belief that strong corporate governance is the cornerstone of sustainable long-term growth

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2021

Singapore Corporate Awards (in the less than $300 million market capitalisation category)
- Special Edition Corporate Excellence & Resilience Award

SIAS Investors' Choice Awards
- Singapore Corporate Governance Award (Small Cap) - Winner

Singapore Governance & Transparency Index
- Special Commendation Award (Small Cap)

2019

Singapore Corporate Awards (in the less than $300 million market capitalisation category)
- Mr Lee Sze Leong, Best Chief Executive Officer (Winner)
- Best Risk Management (Merit)

SIAS Investors' Choice Awards
- Singapore Corporate Governance Award (Small Cap) – Runner Up

2018

SIAS Investors' Choice Awards
- Singapore Corporate Governance Award (Small Cap) - Winner

2017

SIAS Investors' Choice Awards
- Singapore Corporate Governance Award (Small Cap) - Winner

2016

Singapore Corporate Awards (in the less than $300 million market capitalisation category)
- Best Managed Board Award (Gold)

Singapore Governance and Transparency Index
- Special Commendation Award – Small Cap

2015

Singapore Corporate Awards (in the less than $300 million market capitalisation category)
- Best Managed Board Award (Bronze)

Growth Strategy

Unwavering Commitment to Finance

Unfaltering. The same people that have been making finance truly work for you since 1964

Growth Catalysts

Key factors that we believe will sustain SingFinance's growth amid uncertainties

SingFinance

SME Growth

- Singapore's SME sector continues to expand, increasing demand for corporate financing
- Our modest market shares present headroom for growth, which we will pursue in a measured & disciplined manner

Deeper Market Penetration

- Leveraging long-standing customer relationships to deepen and broaden our market shares prudently
- Specific growth areas include:
  - Property-related growth
  - Singapore Green Plan

Technology & Ecosystems

- Advancing digital onboarding and enhancing mobile and online ecosystem capabilities
- Expanding use cases for apps, expanding deposit base & enabling seamless, straight-through experiences
- Scaling operations to enhance cost efficiency

Deposit Franchise

- Targeted digital marketing opportunities to acquire new customers and to expand reach while improving our brand and profile
- Expanding app-based transaction capabilities, including e-payment solutions to capture deposits from customers while improving cost of fund

Partnerships

- Collaborating with customers to capture business flows & opportunities
- Partnership opportunities with fintech platforms explored as opportunities arise

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Q&A