

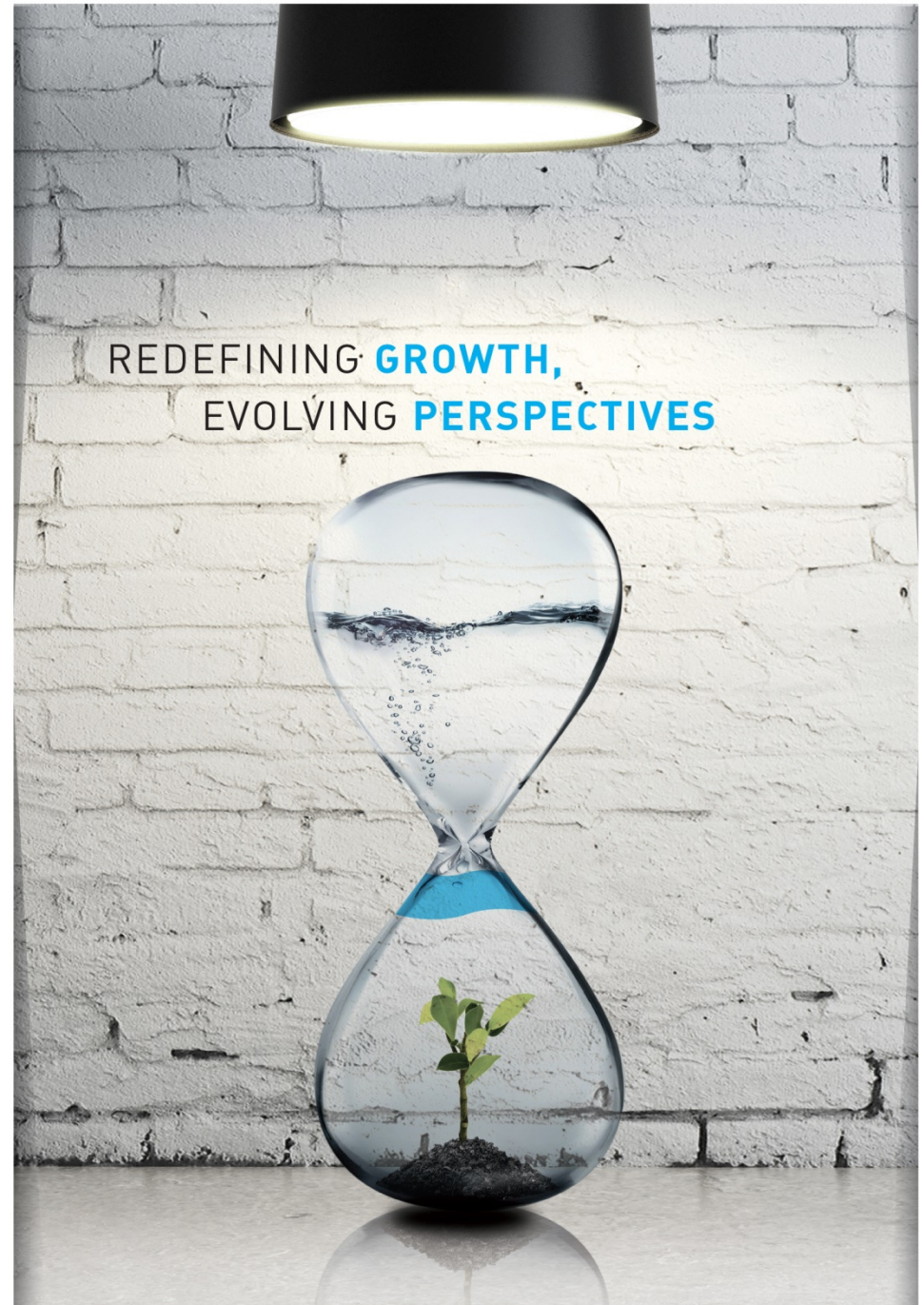


IFS Capital Limited

# IFS CAPITAL LIMITED

ANNUAL GENERAL MEETING  
PRESENTATION

23 APRIL 2021



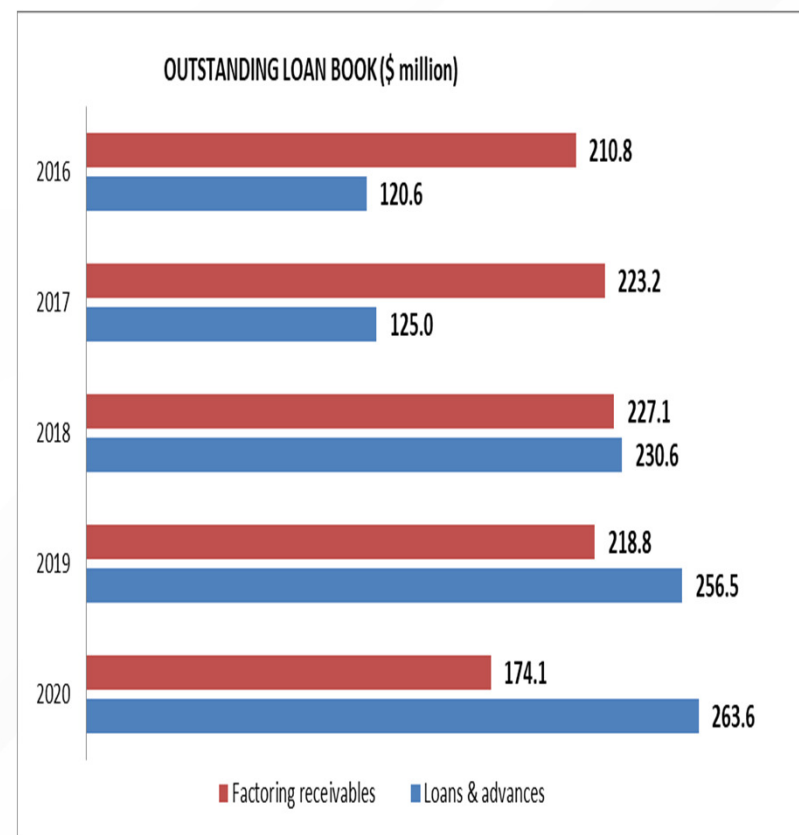
REDEFINING **GROWTH**,  
EVOLVING **PERSPECTIVES**

# PERFORMANCE AT A GLANCE

S\$ 000	2020	2019	2018	2017	2016
<i>Net operating income</i>	34,984	46,584	53,964	43,065	33,706
- net interest income	20,996	25,288	20,028	19,029	16,433
- net earned premium	4,830	6,169	6,853	11,071	6,843
- fees & commission	6,497	8,632	8,493	6,687	7,422
- investment income	709	4,982	1,797	5,803	2,409
- other income	461	1,513	16,793	475	599
- grant income	1,491	-	-	-	-
<i>Profit/(loss) - Overall</i>					
- before tax	2,537	13,409 #	6,271 **	5,778	232
- after tax	2,361	9,171	3,545	3,614	(1,123)
- attributable to Owners of the Company	795	6,454	1,669	1,956	(2,565)

# 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



# OUR BUSINESS DRIVERS

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

For more information, please visit the respective country websites below

- Singapore - [www.ifscapital.com.sg](http://www.ifscapital.com.sg)
- Malaysia - [www.ifscapital.com.my](http://www.ifscapital.com.my)
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