

ANNUAL **GENERAL MEETING**

20 APRIL 2023

**Transforming Our Business:
Financial Highlights and Strategic Priorities Update**

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IFS Capital Limited

1

Company Overview

2

Financial Highlights

3

Strategic Priorities

1 **Company Overview**

Our Team



Randy Sim
Group
Chief Executive Officer



Chionh Yi Chian
Group
Chief Risk Officer



Ang Iris
Group
Chief Financial Officer



Zeng Renchun
IFS Capital Limited (Singapore)
Chief Executive Officer



Choi Kin Seng
ECICS Limited
Chief Executive Officer



Tan Ley Yen
IFS Capital (Thailand) PCL
Chief Executive Officer

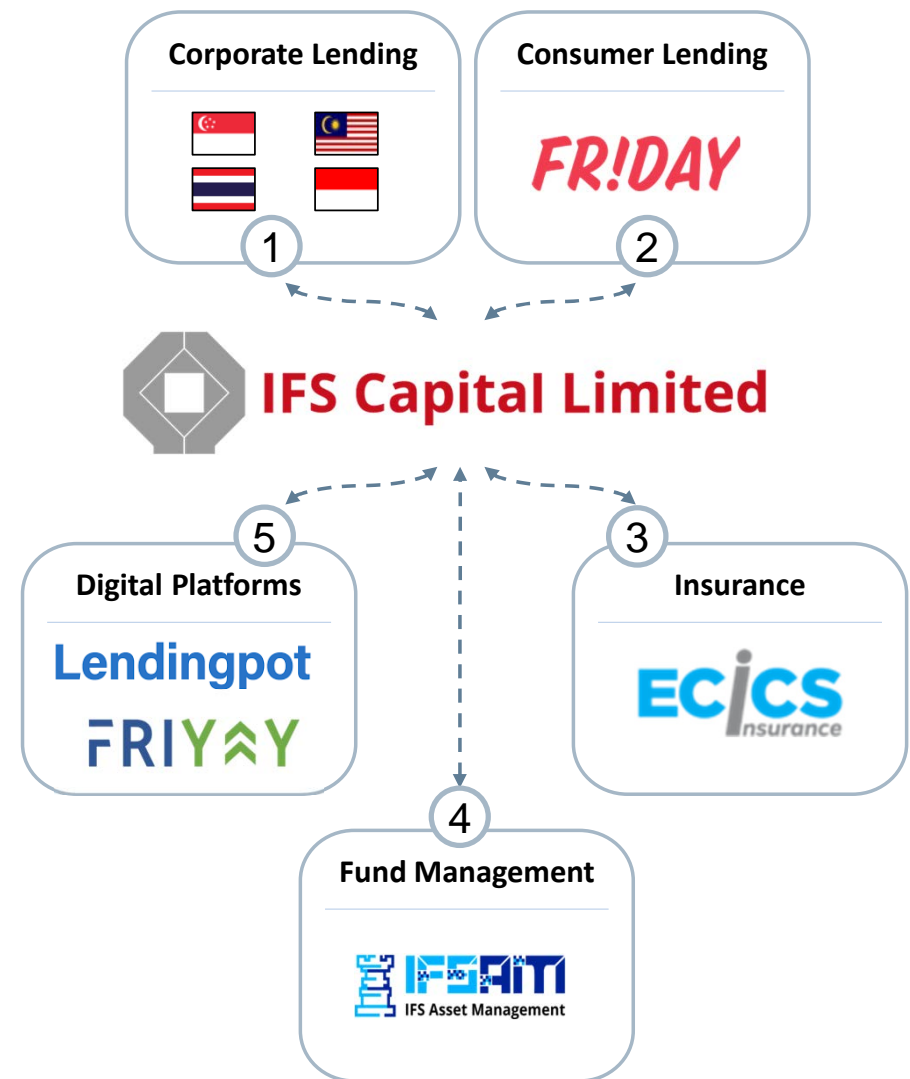


Ab. Razak Khalil
IFS Capital (Malaysia) Sdn. Bhd.
Chief Executive Officer



Giovanni Florentinus
PT. IFS Capital (Indonesia)
President Director

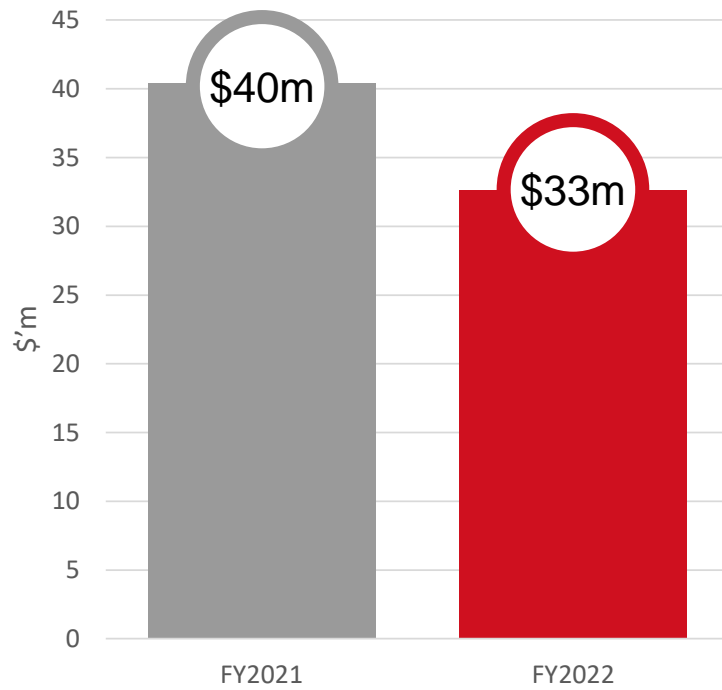
Our mission is to ensure that all creditworthy SMEs and individuals have access to capital and protection through simple and affordable solutions.



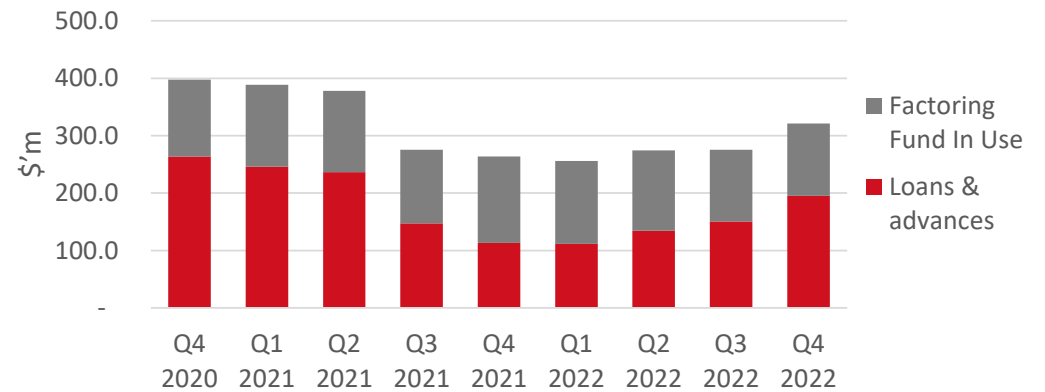
2 **Financial Highlights**

Key Financials

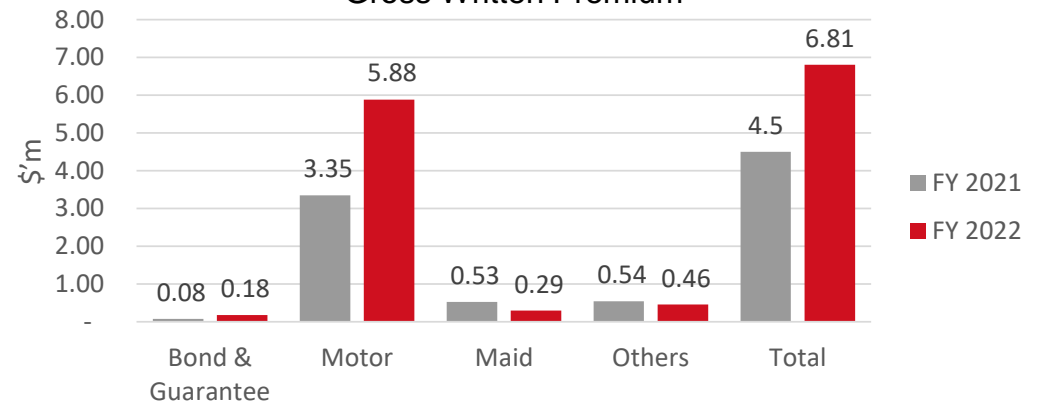
Net Operating Income



Loan Portfolio and Funds in Use

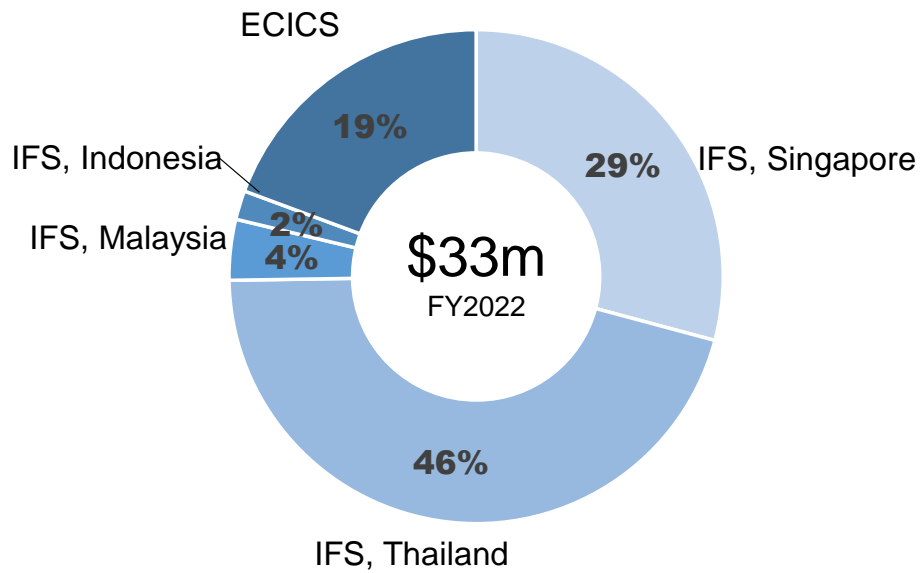


Gross Written Premium

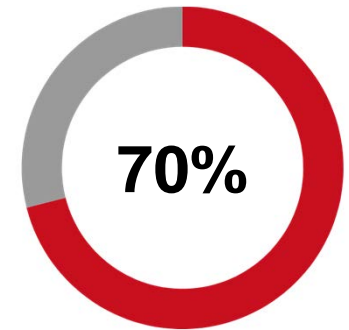
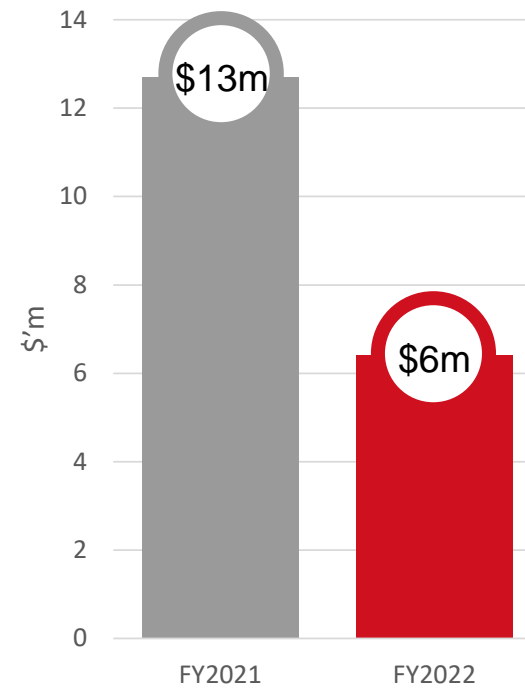


Key Financials

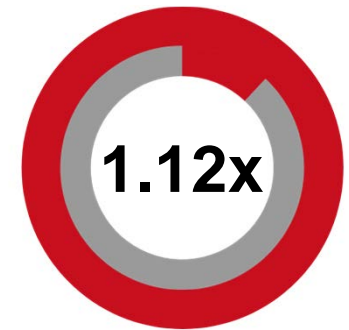
Net Operating Income (by business)



Profit before tax



Cost-to-Income



Leverage Ratio

3 Strategic Priorities

Lending

Grow



Clients



Asset Book

Insurance

Grow



Gross Written
Premium



Partnerships

Services

Monetise



Strategic Priorities – Connecting Southeast Asia



FCI is the Global Representative Body for Factoring with member transactions accounting for nearly 60% of the world's international correspondent factoring volume.

- IFS and its subsidiaries in Malaysia, Indonesia and Thailand are all members of FCI network in 2022
- Interfactor agreements executed with 20 FCI members from over 12 countries, to facilitate trade financing covering ASEAN, Europe and America
- Member of Commercial Factoring Expertise Committee of China Association of Trade In Service (中国服务贸易协会商业保理专业委员会)

Strategic Priorities

Leveraging Technology to Improve Client Experience and Efficiency

- Automated end-to-end client credit onboarding, account management, and operations with proprietary lending operating system



- Leads management
- Credit underwriting & approvals



- API with D&B for ACRA extraction
- Mobile app access
- In-built rules & validation

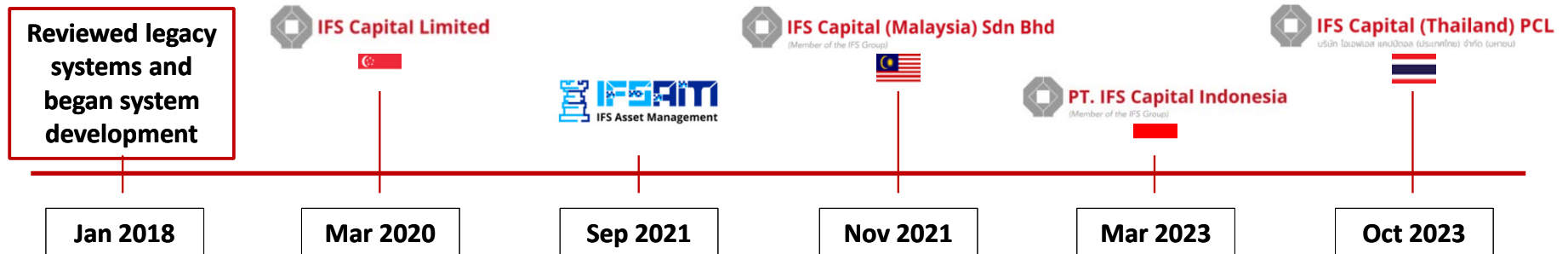


- Loans disbursement
- Security management
- Account monitoring



- Client Portal
- Digital submission for Schedule of offer & invoices with DocuSign features

- Progressive system roll-out for all lending entities within IFS Group

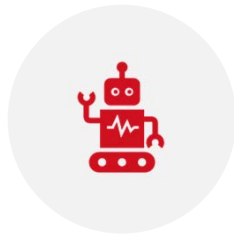


Strategic Priorities – Partnerships



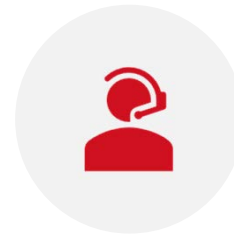
SGCARMART CAR WARRANTY

Provide peace of mind for customers



PHILLIP PROTECT

Helping customers balance wealth management and protection



PLATFORM BUSINESS

Connecting networks of borrowers and lenders in Asia



FRIYAY

Seamless and instant visibility and access to earned salary to promote financial wellness

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



Partner



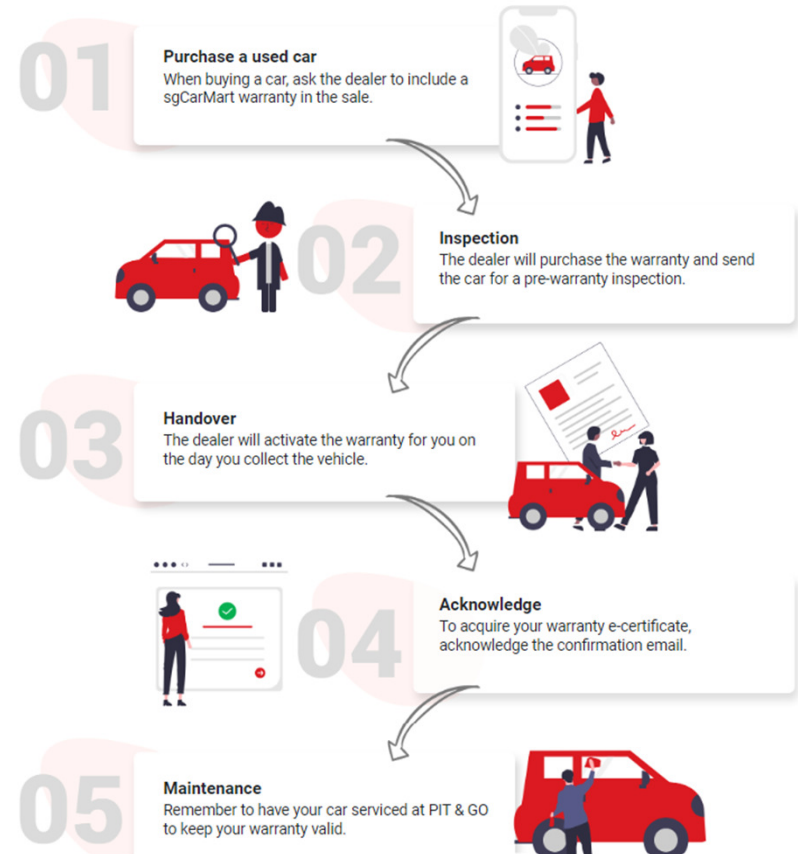
Underwriter



Administrator



How sgCarMart Warranty works?





Embedded Personal Accident Insurance Plan with Phillip Capital for a low premium



Hassle-free online application which does not require any pre-acceptance medical examination



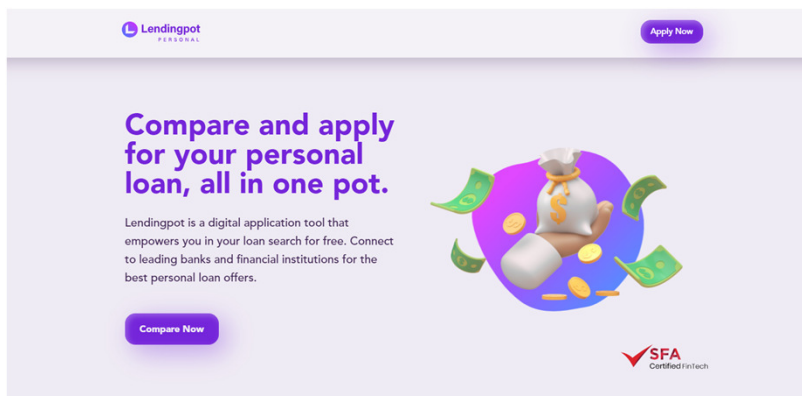
Upon successful payment, the policy documents will be processed and conveniently sent directly to a registered email for safe keeping

MISSION

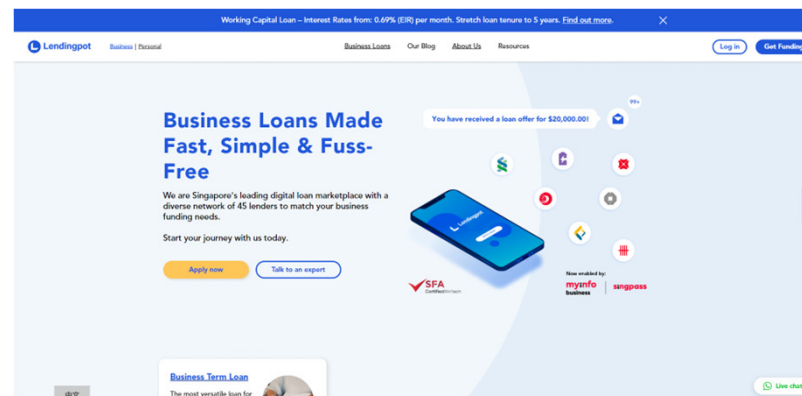
Revolutionalise the way individuals and businesses apply for financial products such that they get the best outcomes in approvals and pricing

VISION

Create a platform where financial service providers can compete to provide the best financial solutions to borrowers



Established December 2022

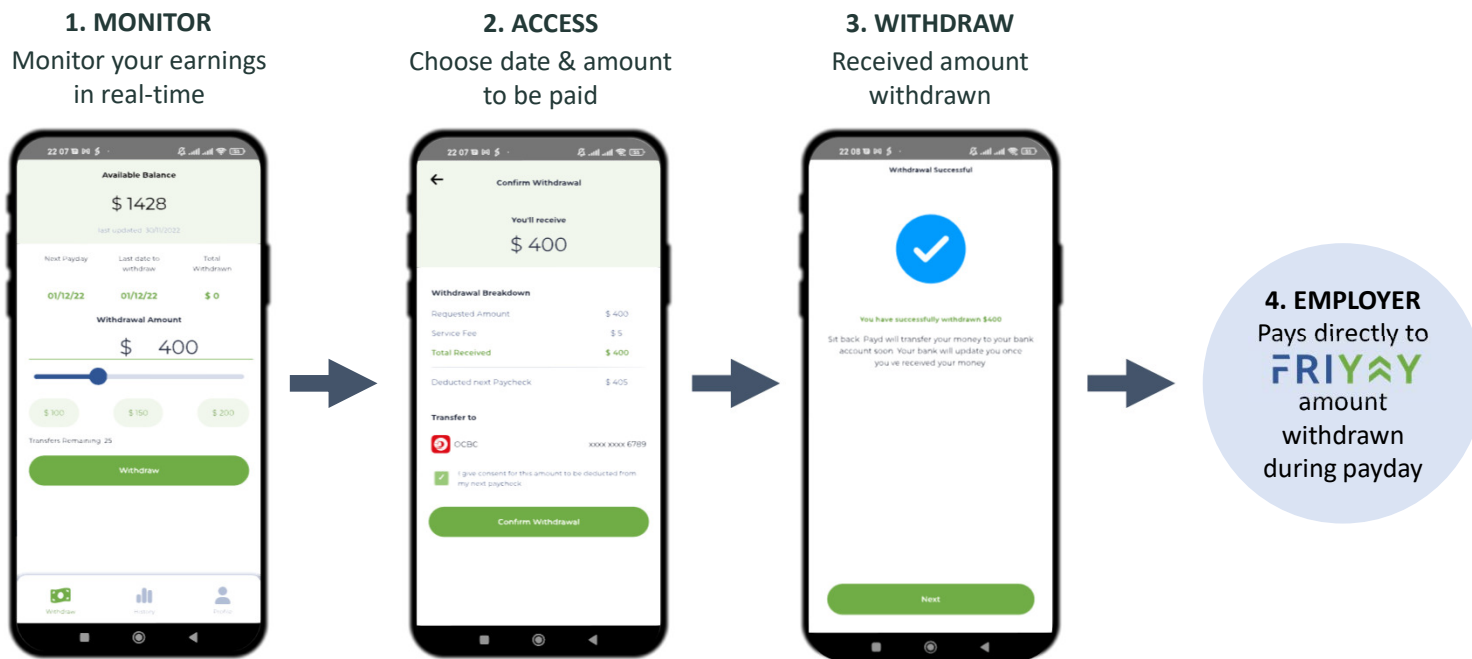


Started monetising in 2022





EWA is a financial wellness program for employees with the flexibility of early access to their earned salary before their scheduled payday.



Strategic Priorities – Investing in our People

Management Associate Programme (MAP)

Accelerated development program for future leaders

- Launched in 2021 to recruit fresh graduates and train across functions and countries
- Highly selective
- Exposure to leadership roles, decision-making and personal mentorship from senior management

Technology in Finance Immersion Programme (TFIP)

Emerging tech roles in Finance Industry

- Well-backed programme managed by IBF, WSG, IMDA, and MAS
- Professional training in recognized institutions
- Keeping up to date with talent needs in emerging roles of the financial services sector





Responsible Finance in Southeast Asia

www.ecics.com.sg
www.lendingpot.sg
www.fridayfinance.sg
www.ifscapital.com.sg