

Singapura Finance Ltd Annual General Meeting FY2025

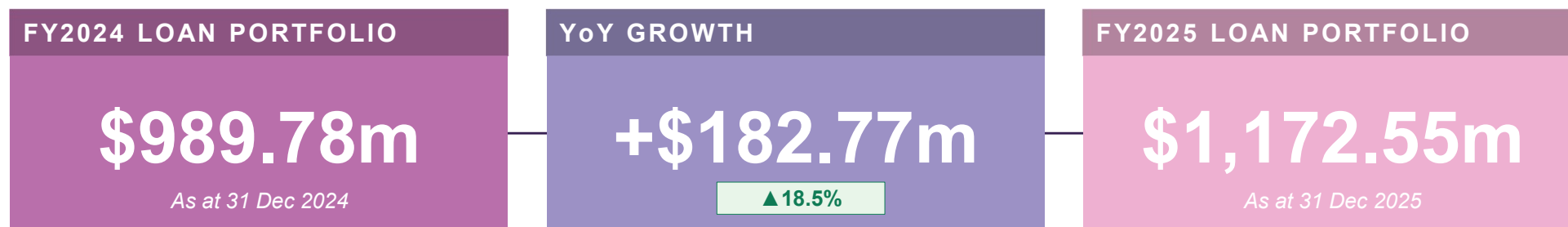
24 April 2026



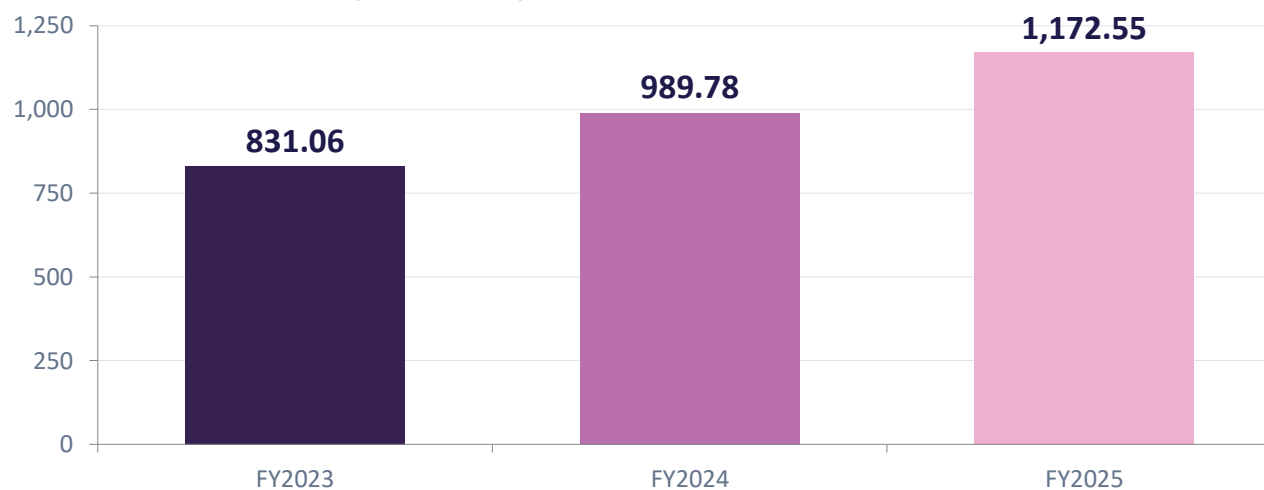
Singapura
富雅金融 FINANCE

FY2025 Loan Portfolio Overview

The Group's loan portfolio grew to \$1.17 billion, reflecting a 18.5% year-on-year growth from \$989.78 million in FY2024.

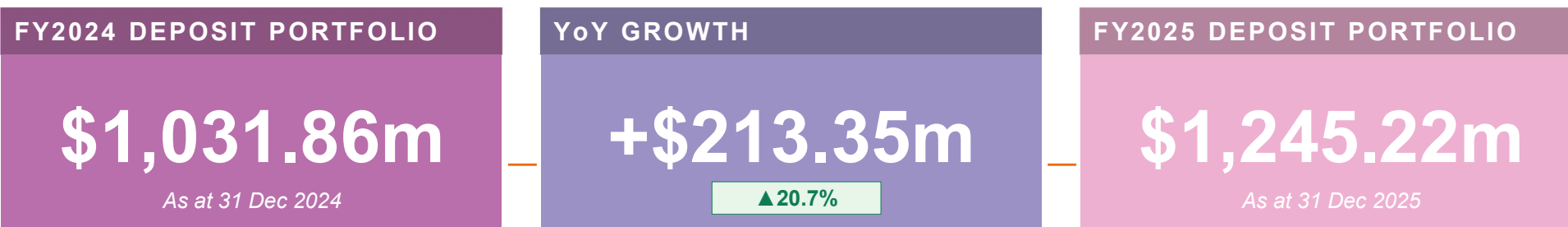


LOAN PORTFOLIO (\$'million)

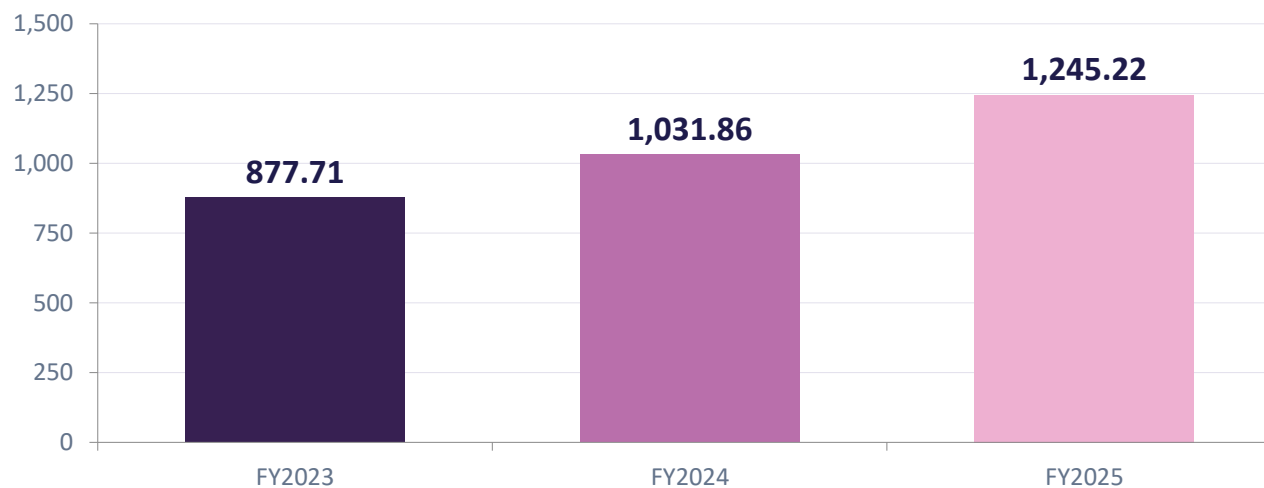


FY2025 Deposit Portfolio Overview

The Group's deposit portfolio grew to \$1.25 billion, reflecting a 20.7% year-on-year growth from \$1.03 billion in FY2024.



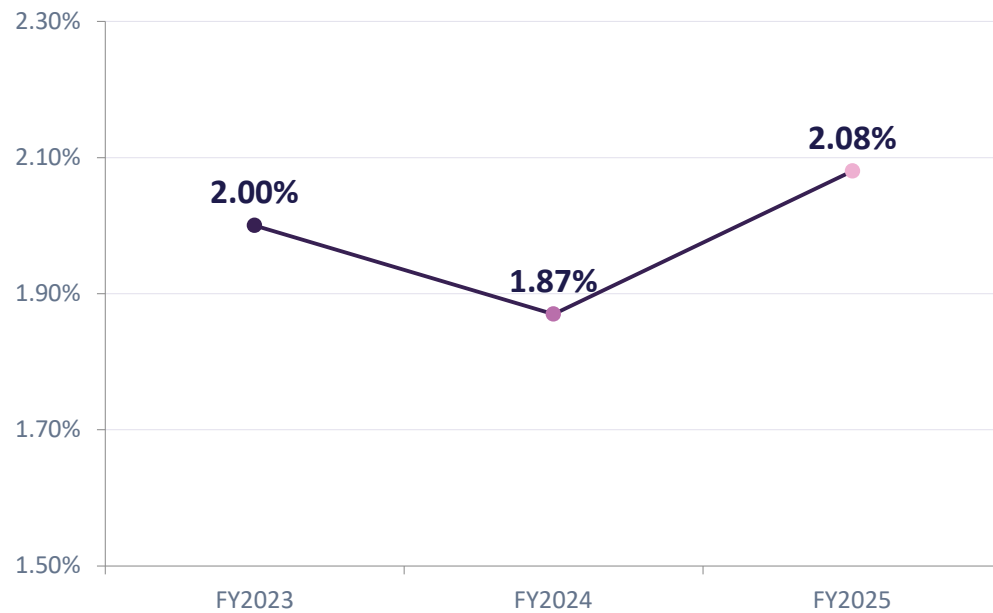
DEPOSIT PORTFOLIO (\$'million)



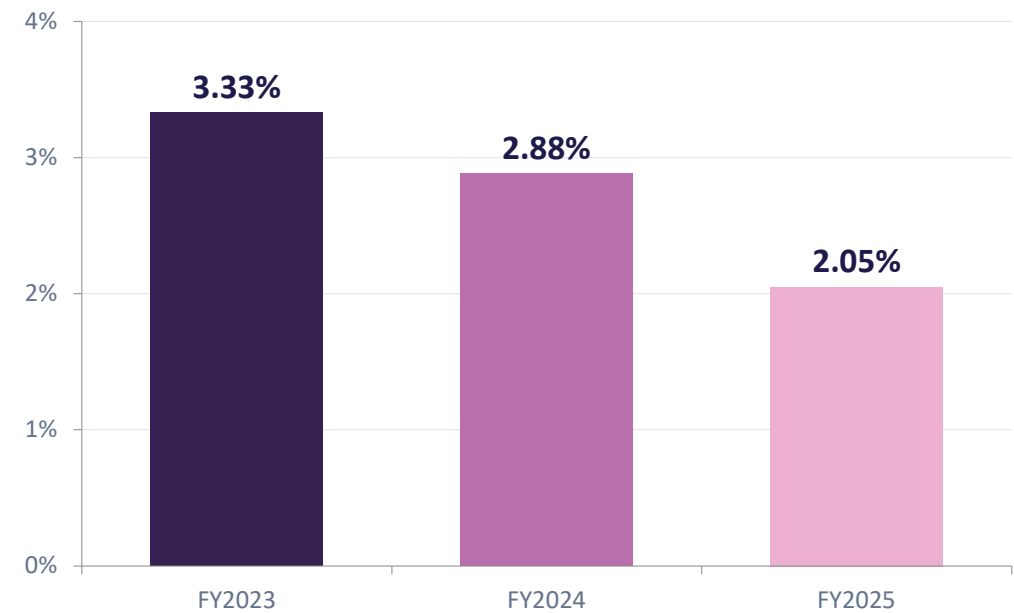
FY2025 Net Interest Margin & Asset Quality

NIM expanded by 21 basis points to 2.08%. NPL declined by 0.83% to 2.05%. Overall credit quality of the portfolio improved.

NET INTEREST MARGIN



NON-PERFORMING LOANS (% OF PORTFOLIO)



FY2025 Financial Overview

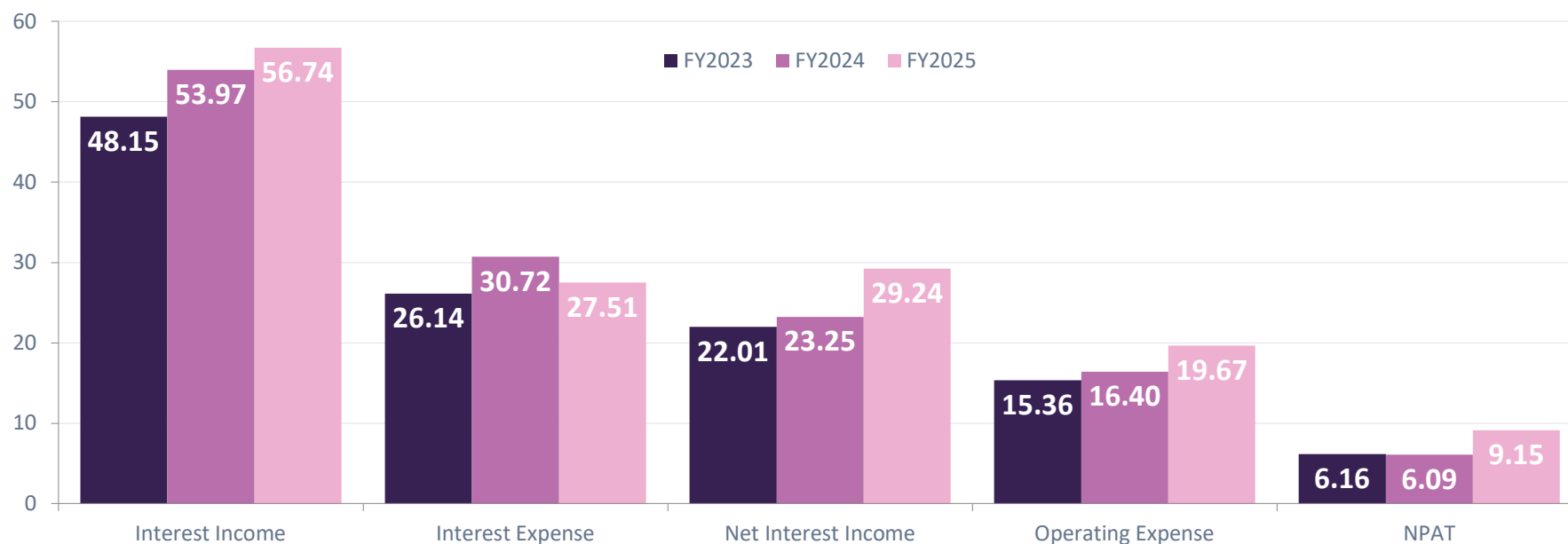
NPAT increased 50.2% to \$9.15m, reflecting the 25.8% improvement in Net Interest Income (NII).

INTEREST INCOME	INTEREST EXPENSE	NET INTEREST INCOME	OPERATING EXPENSE	NET PROFIT (NPAT)
\$56.74m	\$27.51m	\$29.24m	\$19.67m	\$9.15m
▲ 5.1%	▼ 10.5%	▲ 25.8%	▲ 19.9%	▲ 50.2%

FY2025 Financial Overview

NPAT increased 50.2% to \$9.15m, reflecting the 25.8% improvement in NII.

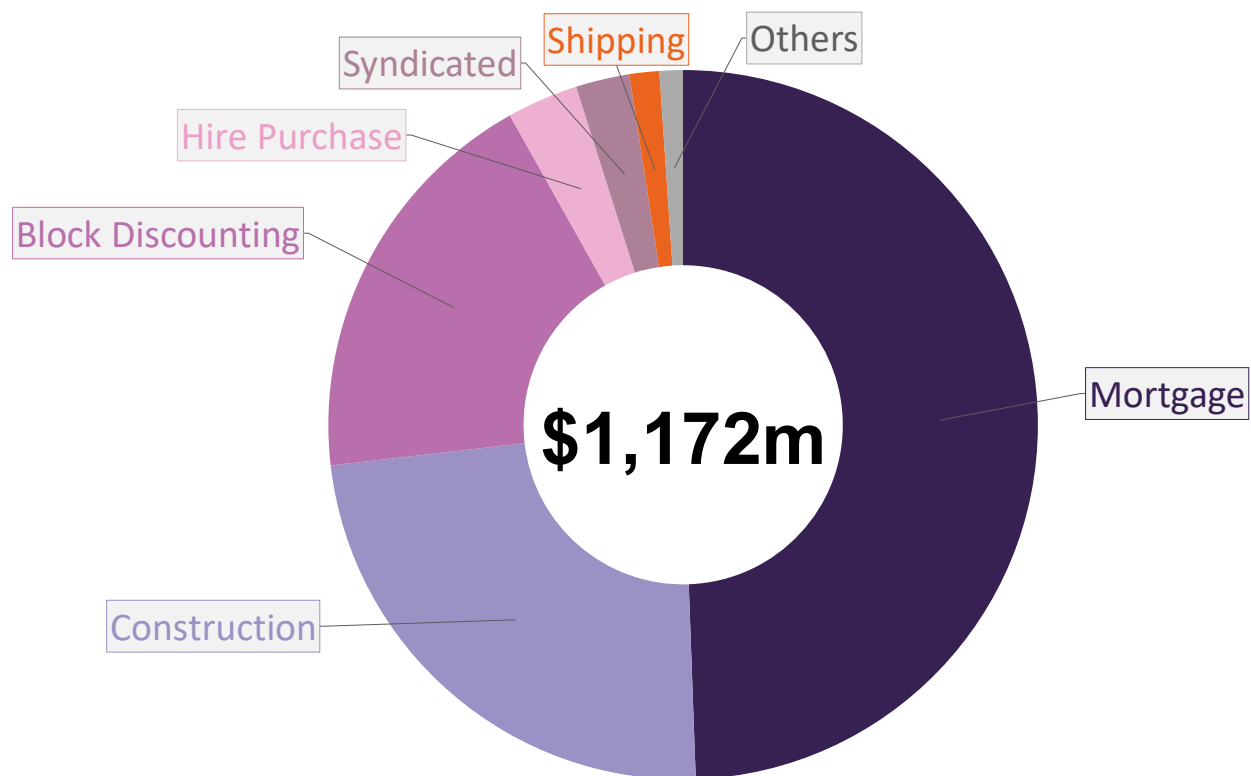
YEAR-ON-YEAR COMPARISON (\$'million)



FY2025 Loan Portfolio Composition

Our loans portfolio is concentrated in Mortgage and Construction Loans.

LOAN PORTFOLIO MIX



FY2025 Report Card

Grew our loan base to \$1.17bn in a competitive deposit Market. Improved Net Interest Margins to 2.08%

Improved margins and volume of loans

- *Grew loan base to \$1.17Bn*
- *Property related loans form the base of our loan book*
- *Improved utilization of Block discounting facilities*
- *Doctor Loans growing at a measured pace*
- *Net Interest Margins improved to 2.08%*

Internet Banking and Vivid Card penetration

- *Digital FD Renewals continued to grow*
- *Continued growth in deposits to fund loan*
- *IB traction improving*
- *Organic growth in Vivid Savings deposits*

Improve Branding and Digital Presence

- *Continued work on brand refresh*
- *Renovated HQ and Cecil CC to reflect modern finance biz*
- *Work with platforms to improve digital presence*
- *Website revamp launched*

Continue Digital Journey

- *Continued with digitalization drive with several notable projects*
- *AI thought process started*

Future Proofing

Key Build on loan growth while navigating geopolitical uncertainty. Drive digitalization, deposit strategies and brand recognition for next generation

Continue to grow loan base and loan volume

- *Continued focus on building our loan book and managing our Net Interest Margin*
- *Improve utilization of our Block Discounting facilities*
- *Build more loan products*

Push internet banking and deposit strategies

- *Internet Banking – continue to update available services and grow*
- *Push forward our deposit strategies*
- *Continue to push Vivid Life – Card, Savings, FD*

Improve branding and digital presence

- *Build on brand refresh*
- *Improve brand appeal for different customer segments*
- *Work with platforms to improve digital presence*

Continue digitalization journey

- *Continue to focus on digitalization to drive revenue and improve processing times*
- *Internal projects to innovate products*
- *Initiate AI-driven projects*

Let's Achieve
More Together

