

The iFAST logo consists of the word "iFAST" in white, lowercase letters, set against a dark blue square background.

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REIMAGINING

A GLOBAL FUTURE

IN BANKING & WEALTH MANAGEMENT

iFAST Corporation Ltd.

4Q2025 & FY2025 Results Presentation

12 Feb 2026



= Disclaimer

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= Key Summary

- In FY2025, the Group saw some major milestones as the Group total revenue crossed S\$500 million (34.4% YoY increase to S\$514.72 million) and Group net profit hit S\$100.01 million (50.1% YoY increase).
- In 4Q2025, total revenue for the Group grew 45.7% YoY to S\$151.74 million and net profit for the Group grew 70.4% YoY to S\$32.86 million.
- The increase in 2025 profitability was driven by growth in the Hong Kong ePension business, continuing growth in the Group's core wealth management platform business as well as the achievement of a first full year of profitability by iFAST Global Bank.
- For the Group's core wealth management platform business, Group AUA increased 27.9% YoY to new record high of S\$31.98 billion. Growth was seen in all the various markets that the Group is in, with Singapore continuing to be the main contributor. Group net inflows was a record S\$4.72 billion in FY2025.
- The Group's return-on-equity (ROE) in 2025 was a robust 28.3%. A healthy ROE allows the Group to be able to pursue robust long-term growth strategies while being able to raise dividend payouts.
- The Board of Directors is proposing a dividend of 2.50 cents per ordinary share (56.3% YoY increase) for the fourth and final dividend for FY2025. With that, total dividends for FY2025 amounted to 8.40 cents per ordinary share (42.4% YoY increase from FY2024).
- Looking forward and barring unforeseen circumstances, the Group expects 2026 to see healthy growth rates in revenues and profitability.

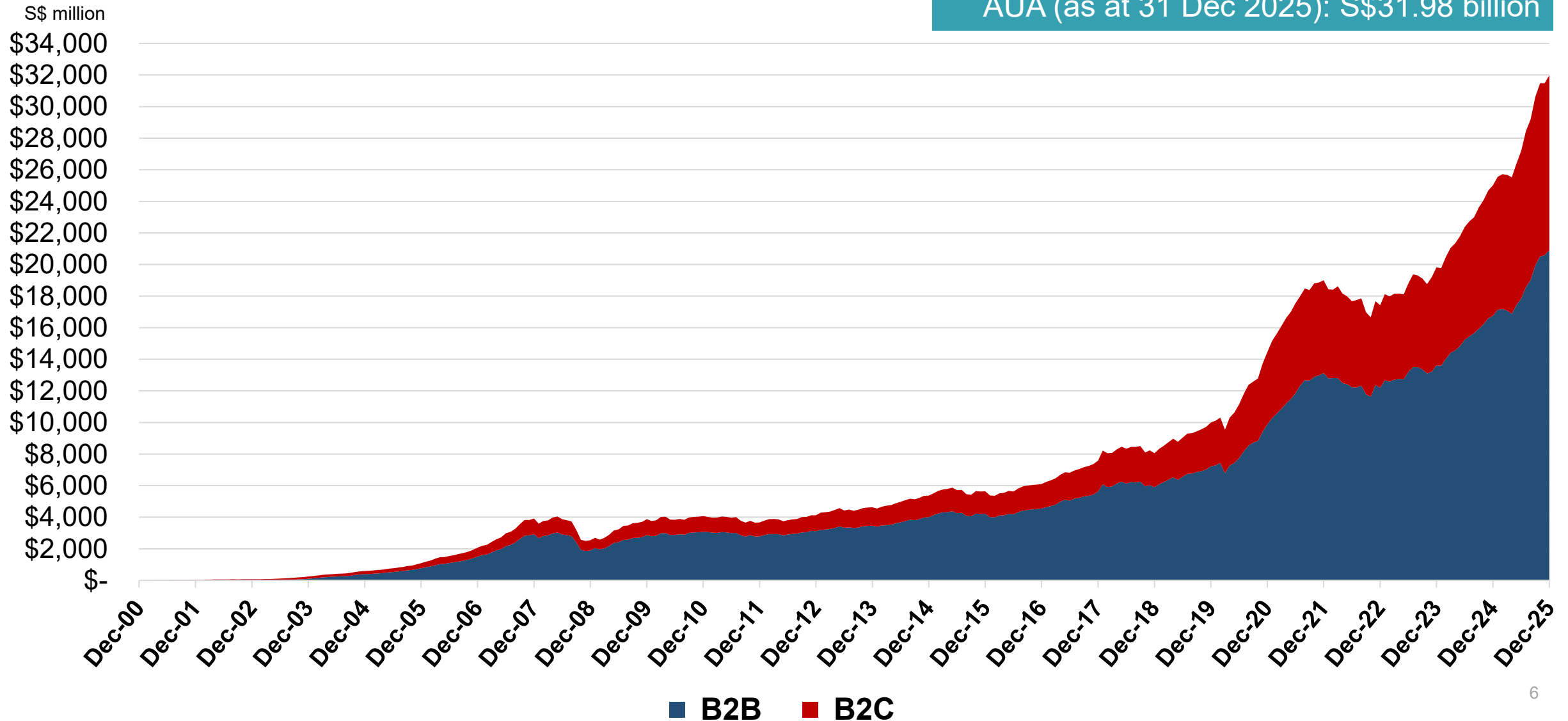
= Key Summary

- As a global digital banking and wealth management platform, the Group is increasingly looking to make progress with a 'truly global business model', which means attracting customers from around the world while operating only from a few key markets. Of particular significance will be the Group's ability to leverage on its presence in Singapore, London and Hong Kong, which are three of the top financial centres in the world. FSMOne Singapore and Hong Kong will be repositioned as FSM Global.
- The Group is targeting to achieve an AUA of S\$100 billion by 2030. This implies a compound annual growth rate (CAGR) of 25.6% or higher over the next 5 years.
- For the overall Hong Kong business (including wealth management and ePension), the Group is targeting double digit growth in revenues and profitability in 2026. The ORSO Pension administration business is expected to start contributing in 2H2026 while the Macau ePension business is expected to show substantial growth.
- iFAST Global Bank will be building on its milestone of a full year profitability in 2025 and targets to continue to see robust growth rates in 2026 and beyond.
- For FY2026, the Board of Directors expects to propose a total dividend of 10.50 cents per share or higher (at least 25.0% YoY increase compared to FY2025).

= Group AUA increased 27.9% YoY to Record High of S\$31.98 billion as at 31 December 2025

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AUA (as at 31 Dec 2025): S\$31.98 billion

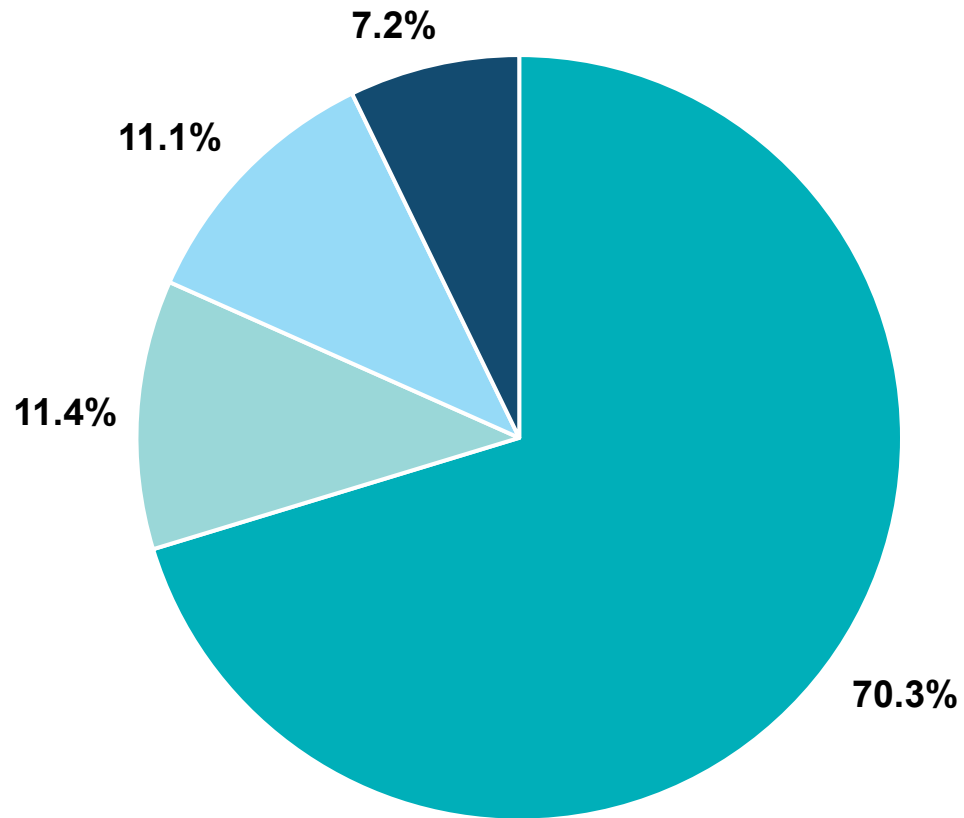


= AUA Breakdown: Markets & Products

(as at 31 December 2025)

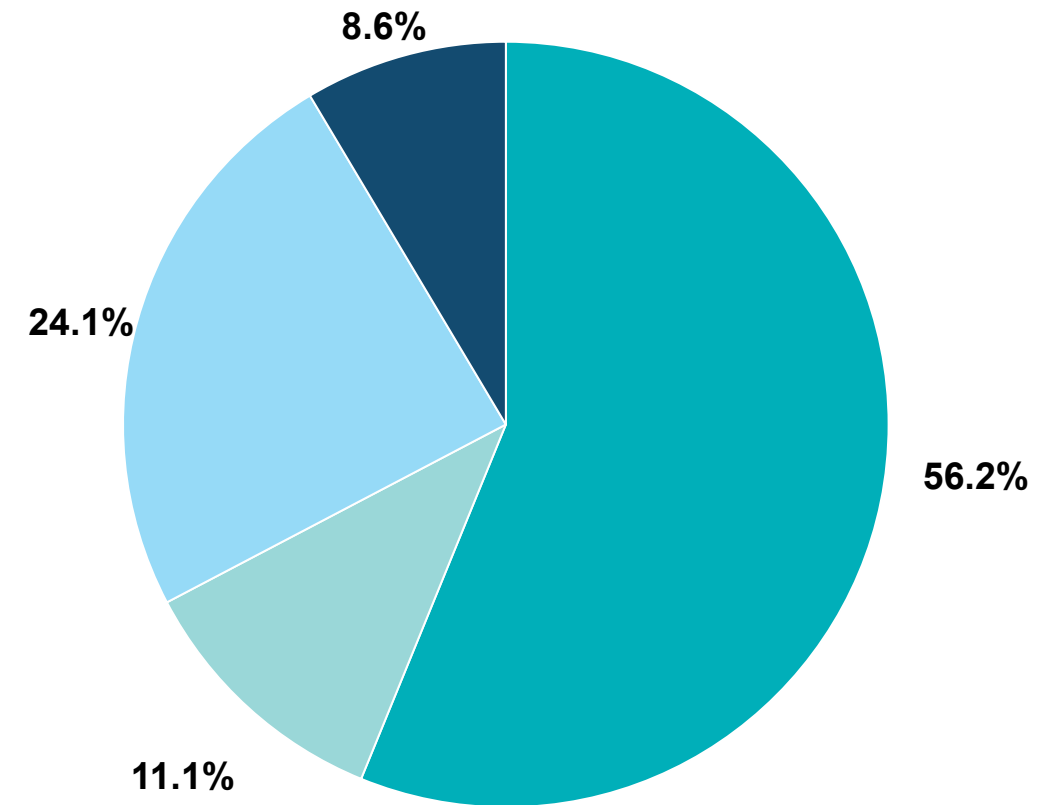
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AUA Breakdown by Markets



■ Singapore
■ Hong Kong
■ Malaysia
■ Others (China & UK)

AUA Breakdown By Products



■ Unit Trusts
■ Bonds
■ Stocks & ETFs
■ Cash Account & Deposits



Financial Results



= Financial Results for Group

(4Q2025 vs 4Q2024)

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S\$ (Million)	4Q2024	4Q2025	YoY change (%)
Total revenue	104.14	151.74	+45.7
Total net revenue	64.90	102.35	+57.7
Other income	0.51	0.40	-22.9
Operating expenses	40.90	64.69	+58.2
Interest expenses on lease liabilities	0.39	1.74	+346.2
Share of results of associates, net of tax	0.02	0.00	-79.2
Profit before tax	24.14	36.32	+50.4
Profit after tax	19.24	32.83	+70.6
Net profit attributable to owners of the Company	19.28	32.86	+70.4
EPS (cents)	6.47	10.82	+67.2
Dividend Per Share (cents)	1.60	2.50	+56.3

= Financial Results for Group

(FY2025 vs FY2024)

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S\$ (Million)	FY2024	FY2025	YoY change (%)
Total revenue	382.99	514.72	+34.4
Total net revenue	248.38	339.65	+36.7
Other income	1.86	2.26	+21.0
Operating expenses	165.64	220.70	+33.2
Interest expenses on lease liabilities	1.42	3.04	+114.0
Share of results of associates, net of tax	-0.02	0.00	N.M.
Profit before tax	83.16	118.16	+42.1
Profit after tax	65.96	99.88	+51.4
Net profit attributable to owners of the Company	66.63	100.01	+50.1
EPS (cents)	22.39	33.09	+47.8
Dividend Per Share (cents)	5.90	8.40	+42.4

= Results Overview for Group

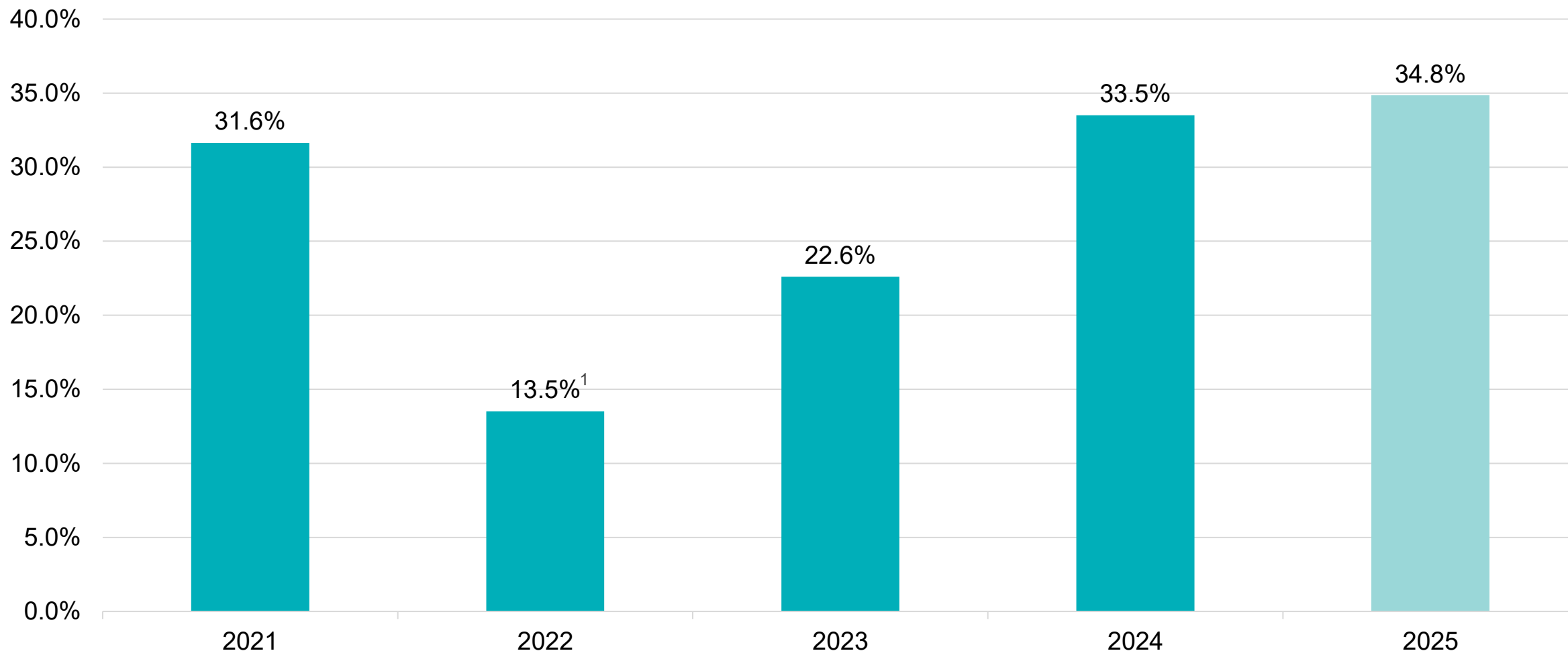
S\$ (Million)	FY2021	FY2022	FY2023	FY2024	FY2025
Total revenue ¹	216.90	208.87	256.54	382.99	514.72
Total net revenue ¹	113.91	118.24	161.66	248.38	339.65
Other income	0.49	1.72	1.71	1.86	2.26
Operating expenses	77.68	103.84	126.23	165.64	220.70
Interest expenses on lease liabilities	0.56	0.45	0.79	1.42	3.04
Impairment loss related to an associate	-	-5.20	-	-	-
Share of results of associates, net of tax	-0.35	0.30	0.22	-0.02	0.00
Profit before tax	35.82	10.76	36.58	83.16	118.16
Profit after tax	30.41	5.35	27.01	65.96	99.88
Net profit attributable to owners of the Company	30.63	6.42	28.27	66.63	100.01
Net profit attributable to owners of the Company ²	30.63	11.62 ²	28.27	66.63	100.01
EPS ² (cents)	11.10	3.97 ²	9.59	22.39	33.09
Operating cashflows	46.53	47.40	273.45	671.28	551.73
Dividend per share (cents)	4.80	4.80	4.80	5.90	8.40

Notes:

1. Restated to include net interest revenue for FY2021
2. Excluding impairment loss of S\$5.2 million related to India Business recognised in 2Q2022

= PBT Margin for Group

(Based on Total Net Revenue)



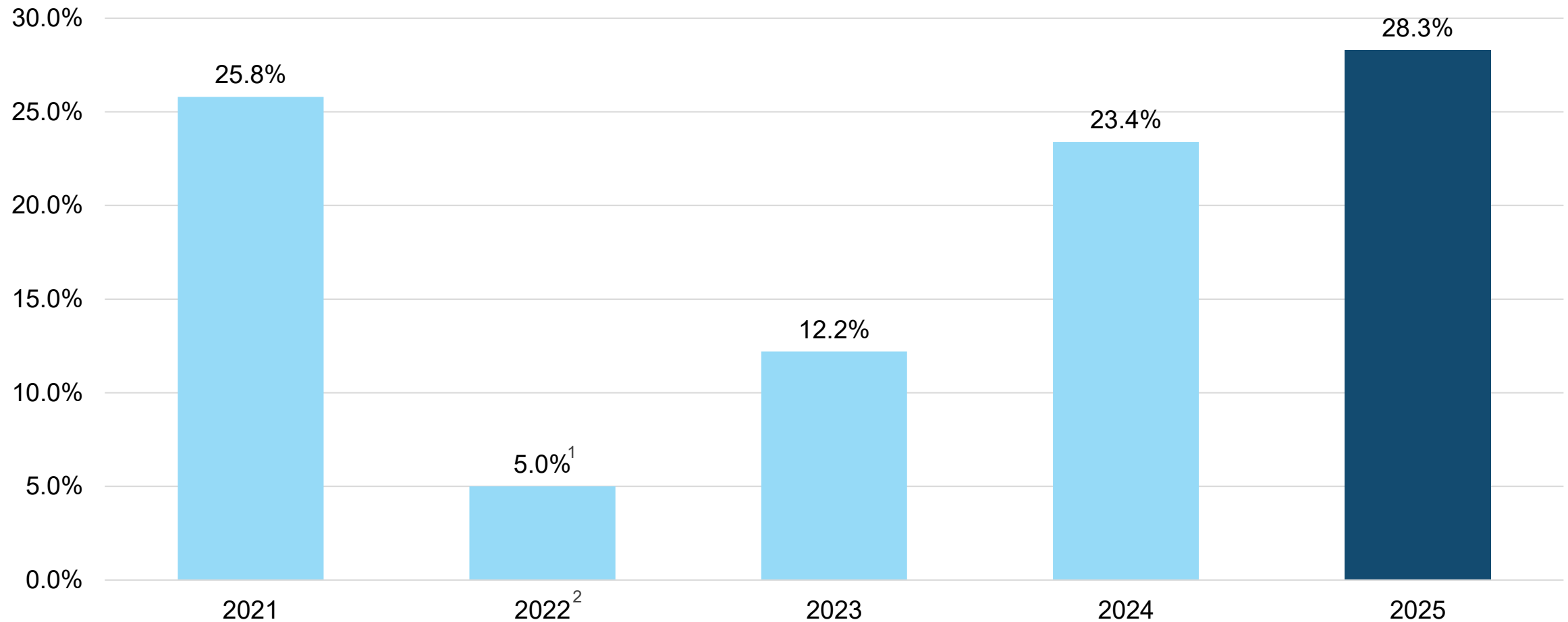
Note:

1. Including UK banking operation from 2022 and excluding impairment loss of S\$5.2 million related to India Business recognised in 2022.

= Return on Equity

Record High Annualised ROE Since Listing

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Notes:

1. Excluding impairment loss of S\$5.2 million related to India Business recognised in 2Q2022.
2. The Group conducted a S\$103 million share placement exercise in January 2022.

= Profit/Loss - Geographical Segment

Profit/Loss (S\$ Million)	4Q2024	4Q2025	YoY Change (%)	FY2024	FY2025	YoY Change (%)
Singapore	10.13	14.22	+40.5	36.14	44.72	+23.7
Hong Kong	13.14	20.11	+53.0	52.96	67.55	+27.6
Malaysia	1.68	1.79	+6.4	4.96	6.55	+32.1
China	(1.09)	(0.88)	-19.4	(5.85)	(3.65)	-37.7
Other ¹	0.02	0.00	-79.2	(0.02)	0.00	N.M.
Non-banking operations	23.88	35.25	+47.6	88.19	115.18	+30.6
UK banking operation	0.30	1.10	+263.9	(4.36)	3.11	N.M.
Profit before tax ²	24.18	36.35	+50.3	83.83	118.29	41.1
Tax expense	(4.90)	(3.49)	-28.9	(17.20)	(18.28)	+6.3
Net profit after tax ²	19.28	32.86	+70.4	66.63	100.01	+50.1

Notes:

1. Representing share of results of associates
2. Attributable to owners of the Company

= Profit/Loss - Geographical Segment

Profit/Loss (S\$ Million)	FY2021	FY2022	FY2023	FY2024	FY2025
Singapore	28.43	16.57	25.20	36.14	44.72
Hong Kong	8.39	8.07	23.82	52.96	67.55
Malaysia	5.39	4.25	4.39	4.96	6.55
China	(5.82)	(7.12)	(7.19)	(5.85)	(3.65)
Other ¹	(0.35)	0.30	0.22	(0.02)	0.00
Non-banking operations	36.04	22.08	46.44	88.19	115.18
UK banking operation	-	(5.04)	(8.60)	(4.36)	3.11
Profit before tax ²	36.04	17.04	37.84	83.83	118.29
Impairment loss related to India Business	-	(5.20)	-	-	-
Tax expense	(5.41)	(5.41)	(9.57)	(17.20)	(18.28)
Net profit after tax ²	30.63	6.42	28.27	66.63	100.01

Notes:

1. Representing share of results of associates
2. Attributable to owners of the Company

= Total Gross Revenue - Geographical Segment

S\$ (Million)	FY2021	FY2022	FY2023	FY2024	FY2025
Singapore	139.59	130.25	140.61	167.04	197.61
Hong Kong	48.80	42.64	69.60	135.31	199.48
Malaysia	24.85	23.03	23.51	26.92	31.67
China	3.66	2.62	2.24	1.71	2.15
UK	-	10.33	20.58	52.01	83.81
Group	216.90	208.87	256.54	382.99	514.72
YoY Change (%)	FY2021	FY2022	FY2023	FY2024	FY2025
Singapore	+28.2	-6.7	+8.0	+18.8	+18.3
Hong Kong	+9.8	-12.6	+63.2	+94.4	+47.4
Malaysia	+59.0	-7.3	+2.1	+14.5	+17.6
China	+98.7	-28.3	-4.5	-23.8	+25.7
UK	-	N.M	+99.2	+152.7	+61.1
Group	+27.0	-3.7	+22.8	+49.3	+34.4

= Total Net Revenue - Geographical Segment

S\$ (Million)	FY2021	FY2022	FY2023	FY2024	FY2025
Singapore	73.50	70.49	81.24	96.06	111.25
Hong Kong	24.43	24.15	52.58	112.97	172.01
Malaysia	13.43	13.64	13.98	15.53	17.74
China	2.55	1.77	1.51	1.24	1.55
UK	-	8.19	12.35	22.58	37.10
Group	113.91	118.24	161.66	248.38	339.65
YoY Change (%)	FY2021	FY2022	FY2023	FY2024	FY2025
Singapore	+29.4	-4.1	+15.2	+18.2	+15.8
Hong Kong	+26.8	-1.2	+117.7	+114.8	+52.3
Malaysia	+53.1	+1.6	+2.5	+11.1	+14.3
China	+40.5	-30.6	-14.4	-18.0	+24.3
UK	-	N.M.	+50.8	+82.9	+64.3
Group	+31.5	+3.8	+36.7	+53.6	+36.7

= Final Dividend for FY2025

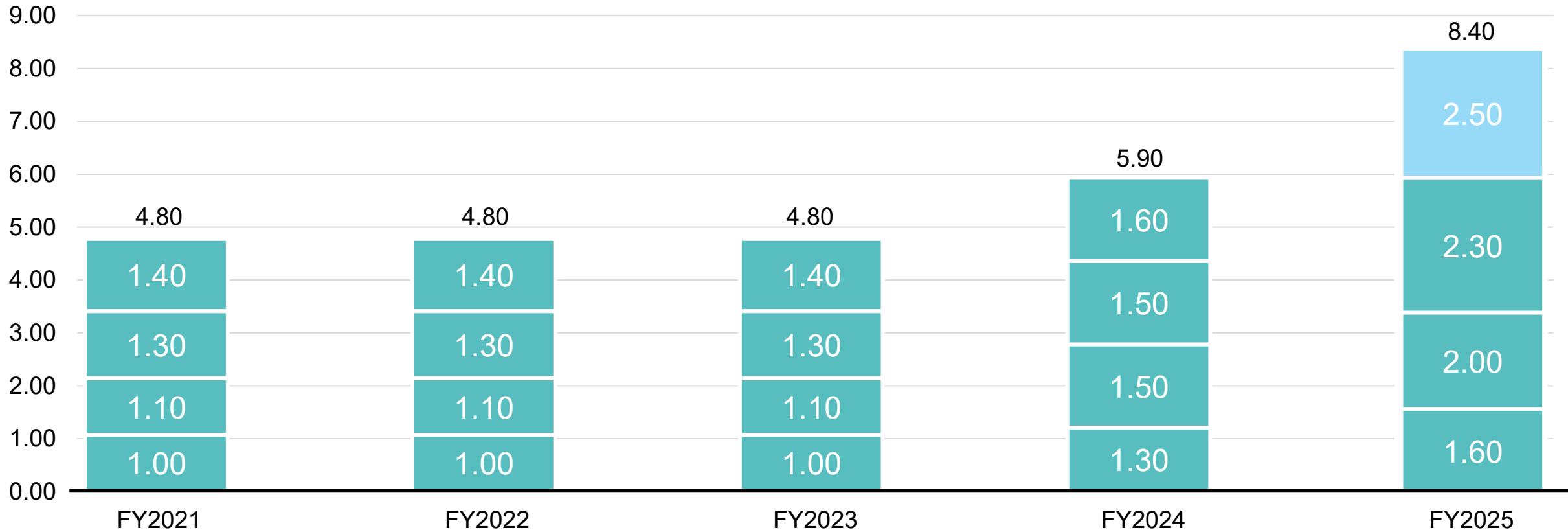
Dividend Schedule	
Dividend per share	2.50 cents per ordinary share
Ex-dividend date	8 May 2026
Record date and time	11 May 2026 (5.00 pm)
Payment date	22 May 2026

- As per Dividend Schedule above, the Board of Directors is proposing a dividend of 2.50 cents per ordinary share (final dividend for FY2024: 1.60 cents per ordinary share). The proposed final dividend will be subject to approval by shareholders at the Company's Annual General Meeting to be held on 24 April 2026.
- The proposed final dividend, if approved, brings the total dividend to 8.40 cents per ordinary share for FY2025 (FY2024: 5.90 cents).

= Dividend for 4Q2025: 2.50 Cents per Ordinary Share

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S\$ cent per ordinary share



- The proposed final dividends for FY2025 amounts to 8.40 cents per ordinary share (42.4% YoY increase from FY2024), which is higher than the previously proposed total dividend of 8.00 cents per ordinary share communicated in the 2Q2025 presentation deck.
- For FY2026, the Board of Directors expects to propose a total dividend of 10.50 cents per share or higher (at least 25.0% increase compared to FY2025).



Business Update



= 4Q2025 & FY2025 Achievements

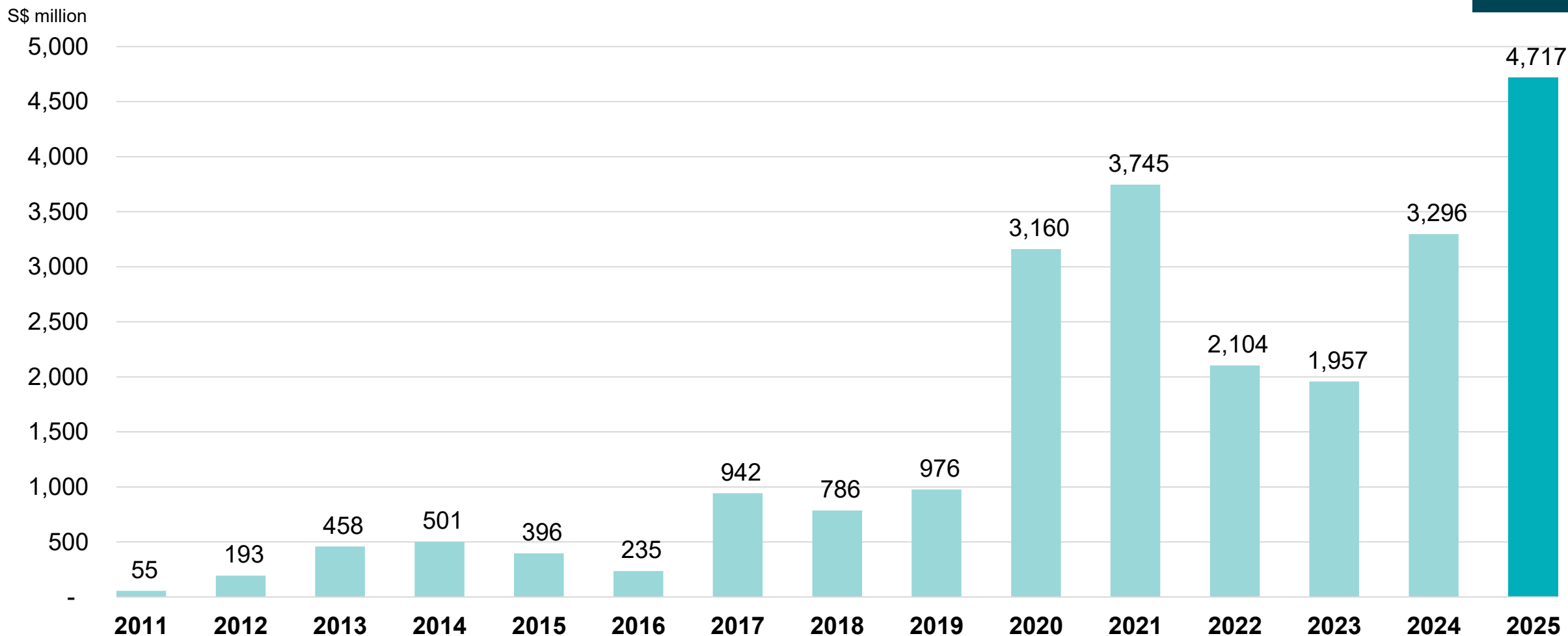
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Record High in AUA and Net Inflows

- The Group's AUA reached a record high of S\$31.98 billion as at 31 December 2025. Group AUA grew 27.9% YoY and 4.2% QoQ.
- All wealth management markets in Singapore, Hong Kong, Malaysia and China achieved record AUA levels. AUA in these markets grew by 27.8%, 18.3%, 19.6% and 74.9% YoY respectively.
- Singapore continued to be the Group's main AUA contributor. All three divisions achieved record-high AUA, with the B2B, iFAST Global Markets and B2C divisions growing 25.2%, 23.5% and 33.6% YoY respectively.
- The Singapore B2B division delivered a record-breaking year in net inflows, growing 65.1% YoY in FY2025. Net inflows for Singapore iFAST Global Markets (iGM) division delivered another year of positive contributions across all product categories, with ETFs net inflows growing by more than 50% YoY in FY2025. The Singapore B2C division also achieved a record-breaking year in net inflows, with Unit Trust net inflows more than doubling YoY.
- The Group's ability to scale its investment products and services over the years is reflected in AUA reaching record highs across most product categories in 4Q2025. Group AUA for Unit Trusts, Bonds, Stocks/ETFs and Cash Account/Deposits grew by 24.3%, 12.6%, 40.7% and 39.4% YoY respectively.
- The Group net inflows reached a record S\$4.72 billion, representing a 43.3% YoY increase in FY2025.
- Similarly, Unit Trust subscriptions reached record levels, increasing 47.1% YoY to S\$10.93 billion in FY2025.

= Net Inflows Trend

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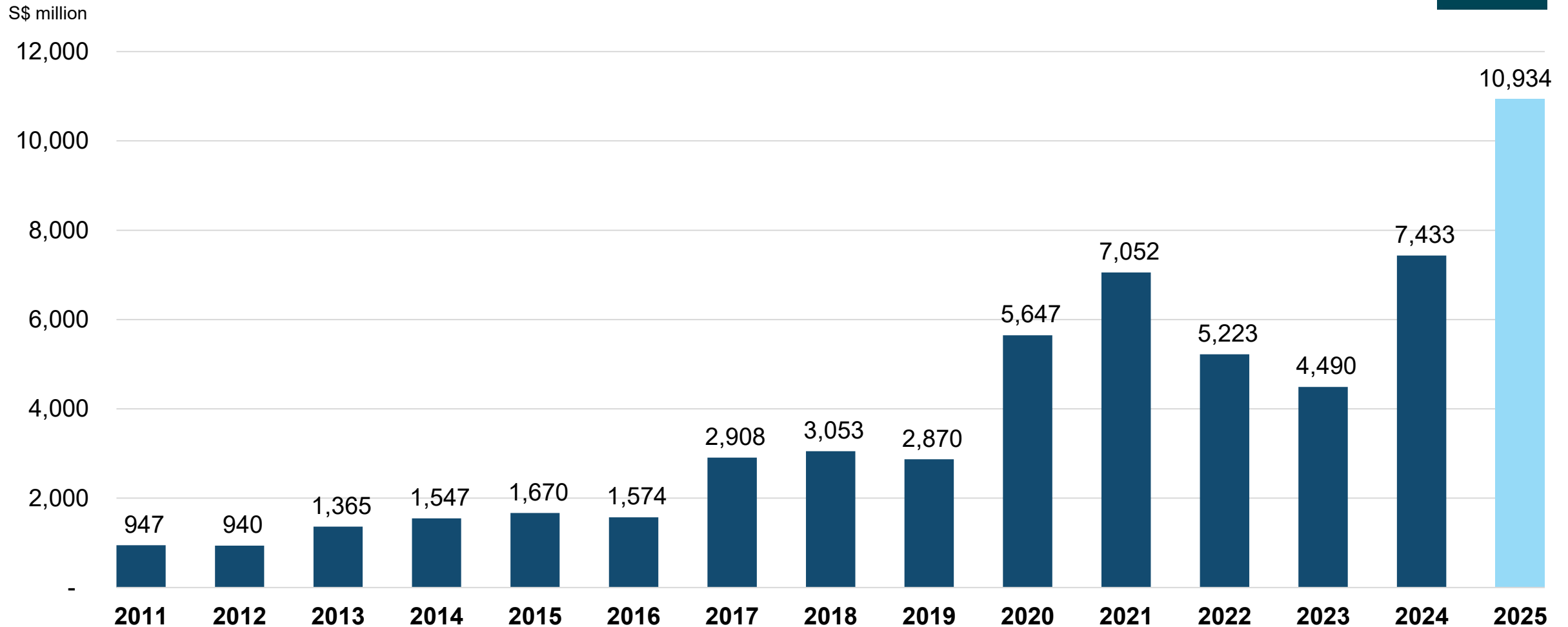


Note:

- Net inflows stood at S\$0.94 billion, S\$1.29 billion, S\$1.49 billion and S\$1.00 billion in 1Q2025, 2Q2025, 3Q2025 and 4Q2025 respectively.

= Gross Unit Trust (UT) Subscription

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Note:

- Gross UT Subscriptions stood at S\$2.27 billion, S\$2.32 billion, S\$3.25 billion and S\$3.10 billion in 1Q2025, 2Q2025, 3Q2025 and 4Q2025 respectively.

= FY2025 Updates

Hong Kong Business (Presented in HKD)

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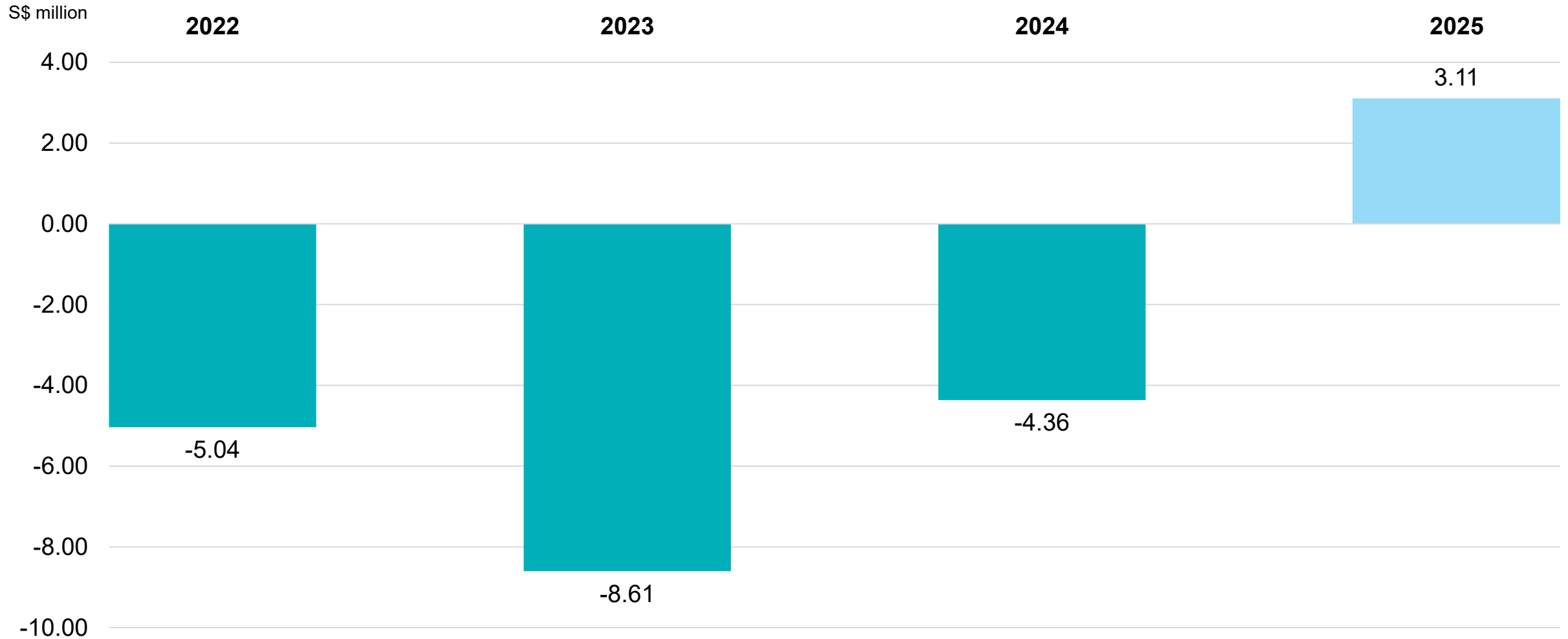
	2023 Actual	2024 Actual	2025 Target (Updated in Apr 2025)	2025 Actual	2026 Target
Gross Revenue	HK\$406 million	HK\$866 million	>HK\$1.2 billion	HK\$1.2 billion	Double-digit YoY growth
Net Revenue	HK\$306 million	HK\$656 million	>HK\$1.0 billion	HK\$1.0 billion	
PBT	HK\$139 million	HK\$309 million	>HK\$380 million	HK\$402 million	

- The Group's Hong Kong business (including Wealth Management and ePension) saw a 37.3% YoY growth in gross revenue to HK\$1.2 billion in FY2025. The increase in revenue reflected the growth of the ePension business and the wealth management business in Hong Kong. Net revenue grew 56.4% YoY to HK\$1.0 billion in FY2025.
- Profit before tax for the overall Hong Kong business (including Wealth Management and ePension) saw a 30.3% YoY increase to HK\$402 million in FY2025.
- With onboarding substantially advanced, the ePension division continues to strengthen its operational capacity and efficiency.

= FY2025 Updates

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iFAST Global Bank – Achieving A Full Year of Profitability in 2025



= iFAST's Three-Year Plan (2026-2028)

1. **As a Global Digital Banking and Wealth Management Platform, iFAST Aims to Make More Substantial Progress with Our Truly Global Business Model.** The past two years have demonstrated that our vision of a truly global business model is viable, with significant long-term potential. Moving forward, our presence in Singapore, London and Hong Kong will remain central to this highly scalable strategy.
2. **The Group Targets AUA of S\$100 billion by 2030.** This implies a compound annual growth rate (“CAGR”) of 25.6% or higher over the next five years. The AUA will be driven by contributions from the core wealth management platform business, the iFAST Global Bank deposits, and the Hong Kong (Occupational Retirement Scheme Ordinance) as well as Macau ePension services.
3. **Effectively Deliver on ePension Services.** With onboarding substantially advanced, our focus will shift towards further improving the quality of our service delivery and operational efficiency.
4. **Effectively Develop Innovative Fintech Services that are Complementary to Digital Banking and Wealth Management Platforms.** These include payment related services and a bond market place targeting individual investors from around the world (Bondsupermart). The Group expects to secure payment services licences in several markets where it already has presence in.
5. **Continue to broaden the iFAST Fintech Ecosystem.** The Group will continue to expand the iFAST fintech ecosystem by broadening the range of services offered and increasing the number of business partners globally.

Truly Global Business Model



Singapore



London



Hong Kong

= Truly Global Business Model to Include FSM Global

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Strengthening Global Connectivity with FSM Global

- iFAST believes in a business model that operates from a few centres, while serving customers from all over the world.
- We believe investors and banking customers will increasingly seek the 'Best-in-Class' digital banking and wealth management platforms around the world, regardless of where they are based.
- Examples of Truly Global Business Models include Netflix, Spotify, and Singapore private banks (non-digital models).
- Truly Global Business Models are significantly more scalable, and structurally more competitive over the long term.

Singapore, London and Hong Kong :

Building on Our Presence in Three of the World's Top Financial Centres

- With wealth management platforms in Singapore and Hong Kong, and a global digital bank in London, iFAST is uniquely positioned to become a leading global player.
- Singapore private banks have been highly successful, but they primarily serve high-net-worth clients through non-digital business models.
- iFAST is targeting mass-affluent and retail customers globally, supported by scalable digital strategies.

= Truly Global Business Model to Include FSM Global

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Strengthening Global Connectivity with FSM Global

- **FSM Global leverages on the long-standing credibility of iFAST brand** to bridge the gap between Singapore's reputation as a trusted financial hub and the global market.
- Historically, iFAST B2C division (FSM) has attracted retail investors primarily in the local markets. We are shifting our focus globally, targeting a broader client base drawn to Singapore's trusted financial standing and the proven track record of iFAST and FSM.
- FSMOne Singapore and Hong Kong will be repositioned as **FSM Global**, reflecting our long-term growth strategy.
- **Singapore as a Strategic Base:** Singapore remains iFAST Group's key strategic hub, anchoring our regional and global growth.
- **"Building Faster and Better":** Building on our technological edge by continuously strengthening our in-house IT and artificial intelligence capabilities.

= iFAST Fintech Ecosystem

Connecting All to Help Investors Invest Globally and Profitably

iFAST



Customer Accounts 1,080,000+

B2B Partners 850+

Wealth Advisers 14,700+

across **5 Markets**





Performance Trends



= Financial Indicators

S\$ (Million)	FY2021	FY2022	FY2023	FY2024	FY2025
EBITDA ²	54.79	37.64 ¹	70.50	119.77	155.21
Operating Cashflows	46.53	47.40	273.45	671.28	551.73
Capital Expenditure	21.62	17.87	21.63	26.13	31.96
Net Current Assets	68.03	108.45	110.66	170.31	131.67
Shareholders' Equity	128.65	222.49	250.20	316.79	397.99

Notes:

1. Excluding impairment loss of S\$5.2 million related to India Business recognised in 2Q2022.
2. Excluding UK banking operation.

= Cash Plus Liquid Assets Net of Borrowings Position

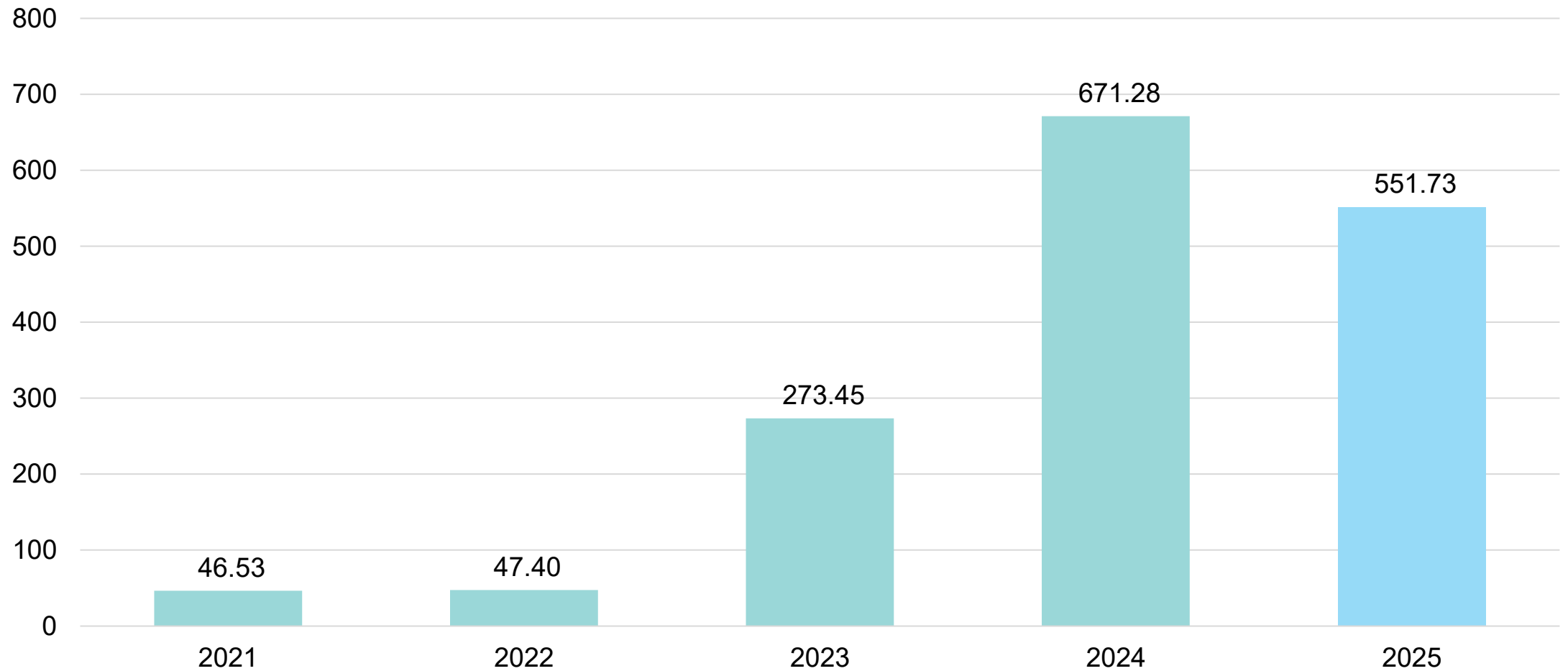
	As at 31 Dec 2024 (S\$ million)	As at 31 Dec 2025 (S\$ million)
Cash and Cash Equivalents	622.83	724.31
Sovereign Bonds & Investment-grade Corporate Bonds	502.70	911.69
Others	116.07	187.11
Less: Customers' Deposits	(1,013.34)	(1,572.48)
Total Cash plus Liquid Assets	228.27	250.63
Less: Bank Loans	(16.84)	(13.81)
Less: Debt Issued (iFAST Bond 4.328% due 11 Jun 2029)	(99.07)	(99.26)
Cash plus Liquid Assets net of Borrowings	112.36	137.56
Gross Debt-to-Equity Ratio ¹	36.5%	28.4%
Net Debt-to-Equity Ratio	Positive Net (Cash + Liquid Assets) Position	Positive Net (Cash + Liquid Assets) Position

Notes:

1. The amount of gross debt comprises of bank loans and debt issued.

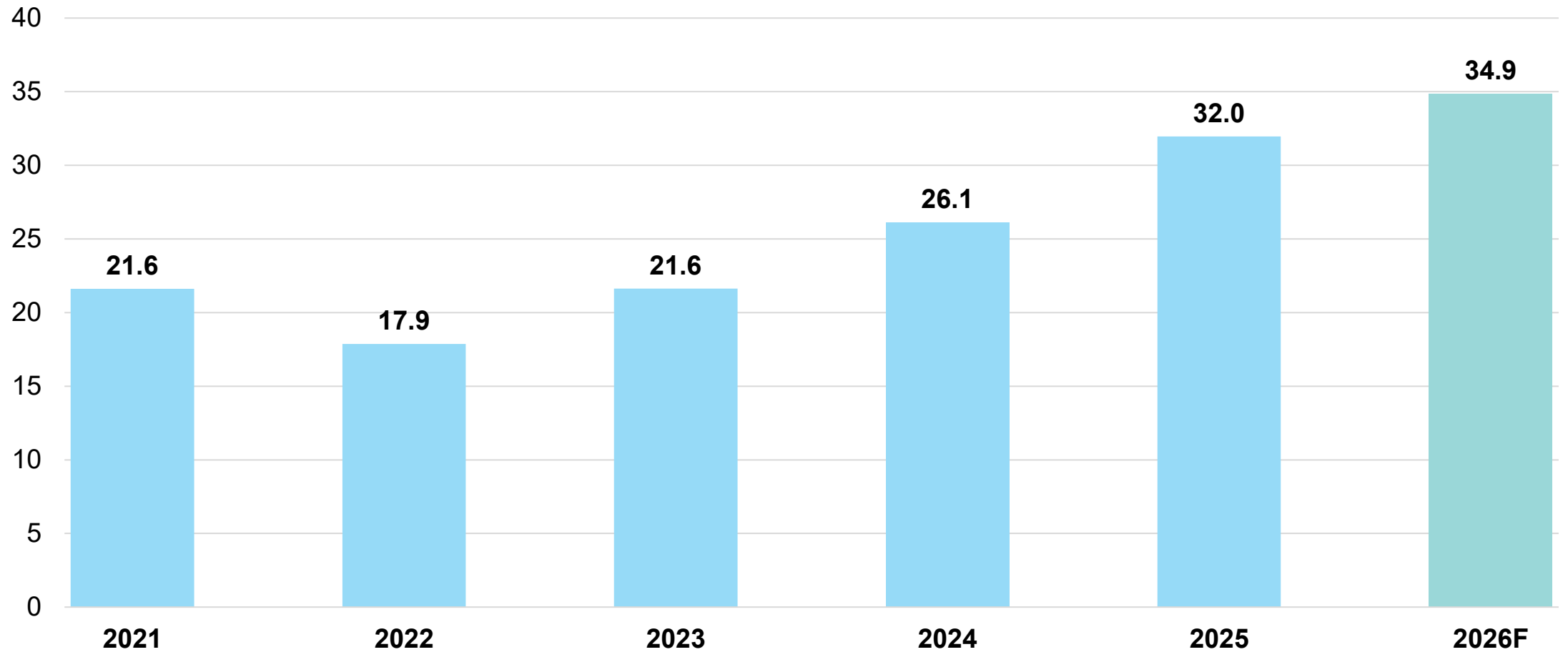
= Group Operating Cashflows

S\$ million



= Capital Expenditure

S\$ million



= Number of Issued Shares

	As at 31 Dec 2024	As at 31 Dec 2025
Total number of issued shares (excluding treasury shares and subsidiary holdings)	297,959,099	303,684,519

= Our Consolidated Financial Position

	As at 31 Dec 24 S\$'000	As at 31 Dec 25 S\$'000
ASSETS		
Plant and Equipment	14,362	20,834
Right-of-use Assets	35,580	50,620
Intangible Assets and Goodwill	85,021	91,070
Associates	414	426
Other Investments	119,073	293,216
Deferred Tax Assets	2,117	3,734
Contract Costs	13,993	10,982
Prepayments & Others	1,493	1,229
TOTAL NON-CURRENT ASSETS	272,053	472,111
Current Tax Receivables	597	333
Other Investments	438,870	656,098
Prepayments and Others	6,797	9,053
Trade & Other Receivables	282,468	453,655
Uncompleted Contracts - Buyers	79,708	116,000
Money Market Funds	151,223	263,699
Cash at Bank and In Hand	471,612	460,614
TOTAL CURRENT ASSETS	1,431,275	1,959,452
TOTAL ASSETS	1,703,328	2,431,563

= Our Consolidated Financial Position

	As at 31 Dec 24 S\$'000	As at 31 Dec 25 S\$'000
EQUITY		
Share Capital	171,435	171,943
Reserves	145,351	226,051
EQUITY ATTRIBUTABLE TO OWNERS OF THE COMPANY	316,786	397,994
Non-Controlling Interests	(1,808)	(137)
TOTAL EQUITY	314,978	397,857
LIABILITIES		
Debt Issued	99,071	99,264
Deferred Tax Liabilities	3,831	2,802
Lease Liabilities	24,485	42,831
Deposits and balances of customers	-	61,031
TOTAL NON-CURRENT LIABILITIES	127,387	205,928
Current Tax Payables	18,501	12,331
Lease Liabilities	12,158	10,872
Bank Loans	16,841	13,811
Deposits and Balances of Customers	1,013,338	1,511,453
Trade & Other Payables	120,219	163,451
Uncompleted Contracts - Sellers	79,906	115,860
TOTAL CURRENT LIABILITIES	1,260,963	1,827,778
TOTAL LIABILITIES	1,388,350	2,033,706
TOTAL EQUITY & LIABILITIES	1,703,328	2,431,563

= Held under Trust

	As at 31 Dec 24 S\$'000	As at 31 Dec 25 S\$'000
HELD UNDER TRUST		
Client monies maintained in bank deposit accounts with related bank	27,264	53,246
Client monies maintained in bank deposit accounts with non-related banks	1,016,318	1,343,197
Client monies maintained in government debt securities treasury accounts	7,746	263
Client ledger balances	(1,051,328)	(1,396,706)
	-	-

- Certain non-banking subsidiaries in the Group receive and hold monies deposited by clients and other institutions in the course of the conduct of the regulated activities of dealing in securities.
- These clients' monies are maintained in one or more trust bank accounts which are maintained in one or more trust bank deposit accounts or treasury accounts holding government debt securities allowed by regulators in the markets these subsidiaries operate in, which are separately maintained from the bank or treasury accounts of these subsidiaries in the Group.
- Among the clients' monies mentioned above, S\$53.25 million were maintained in trust accounts opened by certain subsidiaries conducting the regulated non-banking activities with a related bank within the Group, namely iFAST Global Bank Limited, as at 31 December 2025 (31 December 2024: S\$27.26 million). These clients' monies are excluded from cash and cash equivalents held by the Group at the reporting dates.

= Total Net Revenue¹ Breakdown

between Recurring and Non-recurring Sources

iFAST

S\$ million

400

350

300

250

200

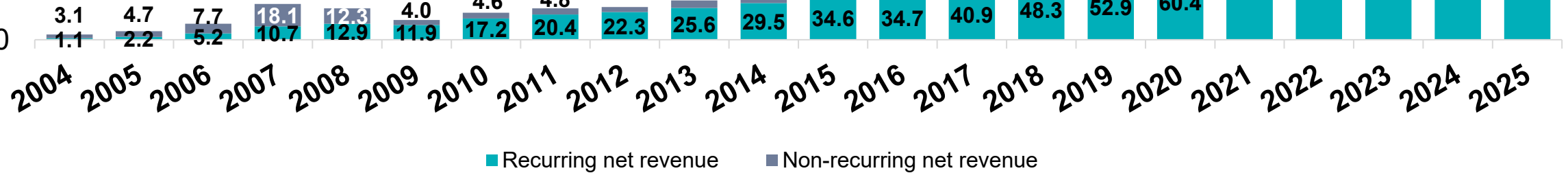
150

100

50

0

Average contribution from recurring net revenue as opposed to non-recurring net revenue in the period from 2024 to 2025 was 85.6%



Note:

1. Including the UK banking operation from 2022.

= Recurring and Non-recurring Total Net Revenue

(Include Banking Operation)

iFAST

S\$ (Million)	FY2021	FY2022 ¹	FY2023 ¹	FY2024 ¹	FY2025 ¹
Recurring net revenue ²	79.38	83.86	131.94	210.98	292.66
Non-recurring net revenue	34.53	34.38	29.72	37.40	46.99
Total net revenue ²	113.91	118.24	161.66	248.38	339.65
YoY Change (%)	FY2021	FY2022 ¹	FY2023 ¹	FY2024 ¹	FY2025 ¹
Recurring net revenue	+29.8	+5.6	+57.3	+59.9	+38.7
Non-recurring net revenue	+35.6	-0.4	-13.6	+25.8	+25.7
Total net revenue	+31.5	+3.8	+36.7	+53.6	+36.7

Notes:

1. Including the UK banking operation
2. Restated to include net interest revenue for FY2021

= Recurring and Non-recurring Total Net Revenue

(Exclude Banking Operation)

iFAST

S\$ (Million)	FY2021	FY2022 ¹	FY2023 ¹	FY2024 ¹	FY2025 ¹
Recurring net revenue ²	79.38	83.61	129.19	201.86	273.87
Non-recurring net revenue	34.53	26.44	20.12	23.93	28.68
Total net revenue ²	113.91	110.05	149.31	225.79	302.55
YoY Change (%)	FY2021	FY2022 ¹	FY2023 ¹	FY2024 ¹	FY2025 ¹
Recurring net revenue	+29.8	+5.3	+54.5	+56.3	+35.7
Non-recurring net revenue	+35.6	-23.4	-23.9	+18.9	+19.8
Total net revenue	+31.5	-3.4	+35.7	+51.2	+34.0

Notes:

1. Excluding the UK banking operation
2. Restated to include net interest revenue for FY2021

= Net Revenue¹ - B2B Business Segment

B2B Net Revenue (S\$ Million)	FY2021	FY2022	FY2023	FY2024	FY2025
Recurring net revenue	55.73	58.05	99.10	172.50	244.80
Non-recurring net revenue	16.42	16.66	12.89	13.09	16.34
Total B2B net revenue	72.15	74.72	111.99	185.59	261.14
YoY Change (%)	FY2021	FY2022	FY2023	FY2024	FY2025
Recurring net revenue	+31.6	+4.2	+70.7	+74.1	+41.9
Non-recurring net revenue	+50.9	+1.5	-22.6	+1.6	+24.8
Total B2B net revenue	+35.6	+3.6	+49.9	+65.7	+40.7

Note:

1. Exclude the UK banking operation and interest revenue

= Net Revenue¹ - B2C Business Segment

B2C Net Revenue (S\$ Million)	FY2021	FY2022	FY2023	FY2024	FY2025
Recurring net revenue	22.96	22.99	25.64	25.85	28.12
Non-recurring net revenue	18.11	9.78	7.23	10.84	12.34
Total B2C net revenue	41.07	32.77	32.87	36.69	40.46
YoY Change (%)	FY2021	FY2022	FY2023	FY2024	FY2025
Recurring net revenue	+27.3	+0.1	+11.5	+0.9	+8.8
Non-recurring net revenue	+24.0	-46.0	-26.0	+49.8	+13.8
Total B2C net revenue	+25.9	-20.2	+0.3	+11.6	+10.3

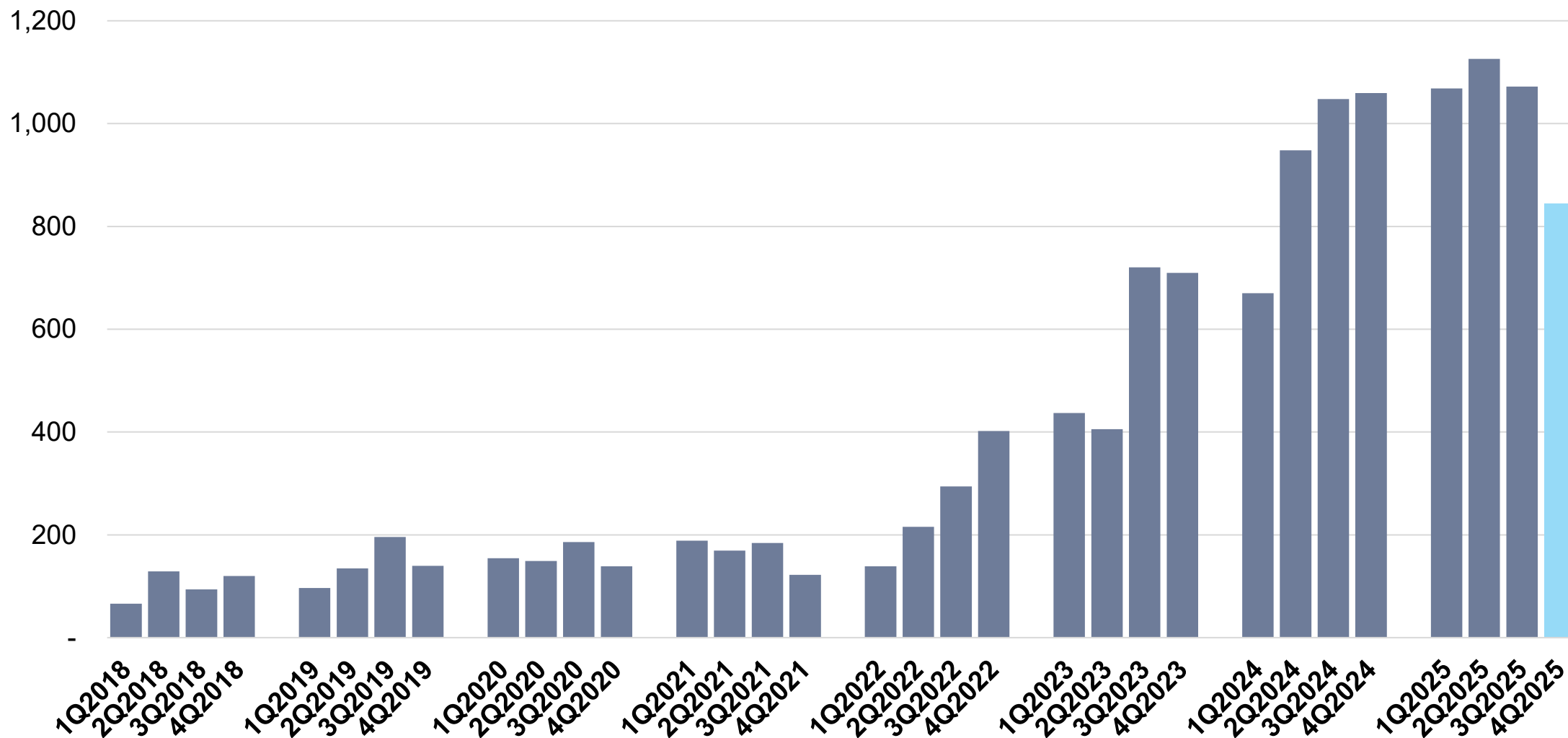
Note:

1. Exclude the UK banking operation and interest revenue

= Fixed Income Turnover

iFAST

S\$ million



= Progress of Individual Markets



SINGAPORE

- **AUA:** Increased 3.9% QoQ and 27.8% YoY to S\$22.50 billion as at 31 December 2025, reaching an all-time high.
- **Net revenue:** Increased by 28.4% YoY to S\$31.60 million in 4Q2025. For FY2025, net revenue grew 15.8% YoY to S\$111.25 million.
- **Profit:** Increased by 40.5% YoY to S\$14.22 million in 4Q2025. For FY2025, profit increased by 23.7% YoY to S\$44.72 million.
- The AUA of the B2B, iGM and B2C divisions grew by 25.2%, 23.5%, and 33.6% YoY respectively, all achieving record high levels as 31 December 2025.



HONG KONG

- **AUA:** Increased 5.4% QoQ and 20.7% YoY, reaching S\$3.64 billion as at 31 December 2025, achieving a new record high.
- **Net revenue:** Increased by 100.9% YoY to S\$56.47 million in 4Q2025. For FY2025, net revenue grew 52.3% YoY to S\$172.01 million.
- **Profit:** Increased by 53.0% YoY to S\$20.11 million in 4Q2025. For FY2025, profit increased by 27.6% YoY to S\$67.55 million.
- The AUA of the B2B, iGM and B2C divisions grew by 20.9%, 11.3%, and 15.9% YoY respectively as at 31 December 2025.
- The ORSO Pension administration business is expected to start contributing in 2H2026 while the Macau ePension business is expected to show substantial growth.

= Progress of Individual Markets



MALAYSIA

- **AUA:** Increased 6.3% QoQ and 19.6% YoY to S\$3.56 billion as at 31 December 2025, achieving a new record high.
- **Net revenue:** Increased by 16.6% YoY to S\$4.81 million in 4Q2025. For FY2025, net revenue grew 14.3% YoY to S\$17.74 million.
- **Profit:** Increased by 6.4% YoY to S\$1.79 million in 4Q2025. For FY2025, profit increased by 32.1% YoY to S\$6.55 million.
- The AUA of the B2B, iGM and B2C divisions grew by 12.7%, 29.8%, and 21.8% YoY respectively, all achieving record high levels as 31 December 2025.



CHINA

- **AUA:** Increased 16.3% QoQ and 74.9% YoY to S\$713.83 million as at 31 December 2025, achieving a new record high.
- **Net revenue:** Increased by 42.9% YoY, reaching S\$0.46 million in 4Q2025. For FY2025, net revenue grew 24.3% YoY to S\$1.55 million.
- **Loss:** Decreased by 19.4% YoY, reaching S\$0.88 million in 4Q2025. For FY2025, loss decreased by 37.7% YoY to S\$3.65 million.
- The AUA of the B2B and iGM divisions grew by 111.7%, and 41.0% YoY respectively.

= Progress of Individual Markets

UK – iFAST Global Bank



- **Deposit:** Increased by 1.3% QoQ and 55.2% YoY to S\$1.57 billion, achieving a new record high.
- **Net revenue:** Increased by 16.5% YoY to S\$9.00 million in 4Q2025. For FY2025, net revenue grew 64.3% YoY to S\$37.10 million.
- Following its first profitable quarter in 4Q2024, iFAST Global Bank's profit before tax in 4Q2025 rose 263.9% YoY to S\$1.10 million. For FY2025, the Bank reported a profit before tax of S\$3.11 million, marking the first full year of profitability (FY2024: loss of S\$4.36 million). This is in line with the Group's target, set in early 2025, for the Bank to achieve full-year profitability in 2025.
- The profitability was driven by healthy growth in net interest revenue as deposits continued to grow, alongside continued growth in non-interest commission and fee income, driven primarily by the EzRemit division.
- Deposit growth in second half of 2025 moderated due to depositors transferring funds via iFAST Bridge into the Group's wealth management platforms, as well as changes in the interest rate environment. The Group expects deposit growth momentum to improve from 1Q2026 onwards as new services are introduced to support continued growth.
- iFAST Global Bank will be building on its milestone of a full year profitability in 2025 and targets to continue to see robust growth rates in 2026 and beyond.



Appendices



= Business Overview

iFAST

- iFAST Corporation Ltd. is a global digital banking and wealth management platform with assets under administration (AUA) of S\$31.98 billion as at 31 December 2025 (stock code: AIY).
- Main business divisions:
 - **Wealth Management:**
 - **Business-to-Consumer (B2C):** FSMOne.com (formerly “FundsUPERmart”), a multi-product online wealth management platform targeted at DIY investors (AUA: S\$11.07 billion);
 - **Business-to-Business (B2B):** Caters to the specialised needs of over 850 financial advisory (FA) companies, financial institutions and banks (AUA: S\$20.91 billion), which in turn have more than 14,700 wealth advisers.
 - **iFAST Global Bank:** Full-licensed UK bank aspiring to provide global banking connectivity to customers, corporates and financial institutions.
 - **iFAST ePension:** Provides a wide range of pension administration services and white-labelled solutions for scheme sponsors, trustees and other institutions to have seamless digital access, management and processing of pension scheme transactions.
- The Group offers access to over 28,300 investment products including unit trusts, bonds and Singapore Government Securities (SGS), stocks, Exchange Traded Funds (ETFs), insurance products, and services including wealth management solutions, banking services, pension administration, research and investment seminars, fintech solutions, and investment administration and transaction services.
- Our mission statement is, “*To help investors around the world invest globally and profitably*”.



= iFAST Fintech Ecosystem

Deepening the Ecosystem for Global Connectivity

iFAST

Our Foundation & Mission – Helping Investors Invest Globally & Profitably

- iFAST was founded with a clear mission to help investors around the world invest globally and profitably, providing seamless access to a wide range of investment products and services to B2B and B2C customers.
- Over the years, the Group has broadened its product suite beyond unit trusts to include bonds, stocks, ETFs and discretionary portfolios. The platform also introduced multi-market access and multi-currency investing.
- Building on this strong foundation, the Group has progressively expanded to offer wealth management solutions, including the development of end-to-end digital capabilities spanning dealing, custody, operations, and advisory functions. These capabilities seamlessly connect individual investors, financial advisers, and institutions on a single integrated platform.

Global Digital Banking & Wealth Management Ecosystem with Enhanced Payment Capabilities

- The Group's vision is to build a seamlessly connected global digital banking and wealth management ecosystem that enables customers around the world to invest their wealth globally and profitably, save effortlessly, and spend conveniently through one integrated platform.
- The acquisition of iFAST Global Bank ("the Bank"), a fully licensed bank in the UK, has strengthened the Group's ability to realise this vision by bringing established payment infrastructure and capabilities. The Bank has enabled the Group to accelerate the development of a truly global business model, laying the foundation for a more integrated and interoperable ecosystem.
- The introduction of payment services represents the next phase in iFAST's journey to build a truly global business model. These capabilities include multi-currency debit cards, online payment services and cross-border spending and transfer solutions.

= iFAST Fintech Ecosystem

Strengthening the Ecosystem with Payment Capabilities

iFAST

- Payment integration enhances the Group's ability to connect its Banking and Wealth Management pillars into one seamless ecosystem. Customers can now save, invest, spend, and transfer globally with greater convenience and efficiency. This development lays the foundation for a scalable global ecosystem.
- With stronger payment capabilities, iFAST Group expects to deliver enhanced value in the following areas:
 - **Strengthening interoperability through iFAST Bridge:** A key component of the iFAST Bridge strategy is to create seamless connectivity between its global banking and investment platforms, enabling customers to transfer money swiftly and **at no cost**. By integrating multiple payment rails, the Group aims to ensure an efficient experience for customers transacting across markets.
 - **Expanding Payment Capabilities to Drive AUA Growth:** The Group's continued advancements in payment services, including remittance and money transfer solutions, debit card offerings, new payment licences and the interoperability enabled by iFAST Bridge, will further expand its digital payment ecosystem and strengthen its AUA accumulation model. By providing customers with more convenient and cost-efficient ways to move funds, they can spend seamlessly without withdrawing to external banks, while continuing to invest globally and save effortlessly through a single integrated platform.
- The Group views payment services as a key enabler of seamless cross-border transactions and deeper ecosystem integration.
 - In August 2025, iFAST Pay Malaysia received approval-in-principle from Bank Negara Malaysia to operate as an Electronic Money (E-Money) Issuer and to hold a Money Services Business (MSB) Class A licence. This represents an important step in expanding its payment capabilities in the region.
 - The Group will pursue payment licenses in other jurisdictions, especially in markets where it already has a presence.

= iFAST Payment Capabilities

Payment Services & Licences

- **Faster Payments Service in UK:** iFAST Global Bank is one of 47 participants providing real-time payments.
- **CHAPS in UK:** The bank is one of more than 35 direct participants to offer high-value payments, which also enable iFAST business partners by providing API connectivity in payment systems.
- **Payment Licences:** Approval-in-principle from Bank Negara Malaysia to operate as an Electronic Money (E-Money) Issuer and to hold a Money Services Business (MSB) Class A licence.

Debit Card / Cross-Border Money Transfer

- **iFAST Global Bank:** Multi-Currency Debit Card
- **FSMOne and iFAST Global Markets Singapore:** Debit Card
- **EzRemit:** Established remittance network of international banks and e-wallets in over 150 countries.

Seamless Fund Transfers Within iFAST's Global Ecosystem

- **iFAST Bridge:** Enables seamless fund transfers within the iFAST ecosystem, allowing instant global movement of money between iFAST Global Bank, and the wealth management accounts on FSMOne, iFAST Global Markets and B2B platforms.

= iFAST Global Bank Updates

Conservative Balance Sheet Strategy

iFAST

- The customer deposit amounts for iFAST Global Bank (iGB) increased 1.3% QoQ and 52.5% YoY to S\$1.57 billion as at 31 December 2025.
- The increase in deposits continues to be driven by the deposit offering business units and most significantly from the Digital Personal Banking (DPB) and Business Banking (BB) divisions.
- iFAST Global Bank adopts a conservative stance in terms of its balance sheet strategy, with the vast majority of the client deposits being held as cash with the Bank of England and with other banks, as well as in short duration sovereign bonds and investment grade bonds (average maturity of 0.88 years).
- As at 31 December 2025, the breakdown of cash in bank and in hand, and other investments are as follows:

	As at 31 Dec 2024 (S\$ million)	As at 31 Dec 2025 (S\$ million)
Sovereign bonds	154.97	130.19
Investment-grade corporate bonds	340.18	773.13
Other investments	45.46	29.06
Cash with central banks	327.14	310.41
Cash on hand and with other banks	93.27	115.34
Money Market Funds	141.02	245.12
Total	1,102.02	1,603.26

= iFAST Global Bank Updates

Regulatory Ratios

iFAST

The Group has started to disclose the regulatory ratios for iFAST Global Bank since 1Q2023, including the Liquidity Coverage Ratio (“LCR”), Net Stable Funding Ratio (“NSFR”) and Total Capital Ratio.

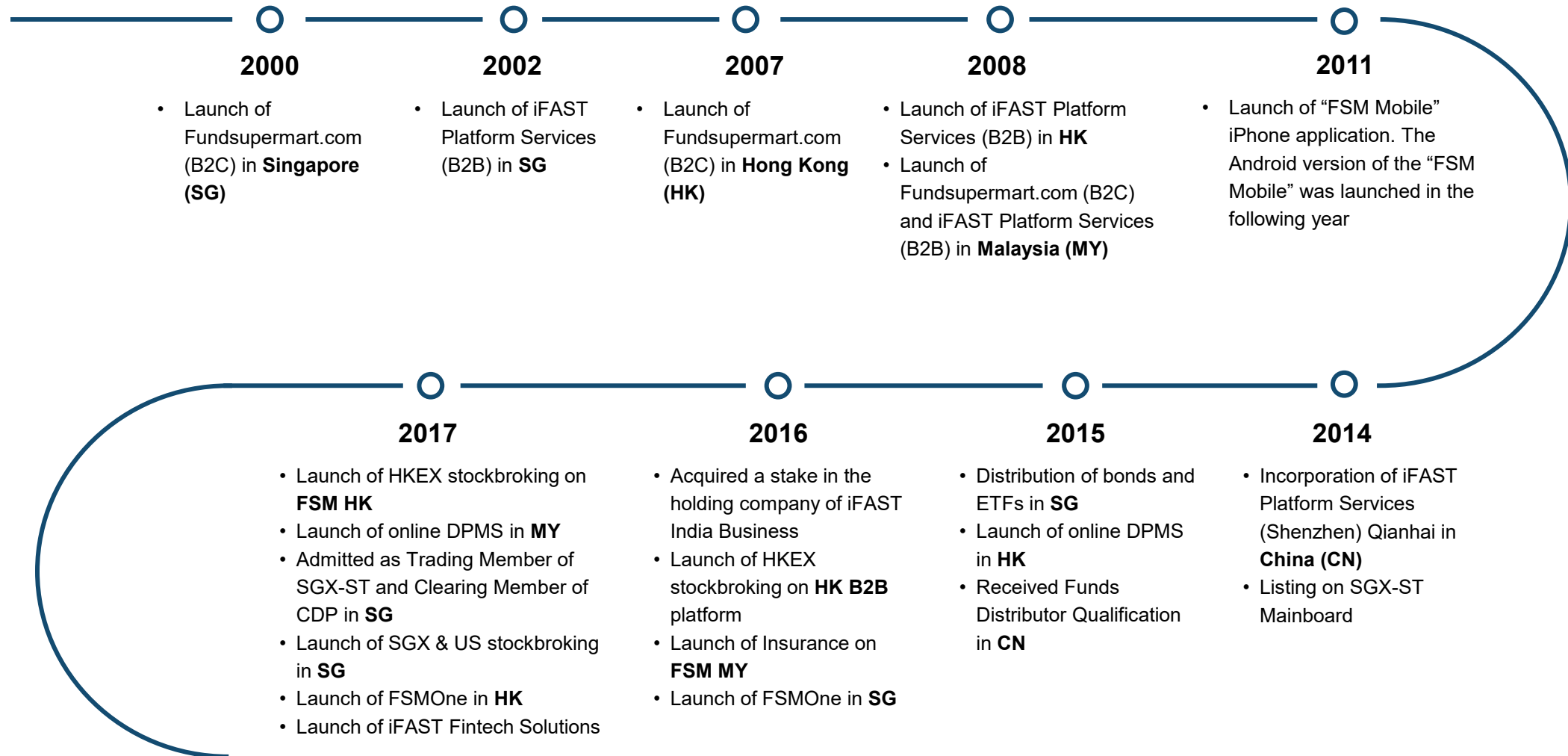
iFAST Global Bank intends to maintain capital and liquidity ratios that are well above minimum regulatory requirements. Despite this, in the years ahead iFAST expects the Group as a whole to be able to target for very healthy levels of return on equity as the revenues derived from the core platform business and the ePension division are essentially fee-based income.

Regulatory Ratios	As at 31 December 2025	Minimum Regulatory Requirement	Average Ratio of 3 Singapore local banks ¹
Liquidity Coverage Ratio (“LCR”)	531%	100%	144.3%
Net Stable Funding Ratio (“NSFR”)	191%	100%	114.7%
Total Capital Ratio	23.0%	11.45%	18.2%

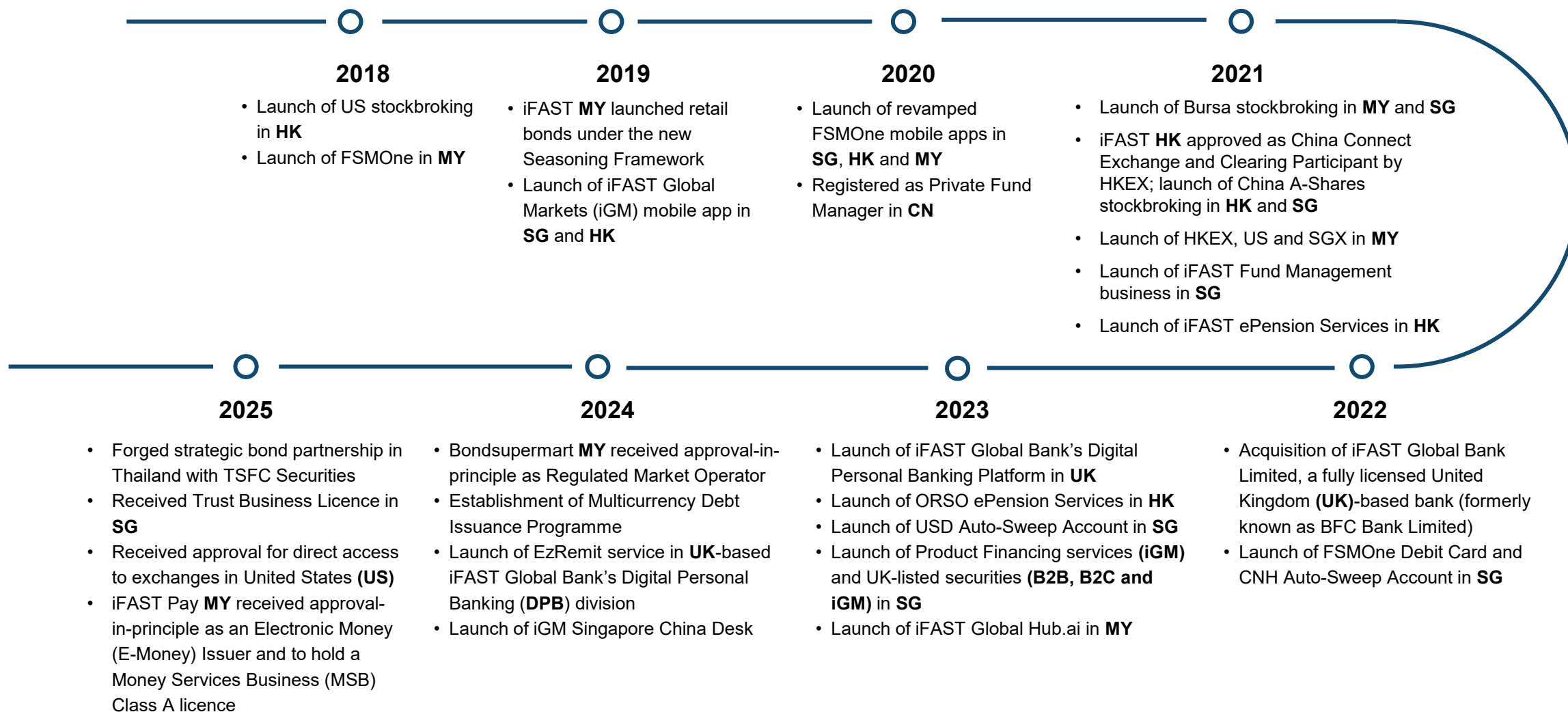
Note:

1. Singapore local banks include DBS, OCBC and UOB. Data as at 30 Sep 2025.

= Milestones



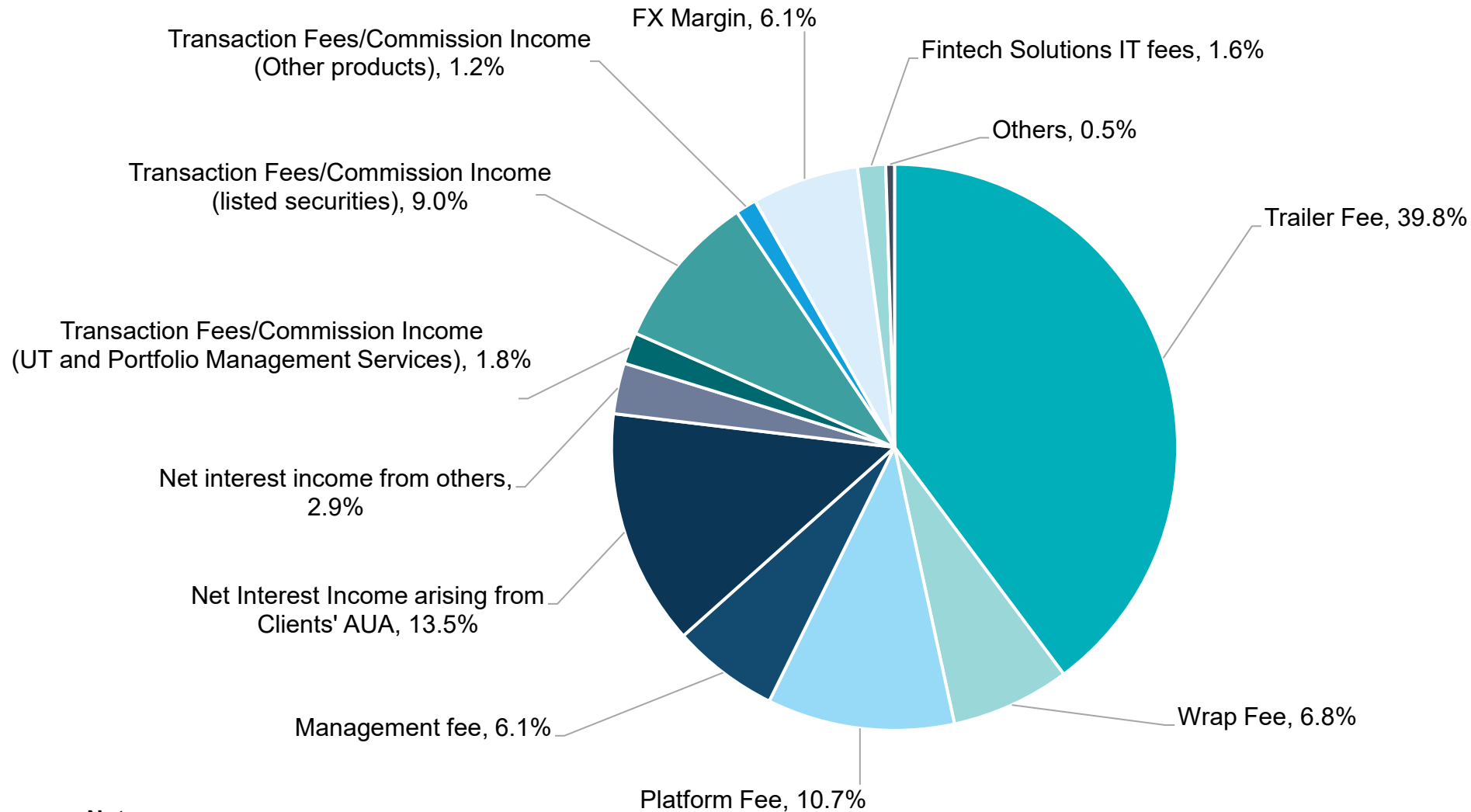
= Milestones



= FY2024 Breakdown of Net Revenue

For Wealth Management Platform Services¹

iFAST

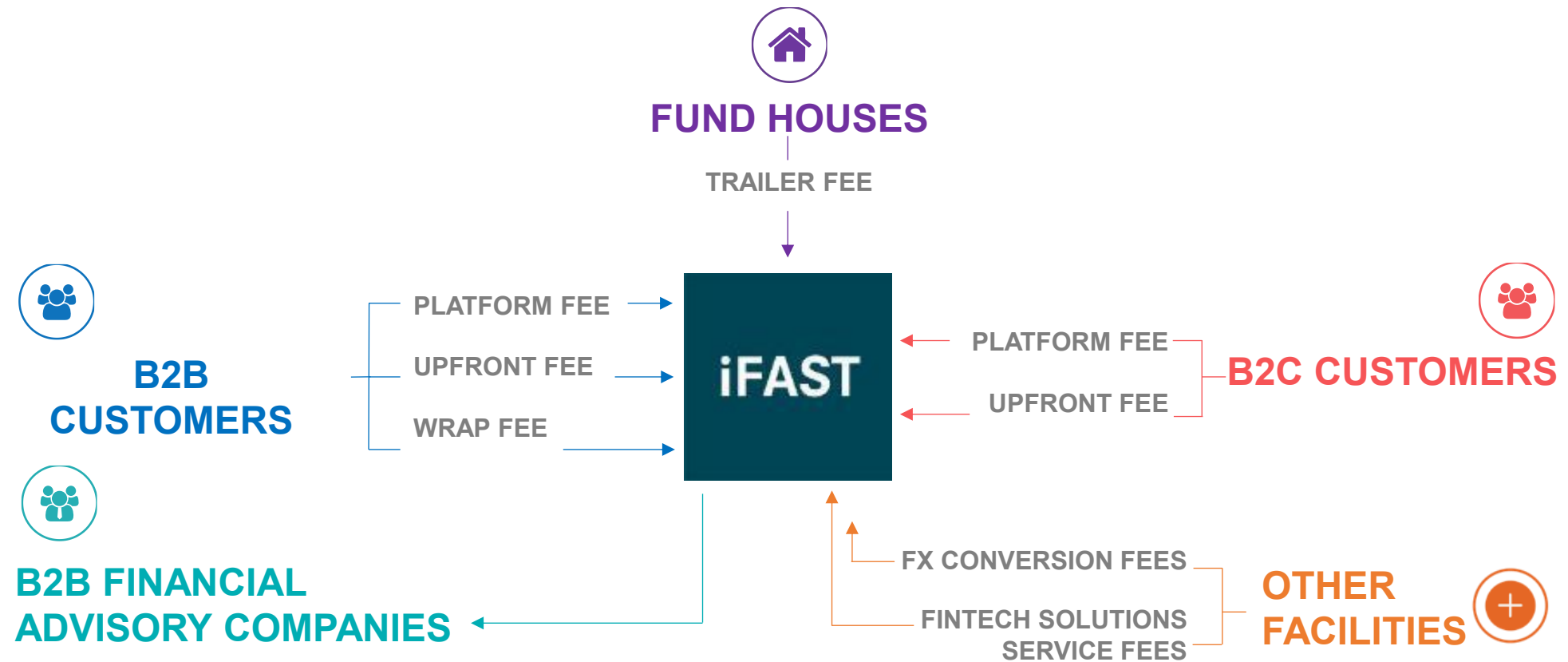


Note:

1. Extracted from Annual Report 2024 (published in April 2025).

Fees Illustration

(For Wealth Management Platform Services)



= Licences Held and Products & Services Available

(as at 31 Dec 2025)

iFAST

SINGAPORE

Licences and Registration Held:

- Capital Markets Services Licence [MAS]
- Financial Adviser's Licence [MAS]
- Exempt Insurance Broker [MAS]
- SGX Trading Member [SGX]
- CDP Depository and Clearing Agent [CDP]
- Central Provident Fund Investment Scheme (CPFIS) registered Investment Administrator
- Trust Business Licence [MAS]

Products & Services Available:

UT/ Bonds/ Stocks/ ETF/ DPMS/ Insurance/ Estate Planning & Trust

Hong Kong

Licences and Registration Held:

- Type 1 - Dealing in Securities [SFC]
- Type 4 - Advising on Securities [SFC]
- Type 9 - Asset Management [SFC]
- MPFA
- SEHK Participant
- HKSCC Participant
- China Connect Exchange and Clearing Participant
- Licenced Insurance Broker Company with IA
- Pension Administrative Services Provider

Products & Services Available:

UT/ Bonds/ Stocks/ ETF/ DPMS/ ePension

Malaysia

Licences and Registration Held:

- Capital Market Services Licence [SC]
- Registered IUTA and IPRA [FIMM]
- Approved Financial Advisers [BNM]
- Participating Organisation [BM]
- Trading Clearing Participant [BM]
- Authorised Depository Agent [BM]
- Recognised Market Operator [SC]
- Electronic Money (E-Money) Issuer [BNM]
- Money Services Business (MSB) Class A Licence [BNM]

Products & Services Available:

UT/ Bonds/ Stocks/ ETF/ DPMS/ Insurance

China

Licences and Registration Held:

- Fund Distributor Qualification [CSRC]
- Associate Member of AMAC
- Member of SZAMA
- Registered Private Fund Manager of AMAC
- Qualified Domestic Limited Partnership Pilot Manager of SMFRB

Products & Services Available:

UT

United Kingdom

Licences and Registration Held:

- Authorised and regulated by Prudential Regulation Authority
- Regulated by Financial Conduct Authority
- Financial Services Compensation Scheme (FSCS) member
- HM Revenue & Customs
- Information Commissioner's Office
- Direct Member of Clearing House Automated Payment System (CHAPS)
- Direct Member of Faster Payments Scheme (FPS)
- Member of Open Banking Implementation Entity (UK)
- ISO27001:2022 Information Security Management System

Products & Services Available:

Consumer remittance / Digital Personal Banking / Business Banking

United States

Licences and Registration Held:

- Financial Industry Regulatory Authority [FINRA] member
- Registered with the U.S. Securities and Exchange Commission [SEC]
- Participant of The Depository Trust Company [DTC]
- National Securities Clearing Corporation [NSCC] member

= Our Value Proposition

iFAST

iFAST

PRODUCT PROVIDERS

- One platform, multiple B2C and B2B customers
- No need to enter into individual distribution agreement and business relationship with customers

B2B CUSTOMERS

- One platform, multiple investment products
- Adoption of recurring revenue business model based AUA
- Platform performs efficient collection of fees
- IT solutions and backroom functions managed by platform
- Competitive fee-sharing structure
- Research into investment products
- Adoption of a wrap account which seamlessly combines multiple investment product categories into one account
- Online discretionary portfolio management services (DPMS) and Cash Management solutions

B2C DIY INVESTORS

- One platform, multiple investment products
- Competitive and transparent fee structure
- Availability of Investment Advisers if advice is required
- Online discretionary portfolio management services (DPMS) and Cash Management solutions

GLOBAL BANK CUSTOMERS

- Online account opening without geographical restrictions
- Multi-purpose and multi-currency bank account.
- Deposits protected by Financial Services Compensation Scheme (FSCS)
- Account linking to the entire iFAST Ecosystem via global transfer feature

ePENSION CUSTOMERS

- Empower partners with digital transformation
- Customisable solutions and services to suit the needs of different organisations
- Providing transfer assistance for existing schemes, from data migration to operational onboarding

= iFAST Corp's Risk Journey

2000-2024 and Beyond

iFAST

iFAST Corp has built upon the following three key elements while braving through multiple economic events over the last 24 years, tiding through the 2001 Dotcom bubble burst, the 2008 Global Financial Crisis and the recent Covid pandemic.

This has paved the foundation for the Group to achieve record high AUA over the years. iFAST Corp is committed to strengthening these three aspects as we steer ahead into the future:

2000 – 2023: BRAVING THE STORMS

PEOPLE ARE CORE TO OUR VITALITY

- Building **global talents** with a **forward-looking risk mindset** and **healthy risk appetite**

PEOPLE

2024 ONWARDS: CHARTING UNKNOWN WATERS

BUILD CENTRES OF EXCELLENCE

- Harness synergy in our resources through global **interconnectivity** of our offices
- Develop **stronger risk capabilities**

A STRONG RISK FOUNDATION

- Building **strong risk governance and prudent capital management** kept us rooted during economic downturns

PROCESS

ADAPTIVE RISK APPROACH

- Identify and manage **key emerging risks** in new businesses and evolving business environment

A STRONG AND SAFE IT SYSTEM

- Building our own **IT infrastructure and capabilities** empowered us to be self-reliant

TECHNOLOGY

DIGITAL INNOVATION

- Leverage new technologies to support business innovation

= iFAST Corp's Risk Journey

2000-2024 and Beyond

iFAST

- Using the analogy of Kart Racing, **braking (risk management)** is essential to help the kart **accelerate (business strategies)** safely through a turn at top speed.
- To stay fast and steady on any type of roads ahead, a car needs regular maintenance and periodic enhancement.

At iFAST, we aim to go far and wide:

- Thus, we see **good risk management** as an essential partner as we accelerate our businesses.
- To do so, we are committed to **partner our acceleration** with strong braking skills.
- With continuous building of **our human capabilities**, review of **our risk management processes**, and development of **our technology and innovation**.

Accelerator
(*Business strategies*)

Driver
(*Senior management*)

Engine
(*Our Global teams, Technology & Innovation*)

Brake
(*Risk Management*)



= 4Q2025: Activities & Achievements



Achievement:

The Edge Singapore Billion Dollar Club 2025 (Singapore)
iFAST Corp received "Overall Sector Winner in the Technology Sector", "Highest Returns to Shareholders over Three Years", "Highest Growth in Profit after Tax over Three Years", and "Highest Weighted Return on Equity over Three Years" awards.



Annual Internal Event:

iFAST Global Symposium & Gala Dinner 2025 in Hong Kong.



Platform Events:

(L-R) Hong Kong: iFAST Global Prestige (iGP) Year-End Appreciation; Hong Kong: iFAST Global Market Appreciation Cocktail Party & Top Advisers Awards; Hong Kong: FSMOne Roadshow Campaigns.



Industry Event:

iFAST Global Bank took part in "Move to the UAE" event in London.



iFAST Corporate Social Responsibilities (CSR) Activities:

(Top L-R): Food Packing Volunteering; Food with Love Programme, Blindfold Coffee Brewing and Tasting Workshop
(Bottom L-R): SGX Cares Bull charge 2025.

= FY2025: Awards & Milestones

February

iFAST Global Bank received the “App-Only Savings Provider of the Year – Highly Commended” and “Best Customer Service – Commended” awards at the [Moneyfactscompare.co.uk Awards 2025](https://www.moneyfactscompare.co.uk).

May

iFAST Global Bank has been awarded “Best Newcomer” at the [British Bank Awards 2025](#), hosted by Smart Money People and held in London, United Kingdom.

July

iFAST Financial (Hong Kong) has been awarded the “Ecosystem Collaboration Award - Hong Kong” and “Financial Inclusion Award - Hong Kong” from the [Asian Banking & Finance Fintech Awards](#).

August

iFAST Corporation has been included in [Forbes Asia’s Best Under A Billion 2025](#) list, which recognises 200 leading companies across the Asia-Pacific region with annual revenue under US\$1 billion.

iFAST Pay Malaysia, a Malaysia-incorporated subsidiary of iFAST Corporation Ltd., [received approval-in-principle from Bank Negara Malaysia](#) to operate as an Electronic Money (E-Money) Issuer and to hold a Money Services Business (MSB) Class A licence.

September

iFAST Corporation celebrated its [25th anniversary](#). From our roots as a pioneering investment platform in 2000, to building a comprehensive global digital ecosystem across banking, pensions and investments - iFAST Group has always been Invested in Your World.

iFAST Corporation was selected for inclusion in both the [iEdge Singapore Next 50 Index](#) and the [iEdge Singapore Next 50 Liquidity Weighted Index](#), launched by the Singapore Exchange. These indices track the performance of the 50 largest and most liquid Mainboard-listed companies that fall outside the benchmark Straits Times Index (STI).

iFAST Financial (Hong Kong) received the “API - Financial Technology” and “WealthTech - Financial Services” awards at the [Hong Kong Business Technology Excellence Awards 2025](#).

November

iFAST Corporation received "Overall Sector Winner in the Technology Sector", "Highest Returns to Shareholders over Three Years", "Highest Growth in Profit after Tax over Three Years", and "Highest Weighted Return on Equity over Three Years" awards at the [Billion Dollar Club 2025](#), organised by [The Edge Singapore](#).

The iFAST logo consists of the word "iFAST" in white, bold, sans-serif capital letters, centered within a dark blue square.

iFAST

REIMAGINING

A GLOBAL FUTURE

IN BANKING & WEALTH MANAGEMENT

Thank You

For more information,
please visit: www.ifastcorp.com

