

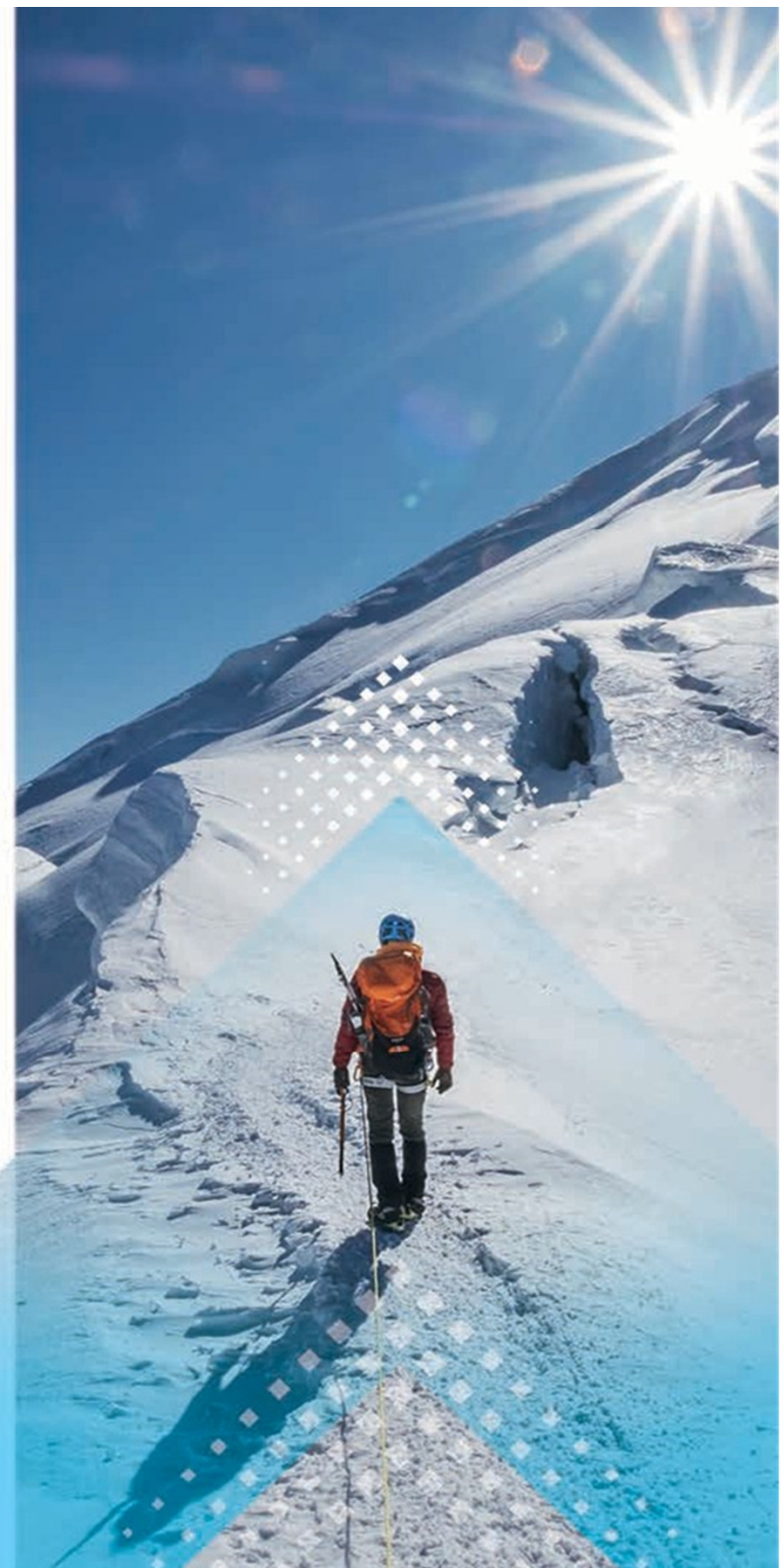


IFS Capital Limited

IFS CAPITAL LIMITED

ANNUAL GENERAL MEETING PRESENTATION

22 April 2022

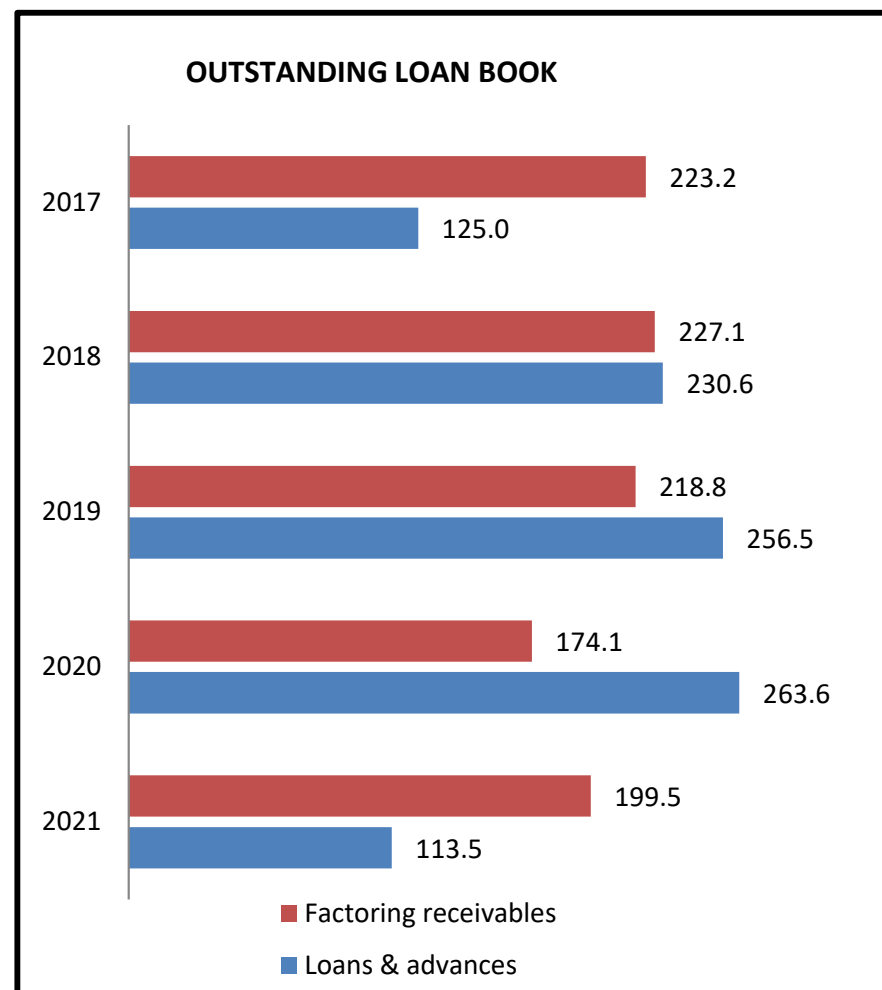


PERFORMANCE AT A GLANCE

\$S 000	2021	2020	2019 [#]	2018 *	2017
Net operating income	40,392	34,984	46,584	53,964	43,065
- net interest income	26,896	20,996	25,288	20,028	19,029
- net earned premium	5,398	4,830	6,169	6,853	11,071
- fees & commission	6,380	6,497	8,632	8,493	6,687
- investment income	785	709	4,982	1,797	5,803
- other income	914	461	1,513	16,793	475
- grant income	19	1,491	-	-	-
Profit - Overall					
- before tax	12,689	2,537	13,409	6,271	5,778
- after tax	9,649	2,361	9,171	3,545	3,614
- attributable to Owners of the Company	7,951	795	6,454	1,669	1,956

[#] gain of \$2.934 million arising on fair value gain on unquoted equity securities have been excluded from profit before & after tax and attributable to Owners of the Company

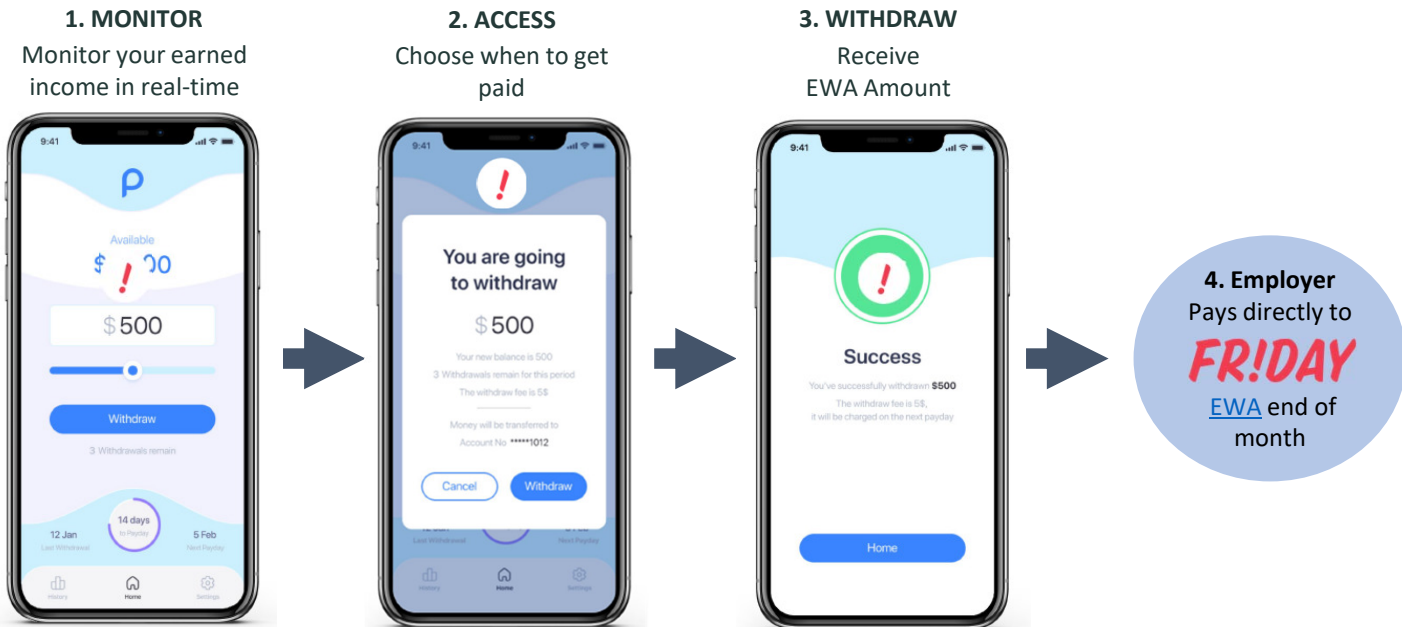
* gain of \$16.318 million arising on sale of Suntec office have been excluded from profit before & after tax and attributable to Owners of the Company






Earned Wage Access (EWA) by **FR!DAY**

! EWA is a responsible financial wellness program for a company's employees to access their earned wages on demand to meet unexpected financing needs




How it works



Benefits to Employers

-  **Reduce turnover** by providing fast and flexible access to funds for employees
-  More **motivated workforce** from continuous engagement
-  Better productivity resulting from enhancing employees' **financial wellbeing**

Benefits to Employees

-  **Low friction and stress-free** access to funds
-  **Safeguard** against unregulated, predatory lenders
-  **Flexibility** to draw funds only when required

If you are interested to learn more about how EWA can achieve your talent management objectives as an employer, reach out to our team at ewa@ifscapital.com.sg for a no-obligation chat

or

If you are an employee and think you can benefit from having such a program in your company, drop us an email at ewa@ifscapital.com.sg with just your company's name in the subject line, no further info required

sgCarMart Used Car Warranty by **ECiCS** Insurance

Buy a car protected by sgCarMart Used Car Warranty

sgCarMart Used Car Warranty protects car owners by assisting in the settlement of repair fees. PIT & GO (Ricardo Auto Centre) is our exclusive workshop partner, offering cutting-edge Japanese technology and high-quality replacement components. The warranty program seeks to provide buyers with peace of mind by assisting them in avoiding expensive repair expenses!

Provider

SGCARMART.COM
THE ONLY PLACE FOR SMART CAR BUYERS

Partner

PIT & GO

Underwriter

ECiCS
Insurance

Administrator

PCMI INSURANCE BROKERS PTE LTD
A member of PhilipCapital and China Merchants Group

How sgCarMart Warranty works?

01

Purchase a used car

When buying a car, ask the dealer to include a sgCarMart warranty in the sale.



02

Inspection

The dealer will purchase the warranty and send the car for a pre-warranty inspection.



03

Handover

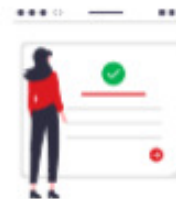
The dealer will activate the warranty for you on the day you collect the vehicle.



04

Acknowledge

To acquire your warranty e-certificate, acknowledge the confirmation email.



05

Maintenance

Remember to have your car serviced at PIT & GO to keep your warranty valid.



OUR BUSINESS DRIVERS

	Factoring & Invoice Financing	Supply Chain Finance	Asset-Backed Loans	SME Working Capital Loans	Government-Assisted Loans	Consumer Loans/ Earned Wage Access	Hire Purchase & Leasing	Insurance	Fund Management	Technology Services	Digital SME Platform
Singapore											
IFS Capital Ltd	•	•	•	•	•		•			•	
ECICS Ltd								•			
IFSAM									•		
Lendingpot											•
FR!DAY Finance						•					
Malaysia	•	•	•	•			•				
Thailand	•	•					•				
Indonesia	•	•	•				•				

For more information, please visit the respective country websites below

- Singapore - www.ifscapital.com.sg
- Malaysia - www.ifscapital.com.my
- Thailand - www.ifscapthai.com
- Indonesia - www.ifscapital.co.id

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