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SINGAPORE

PROPNEX LIMITED

4Q2021

ANALYSTS BRIEFING

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FY2021 NPAT SOARS 109.6% TO $65.4M

Revenue $957.5m, strong cash position $145m

Revenue

FIRST in Singapore to cross **10,000-salespersons** mark

Salesforce

Strategic expansion into **GCB Luxury Landed**

New segment

Dividend pay-out 77%, yield 7.1%

Profits



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FINANCIAL SNAPSHOT

4Q2021 INCOME STATEMENT

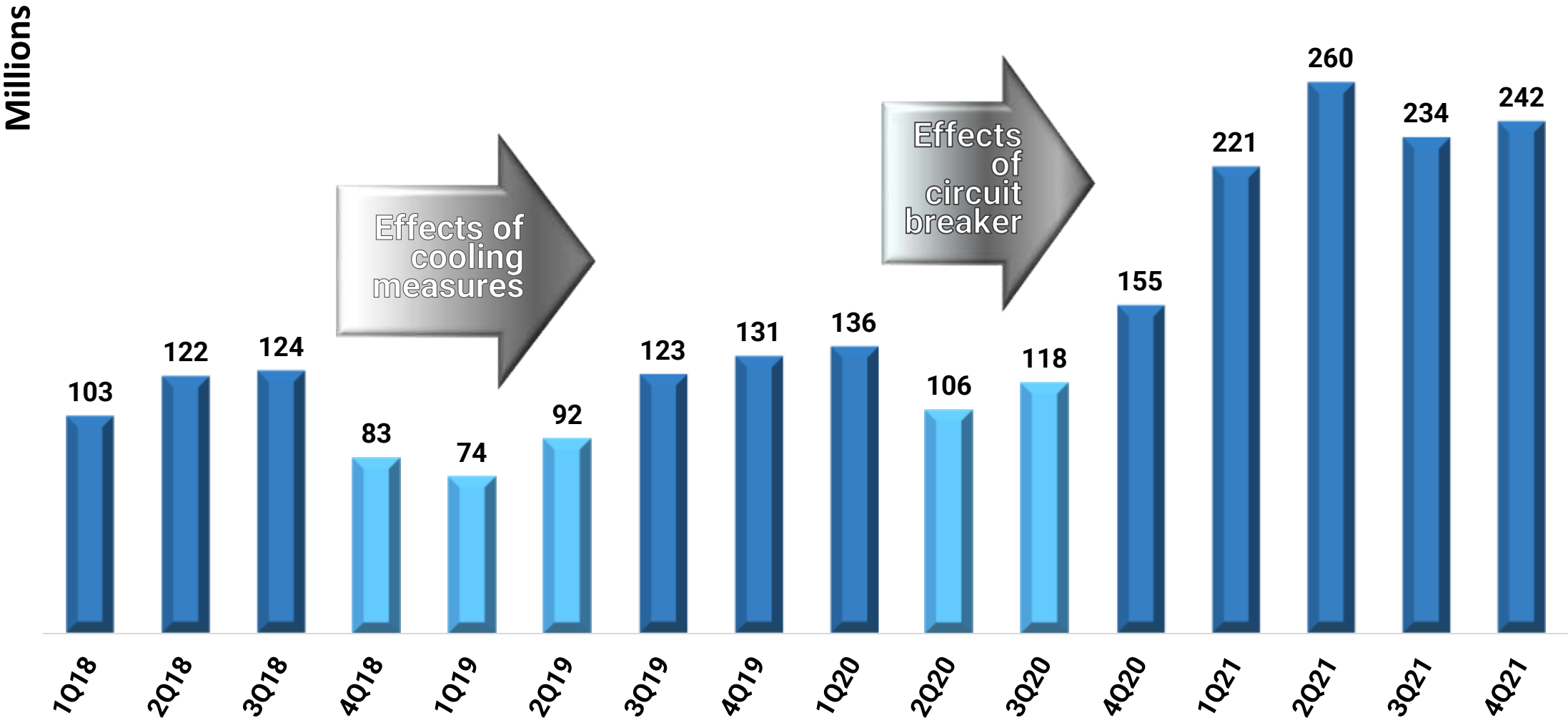
(in S$'000)	4Q2021	4Q2020	▲▼
Revenue	242,025	155,085	56%
COS	(216,075)	(139,724)	55%
GP	25,950	15,361	69%
GP%	10.7%	10.0%	
Other income	1,606	1,906	(16%)
Staff costs	(4,670)	(3,859)	21%
Dep. ROU	(545)	(555)	(2%)
Expenses	(3,807)	(3,718)	2%
NPBT	18,534	9,135	103%
NP%	7.7%	5.9%	
Tax	(3,243)	(1,225)	165%
NPAT	15,291	7,910	93%
Discontinued Opt.	-	103	NM
Profit for period	15,291	8,013	91%

- HDB resale ↑ 10% 4Q21: $34.6m, 4Q20: $31.4m
- Rental ↑ 25% 4Q21: $33.4m, 4Q20: $26.6m
- Pte resale ↑ 61% 4Q21: $50.0m, 4Q20: $31.1m
- Landed resale ↑ 84% 4Q21: $13.5m, 4Q20: $7.3m
- Proj. mktg ↑ 91% 4Q21: $109.6m, 4Q20: $57.4m

Due to better performance, salary increment & ave. headcount ↑ from 129 to 147

- Ad & mktg. ↓ 4Q21: $0.2m, 4Q20: $0.4m
- Impair. loss on assoc. ↓ 4Q21: $0, 4Q20: $0.5m
- PPE w/o ↓ 4Q21: $0, 4Q20: $0.2m
- Impair. loss on AR ↑ 4Q21: $0.3m, 4Q20: $0.2m
- Corp. gift ↑ 4Q21: $0.1m, 4Q20: $0
- Recruitment ↑ 4Q21: $1.1m, 4Q20: $0.4m

REVENUE BY QUARTER



FY2021 INCOME STATEMENT

(in S$'000)	FY2021	FY2020	▲▼
Revenue	957,492	513,461	87%
COS	(855,705)	(457,880)	87%
GP	101,787	55,581	83%
GP%	10.6%	10.8%	
Other income	7,337	7,614	(4%)
Staff costs	(16,804)	(14,070)	19%
Dep. ROU	(2,210)	(2,545)	(13%)
Expenses	(12,077)	(9,948)	21%
Gain on disp. PPMC	637	-	NM
NPBT	78,670	36,632	115%
NP%	8.2%	7.1%	
Tax	(13,545)	(5,929)	129%
NPAT	65,125	30,703	112%
Discontinued Opt.	19	521	(96%)
Profit for period	65,144	31,224	109%

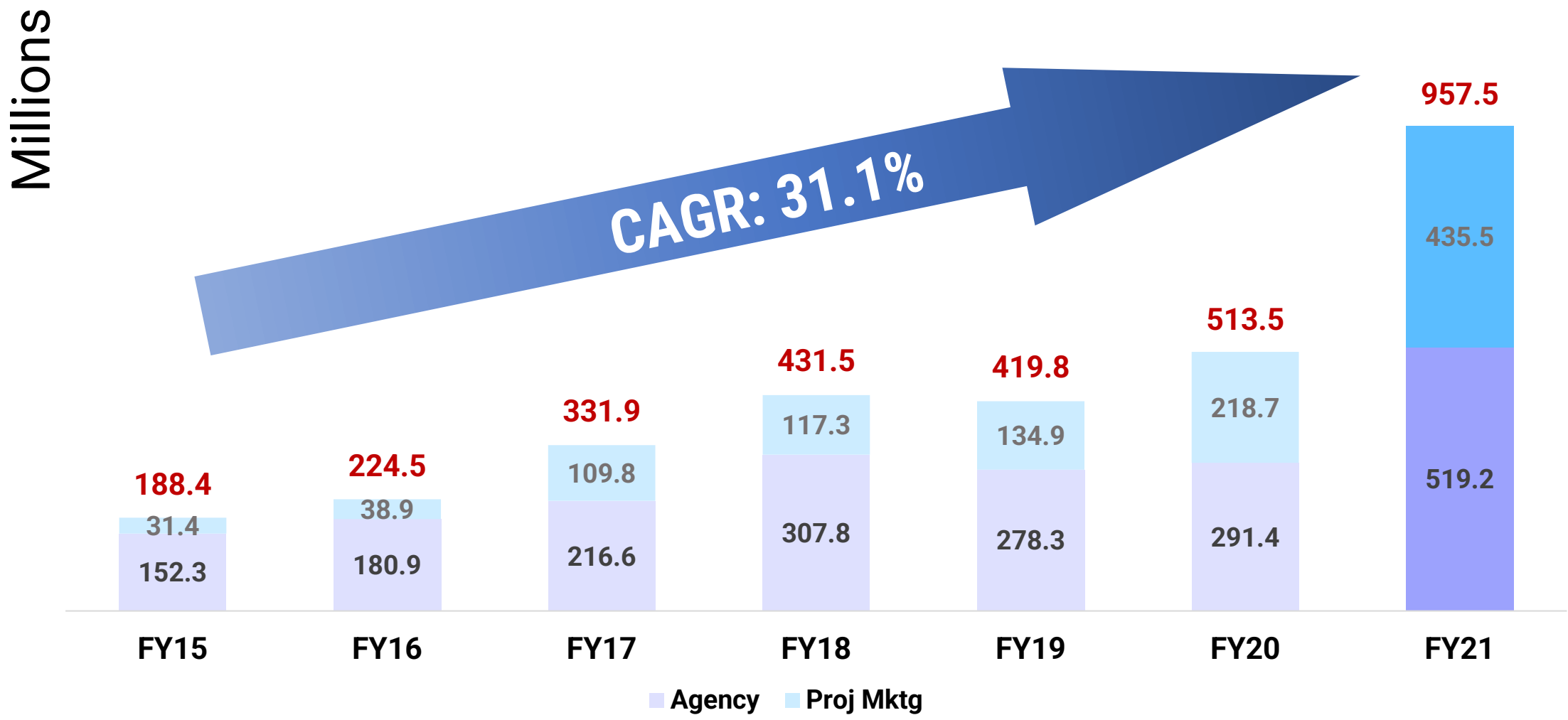
- Rental ↑ 36% FY21: $114.1m, FY20: $84.1m
- HDB resale ↑ 48% FY21: $128.1m, FY20: $86.8m
- Proj. mktg ↑ 99% FY21: $435.5m, FY20: $218.7m
- Pte resale ↑ 127% FY21: $213.2m, FY20: $94.0m
- Landed resale ↑ 146% FY21: $61.2m, FY20: $24.9m

- Salary increment ↑FY21: $12.4m, FY20: $10.9m
- Performance-linked bonus ↑ FY21: $3.2m, FY20: $2.1m
- Ave headcount ↑ from 128 to 137

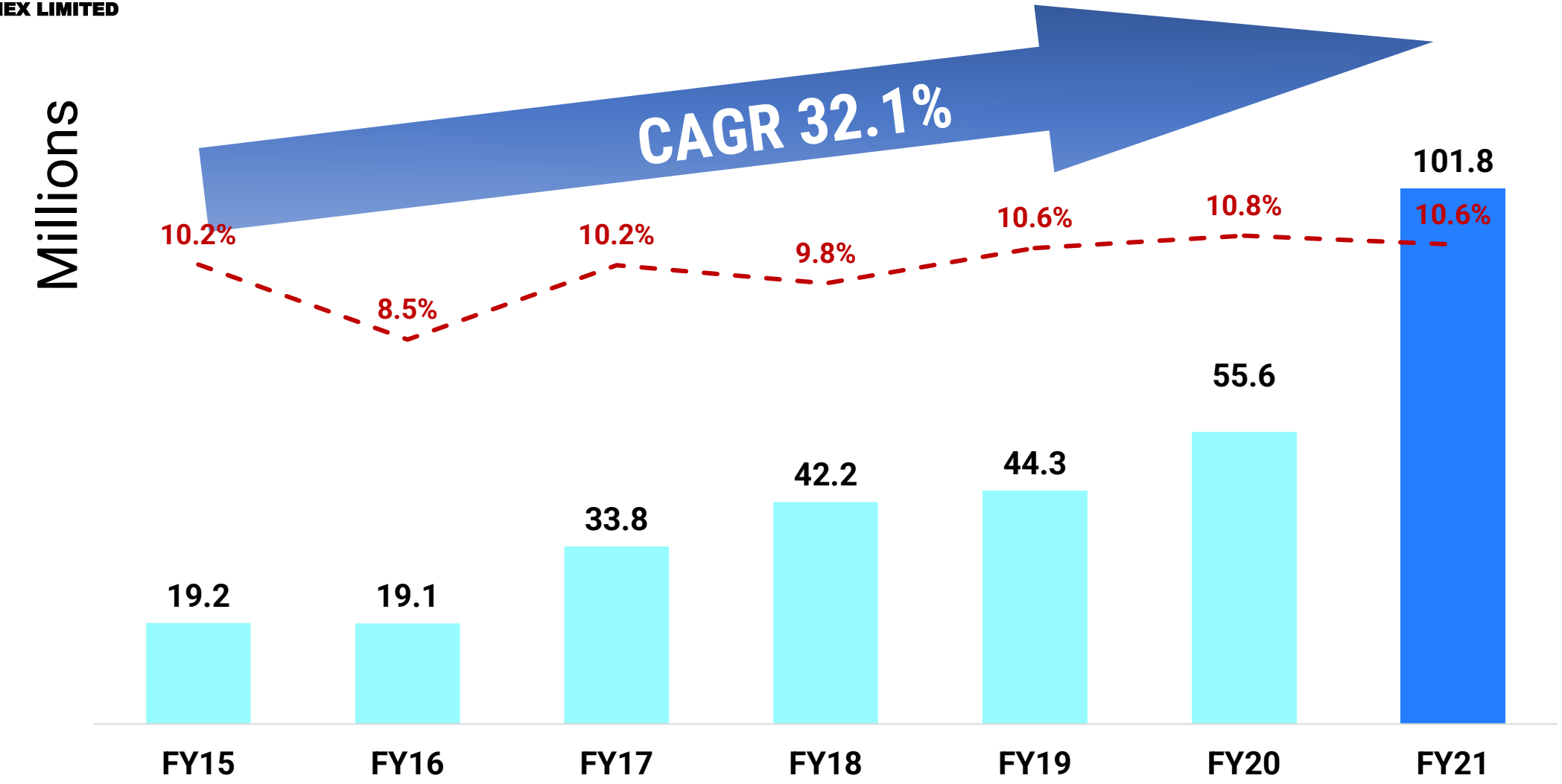
- Discontinued branch office lease in Aug20

- Impair. loss on assoc. ↓ FY21: $0, FY20: $0.5m
- PPE w/o ↓ FY21: $0, FY20: $0.2m
- Corp. event ↑ FY21: $0.6m, FY20: $0.4m
- Corp. gift ↑ FY21: $0.5m, FY20: $0.1m
- Professional ↑ FY21: $1.3m, FY20: $1.1m
- Recruitment ↑ FY21: $2.2m, FY20: $0.9m
- Referral ↑ FY21: $1.7m, FY20 :$1.1m

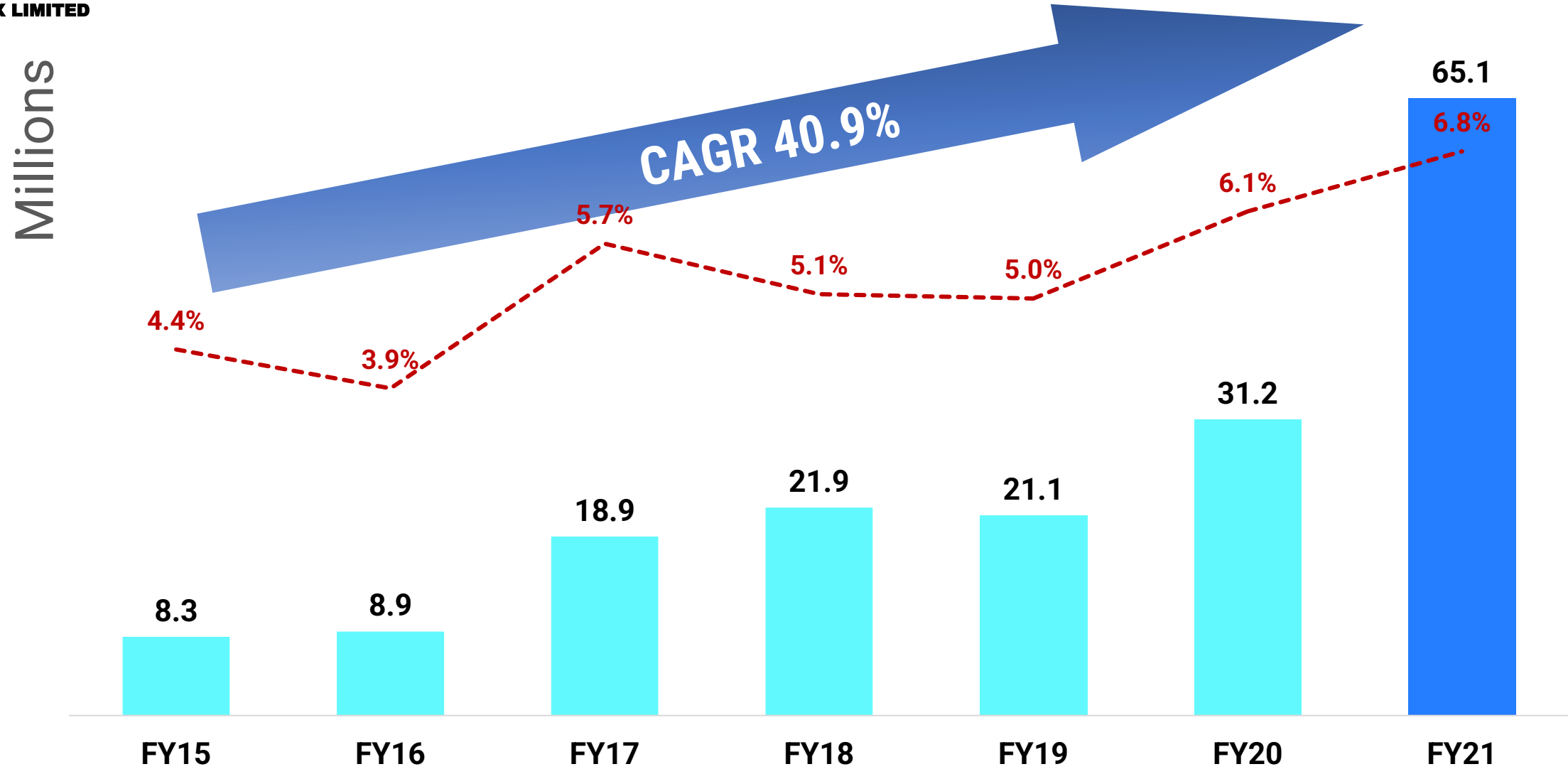
GROUP REVENUE



GROSS PROFIT & MARGIN

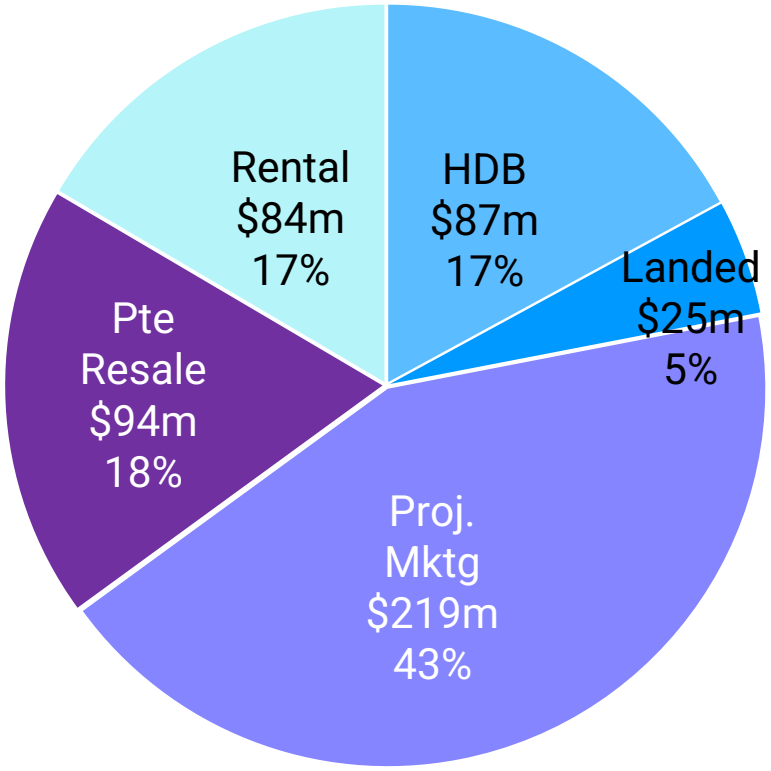


NET PROFIT & MARGIN

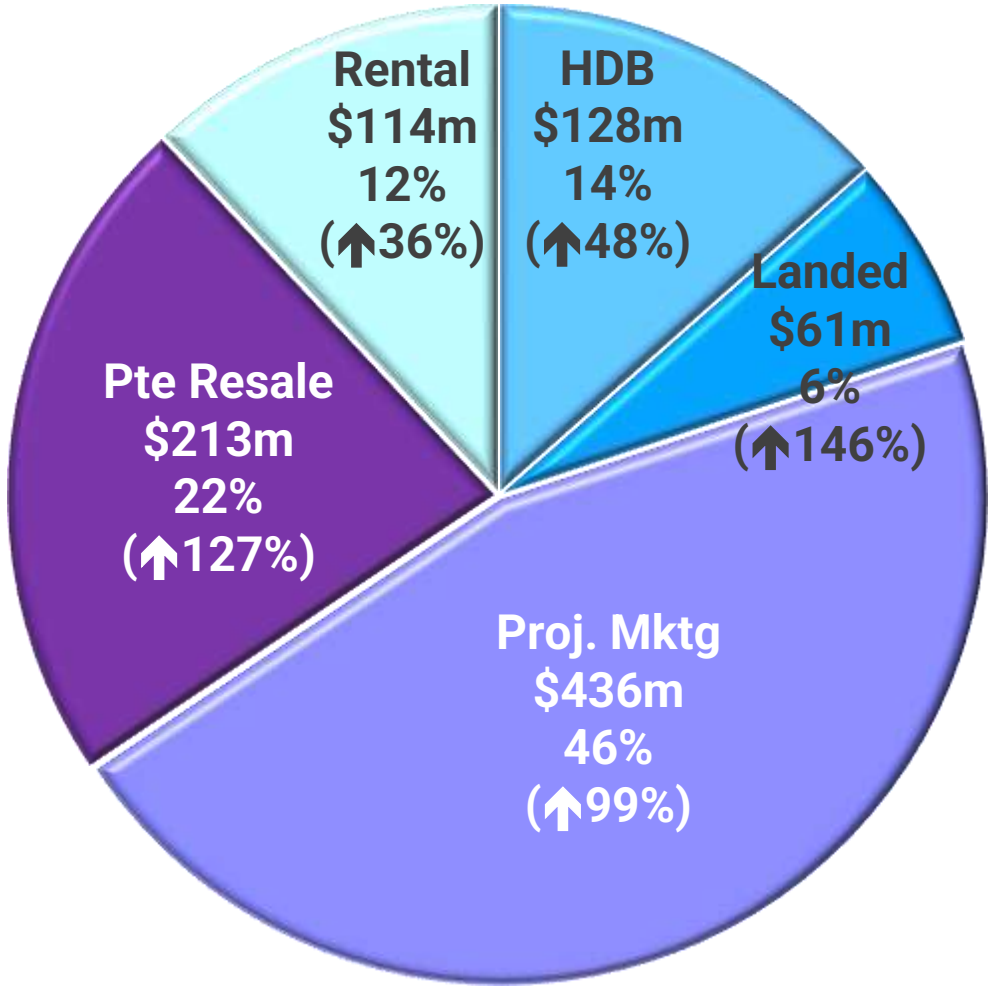


SEGMENT CONTRIBUTION

FY2020



FY2021





BUSINESS UPDATES

WINNERS & LOSERS OF 15 DEC 2021 COOLING MEASURES

WINNERS

Singaporeans buying their first home
Measures will ensure that home prices do not rise rapidly and become more stable

Singaporeans looking to buy a property in the CCR
Face less competition from foreigners for units
(1) attractive prices for new launches
(2) could be in a better position to negotiate on prices for resale transactions

Upgraders entering the resale market
Sellers may be less aggressive with asking prices due to reduced TDSR from 60% to 55%

LOSERS

Purchases buying a second and subsequent residential property
The hike in ABSD rates will soften investment demand

Foreigners
30% ABSD could prove to be concern for many foreign buyers, especially for big ticket purchase in CCR

Developers with CCR projects
High-end home demand will likely slow down as investment demand moderates and lack of foreigners entering the market

En bloc hopefuls
- Impact on the collective sale market may be uneven, with mega sites and CCR sites facing more challenges
- Collective sale sites in the OCR could still find buyers provided the owners are realistic on pricing

Source: PropNex Research, URA

TIGHTENED TDSR RULES

Impact is not huge – additional income for 5 percentage point reduction is not massive

Assuming 30 year loan for $2m property purchase at 3.5% annual interest rate, 75% LTV ratio
(assuming no other debt obligations)

60% TDSR



$11,226 monthly
Income required

55% TDSR

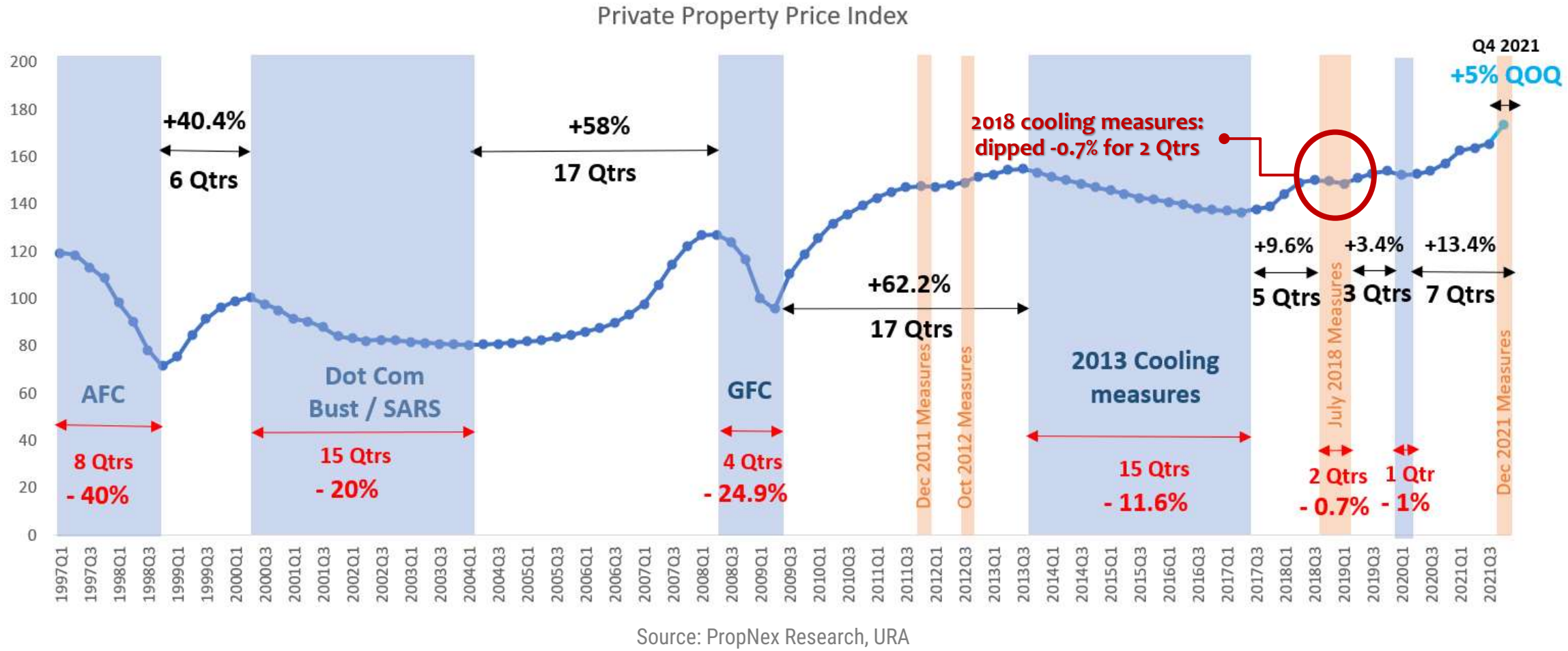


$12,247 monthly
Income required

Property Purchase Price	Loan Value*	Monthly loan repayment	Monthly Income Required		Difference
			60% TDSR	55% TDSR	
$1,000,000	$750,000	$3,368	$5,613	**$6,123**	$510
$1,500,000	$1,125,000	$5,052	$8,420	**$9,185**	$765
$2,000,000	$1,500,000	$6,736	$11,226	**$12,247**	$1,021
$2,500,000	$1,875,000	$8,420	$14,033	**$15,308**	$1,276
$3,000,000	$2,250,000	$10,104	$16,839	**$18,370**	$1,531
$3,500,000	$2,625,000	$11,787	$19,646	**$21,432**	$1,786

*LTV Ratio of 75% for private bank loan

GOOD TRACK RECORD OF WEATHERING CRISIS

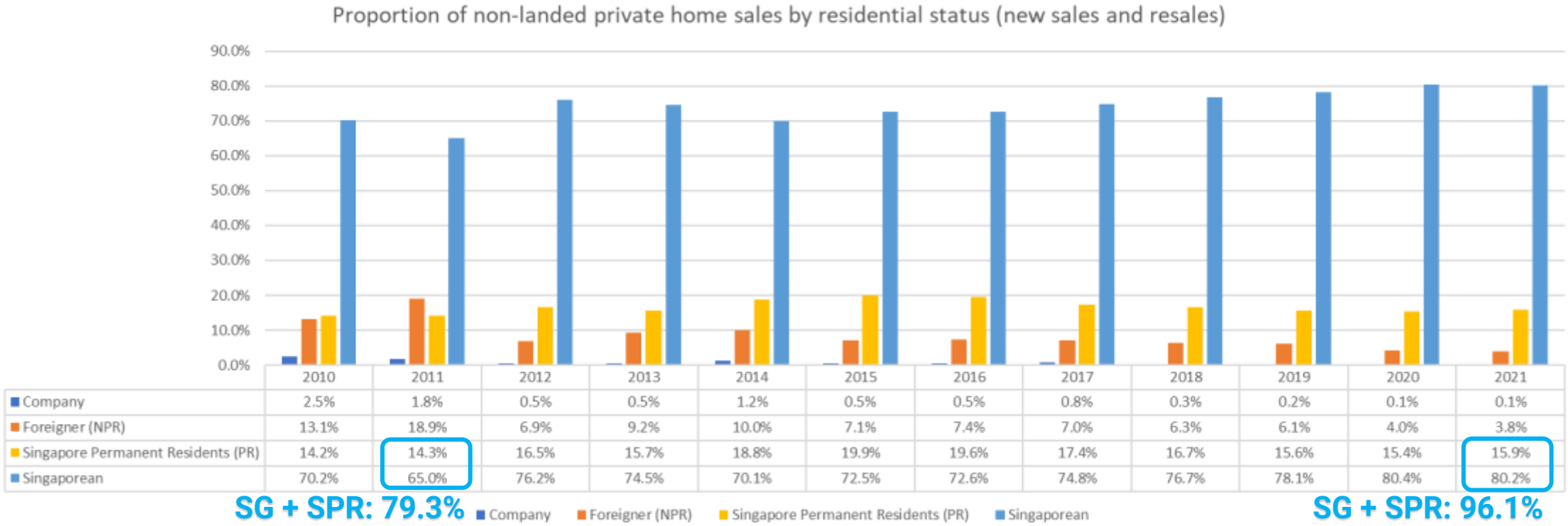


Source: PropNex Research, URA

From the last round of cooling measures in July 2018, property prices dipped to -0.7% for two quarters

Market is expected to be <u>resilient</u> despite this recent round of cooling measures

SUSTAINED DEMAND FROM S'POREANS & PRS FOR HOMES

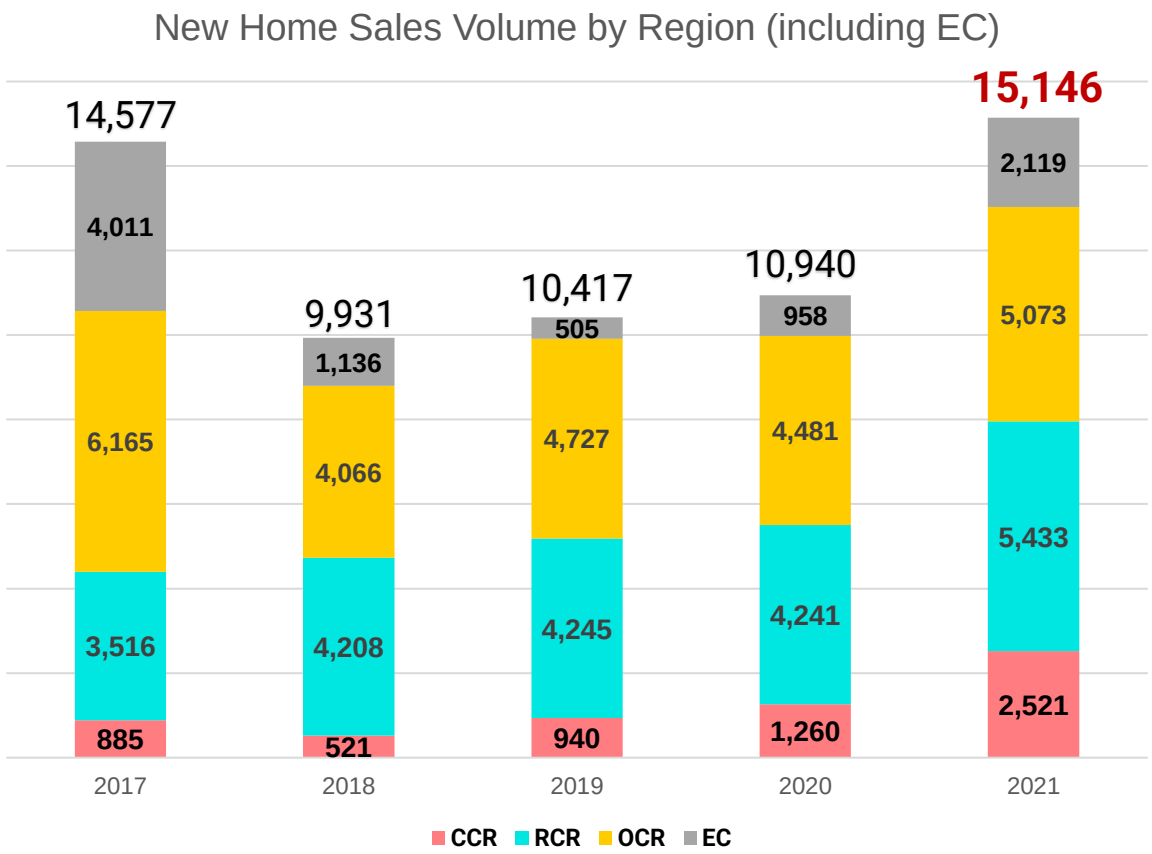


	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Company	2.5%	1.8%	0.5%	0.5%	1.2%	0.5%	0.5%	0.8%	0.3%	0.2%	0.1%	0.1%
Foreigner (NPR)	13.1%	18.9%	6.9%	9.2%	10.0%	7.1%	7.4%	7.0%	6.3%	6.1%	4.0%	3.8%
Singapore Permanent Residents (PR)	14.2%	14.3%	16.5%	15.7%	18.8%	19.9%	19.6%	17.4%	16.7%	15.6%	15.4%	15.9%
Singaporean	70.2%	65.0%	76.2%	74.5%	70.1%	72.5%	72.6%	74.8%	76.7%	78.1%	80.4%	80.2%

In **2011**, Singaporeans and Singapore PRs make up about **79.2%** of buyers for non-landed home sales
In **2021**, Singaporeans and Singapore PRs make up **96.1%** of buyers (*16.8 percentage point % increase*)

Source: PropNex Research, URA

2021 OVERALL PRIMARY SALES



Source: PropNex Research, URA

1. More than 15,000 new homes (including EC) were sold in 2021
2. Total new sales in 2021 (incl. EC) surged by 38% YOY from 2020
3. 2021 new sales (incl. EC) have surpassed the last high in 2017 (14,577 units sold)

Strong underlying demand for SG residential property

NEW LAUNCH SALES FOR LAST WEEK OF 2021

Last week of 2021 27 Dec to 2 Jan		
PropNex	58	53.21%
JMA 1	28	25.69%
JMA 2	14	12.84%
JMA 3	7	6.42%
JMA 4	2	1.83%
Total units	109	100%

Source: PropNex International

Sales in the last week of 2021

1. Despite seasonal lull and the market still coming to terms with the cooling measures (announced on 15 Dec 2021), new home sales market sold more than 100 units in the last week of the year.

2. PropNex secured more than half (**53.2%**) of new home sales in the final week of December.

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NEW LAUNCH SALES FOR 2022

6th week of 2022 7 to 13 Feb		
PropNex	65	57.02%
JMA 1	28	21.56%
JMA 2	11	9.65%
JMA 3	3	2.63%
JMA 4	3	2.63%
DEV	4	3.51%
Total units	114	

Source: PropNex International

Sales in the first 5 weeks of 2022

1st week of Jan: 3rd – 9th Jan 2022
111 units

2nd week of Jan: 10th – 16th Jan 2022
118 units

3rd week of Jan: 17th – 23rd Jan 2022
231 units

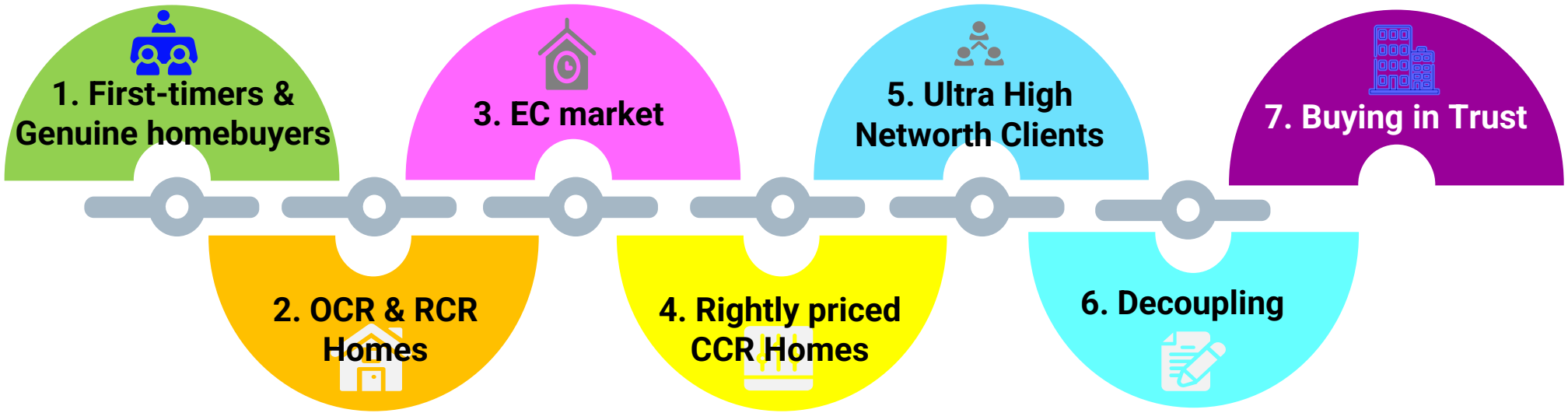
4th week of Jan: 24th – 30th Jan 2022
137 units

5th week of Jan: 31st – 6th Feb 2022
109 units

PropNex leads the market for new launches in 2022

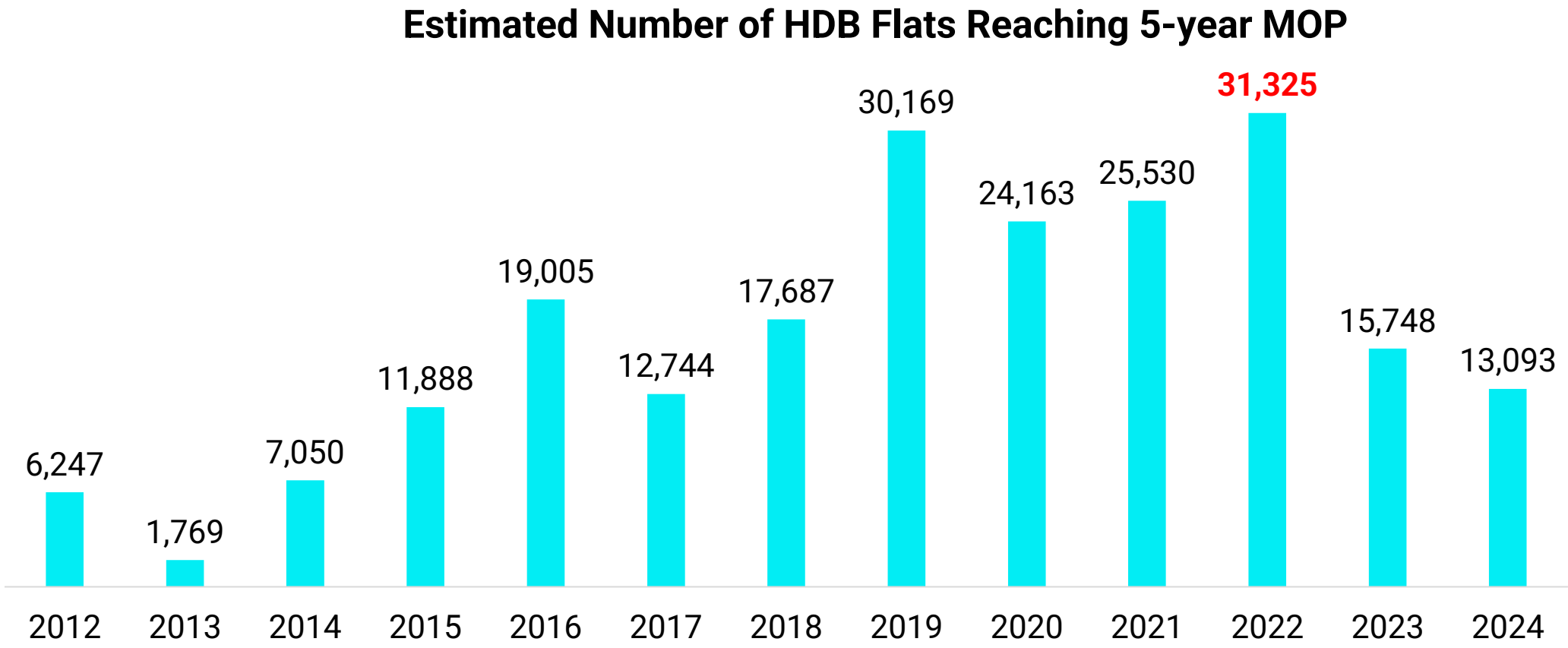
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MARKET MOVEMENTS - 2022



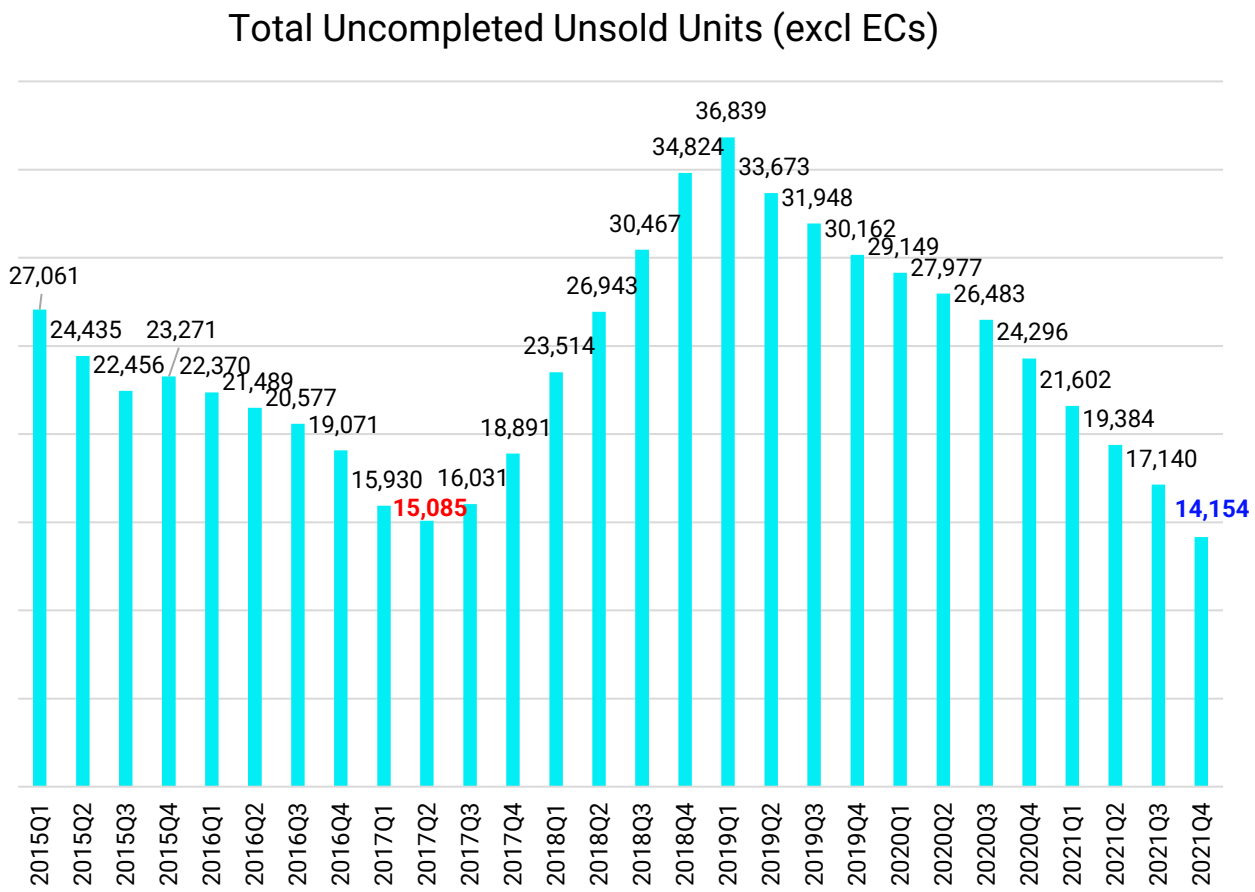
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BUMPER CROP OF MOP HDB FLATS



Source: PropNex Research, HDB, Data.Gov

UNSOLD UNITS DIMINISHING



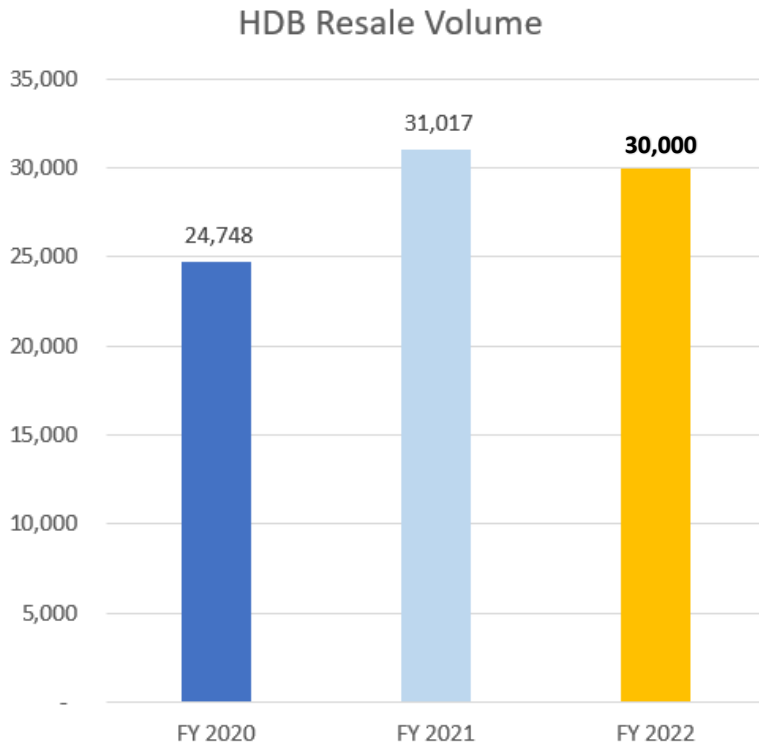
Source: PropNex Research, URA

Unsold Units By Region	CCR	RCR	OCR
Q1 2021	7,073	7,724	6,805
Q2 2021	6,839	6,706	5,839
Q3 2021	6,880	5,878	4,382
Q4 2021	**5,876**	**4,306**	**3,972**

Source: PropNex Research, URA

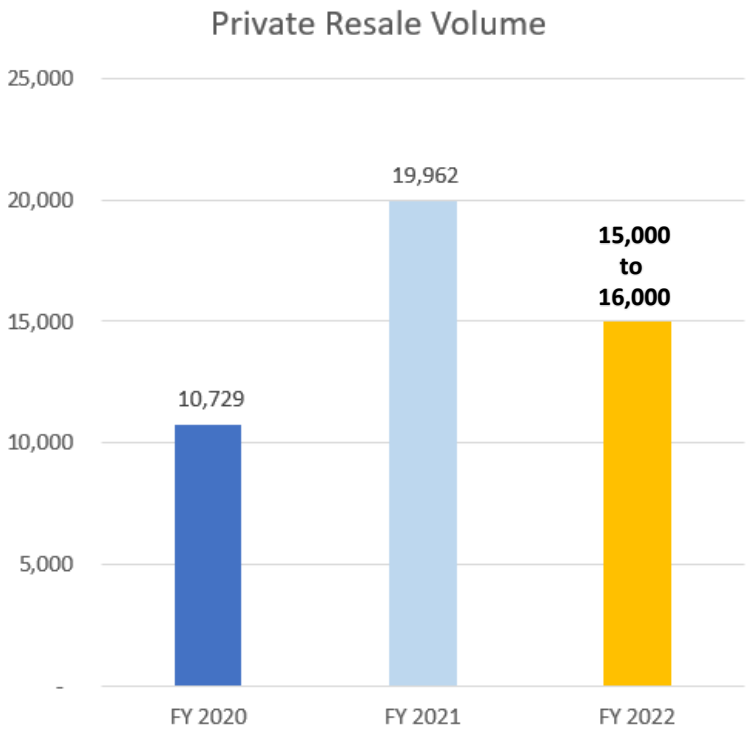
Unsold inventory of new homes has fallen to an all-time low of **14,154** units as of **4Q2021**
Lowest figure since **2Q2017** which had a low of **15,085** unsold units

OUTLOOK PREDICTIONS: MODERATED SALES IN 2022



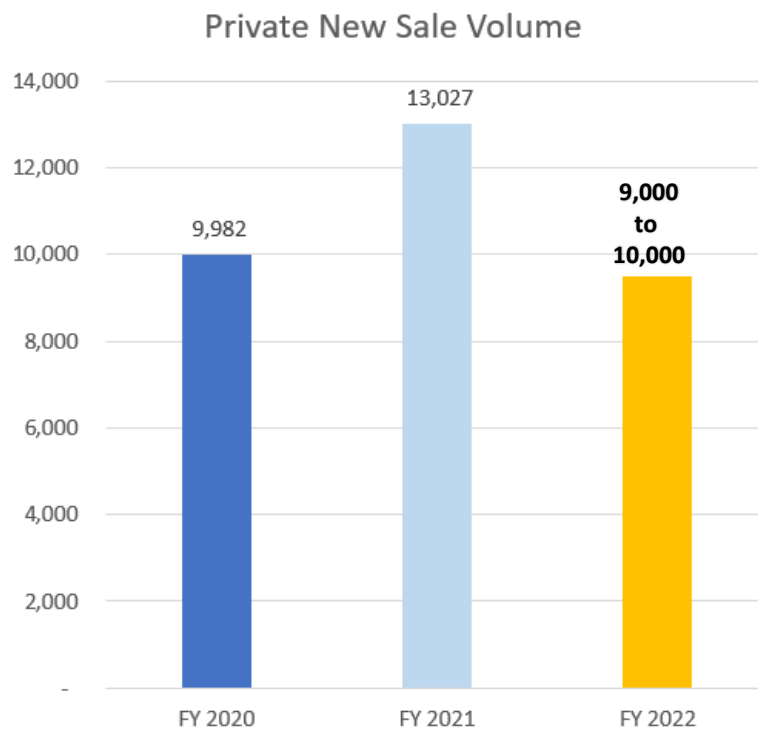
Projected HDB Resale volume for 2022 will remain unchanged at 30,000 units

Source: PropNex Research, HDB, Data.gov



Projected Private Resale volume for 2022 will drop by 15-20% to 15,000 – 16,000 units

Source: PropNex Research, URA

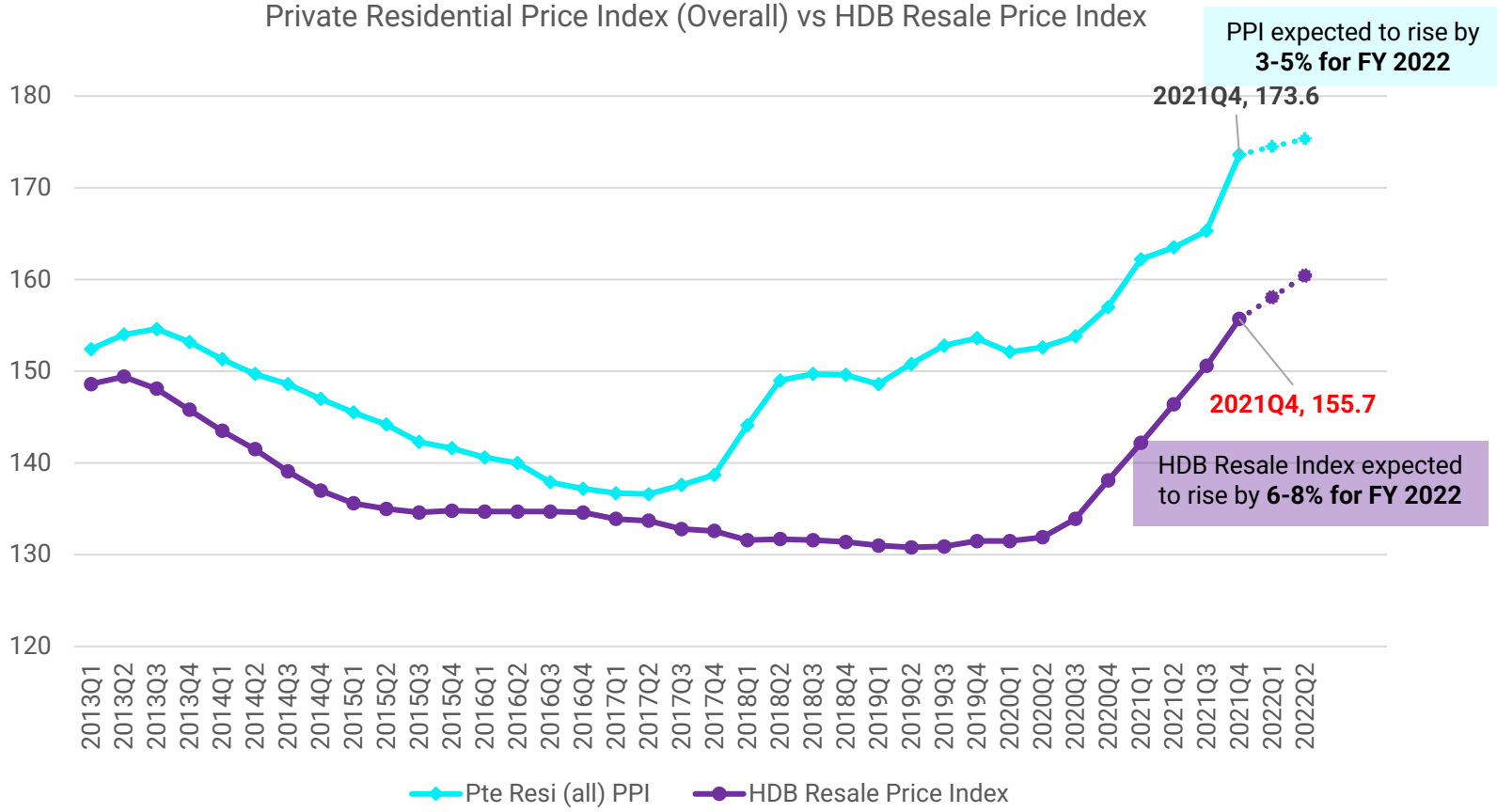


Projected Private new sale volume for 2022 will drop by 20-30% to 9,000 – 10,000 units

Source: PropNex Research, URA

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OUTLOOK PREDICTIONS: 2022 HOME PRICES



Private residential home prices expected to grow 3-5% in 2022
HDB Resale home prices expected to grow by 6-8% in 2022

Private Residential Price Index

Year	Y-on-Y change
2013	1.1%
2014	-4.0%
2015	-3.7%
2016	-3.1%
2017	1.1%
2018	7.9%
2019	2.7%
2020	2.2%
2021	10.6%
2022	3-5%

HDB Resale Price Index

Year	Y-on-Y change
2013	-0.6%
2014	-6.0%
2015	-1.6%
2016	-0.1%
2017	-1.5%
2018	-0.9%
2019	0.1%
2020	5.0%
2021	12.7%
2022	6-8%

Source: PropNex Research, URA, HDB

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OUTLOOK PREDICTIONS: 2022 HOME PRICES

Private Residential Overall Price Index	PPI expected to rise by **3% - 5%**
CCR	CCR prices expected to stagnate **-2% - 0%**
RCR	RCR prices expected to rise by **2% - 4%**
OCR	OCR prices expected to rise by **3% - 5%**
HDB Resale Price Index	HDB Resale Index expected to rise by **6% - 8%**

4Q21 PROJECTS LAUNCHED

The no. of units and estimated launch dates were gathered from developers

***PROPNEX APPOINTED MARKETING AGENCY**

S/N	Appointed Project	Location	District	Region	Tenure	Developer	No. of Units	Date of Launch
1	Canninghill Pier*	Clarke Quay	3	RCR	99	CDL, Capitaland and Ascott Residence Trust	696	Launched
2	Mori*	Guillemard Road and Jalan Molek	15	RCR	FH	Roxy Pacific	137	Launched
3	Perfect 10*	Bukit Timah Road	10	CCR	FH	Japura Development, part of CK Asset Holdings	230	Launched





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ESTIMATED 27 PROJECTS
LINED-UP IN 2022

The no. of units and estimated launch dates were gathered from developers

***PROPNEX APPOINTED AS MARKETING AGENCY**

S/N	Appointed Project	Location	District	Region	Tenure	Developer	No. of Units	Date of Launch
1	Belgravia Ace*	AMK Ave 5	28	OCR	FH	Tong Eng Brothers	107	Launched
2	Atlassia*	Joo Chiat place	15	RCR	FH	K16 Development	29	1Q 2022
3	Royal Hallmark*	Haig Lane	15	RCR	FH	Nobel Design,Lian Huat Group & 2E Capital	32	1Q 2022
4	The Arden*	2-24 Phoenix Road	23	OCR	99	Qingjian Realty	105	1Q 2022
5	North Gaia*	Yishun Ave 9 EC	27	OCR	99	Sing Holdings Limited	600	2Q 2022
6	Evelyn Newton*	1C Evelyn Road	11	CCR	FH	Victory land Pte Ltd	25	2Q 2022
7	Gems Ville*	Lorong 13 Geylang	14	RCR	FH	East Asia Geylang Development	24	2Q 2022
8	Sophia Regency*	105 Sophia road	14	RCR	FH	East Asia Sophia Development	38	2Q 2022
9	Baywind Residences*	Telok Kurau Lor N	15	RCR	FH	Baywind Properties/ Lim Wen Heng	24	2Q 2022
10	Sophia Ville / Fairhaven*	128 & 130 Sophia Road	9	CCR	FH	DB2 Land	84	2Q 2022

ESTIMATED 27 PROJECTS
LINED-UP IN 2022

The no. of units and estimated launch dates were gathered from developers

***PROPNEX APPOINTED AS MARKETING AGENCY**

S/N	Appointed Project	Location	District	Region	Tenure	Developer	No. of Units	Date of Launch
11	Picadilly Grand*	Northumberland Road	8	RCR	99	CDL and MCL	405	2Q 2022
12	Sceneca Residences*	Tenah Merah Kechil Link	16	OCR	99	MCC Land	265	3Q 2022
13	LIV @ MB*	Arthur Road (fka Katong Park Towers)	15	RCR	99	Bukit Sembawang Estates	298	3Q 2022
14	Pollen Collection*	Nim Road/Ang Mo Kio Avenue 5	28	OCR	99	Bukit Sembawang Estates	30	3Q 2022
15	Lentor Modern*	Lentor Central	20	OCR	99	Guoccoland	605	3Q 2022
16	TBA*	(fka Ji Liang Gardens)	15	OCR	FH	Hoi Hup and Sunway Development	18	3Q 2022
17	TBA*	Ang Mo Kio Ave 1	20	OCR	99	UOL, Singapore Group and Kheng Leong	370	3Q 2022
18	TBA*	2 Surrey Road	11	CCR	FH	Amara Holdings, Santarli Capital Venture and Kay Lim Realty	36	3Q 2022
19	TBA*	Tengah Garden Walk EC	24	OCR	99	CDL and MCL	615	3Q 2022
20	TBA*	Slim Barracks Rise (Parcel A)	5	RCR	99	EL Development	265	3Q 2022

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ESTIMATED 27 PROJECTS
LINED-UP IN 2022

The no. of units and estimated launch dates were gathered from developers

***PROPNEX APPOINTED AS MARKETING AGENCY**

S/N	Appointed Project	Location	District	Region	Tenure	Developer	No. of Units	Date of Launch
21	TBA*	Yew Siang Road (fka Flynn Park)	5	RCR	FH	Hoi Hup and Sunway Development	271	3Q 2022
22	TBA*	Slim Barracks Rise (Parcel B)	5	RCR	99	Kingsford Development	240	3Q 2022
23	TBA	Jalan Anak Bukit GLS	21	RCR	99	Far East Organisation & Sino Group	845	4Q 2022
24	TBA*	Tampines Street 62 EC	18	OCR	99	Qingjian Realty and Santarli Construction	590	4Q 2022
25	TBA*	Thiam Siew Ave	15	RCR	FH	Hoi Hup and Sunway Development	800	2022
26	TBA*	8 Shenton Way (AXA Towers)	2	CCR	99	Perennial Real Estate Holdings	190	2022
27	TBA*	36 Shelford Road (Watten Estate)	11	CCR	FH	UOL and Sing Land Group	266	2022
TOTAL UNITS TO BE LAUNCHED in 2022							**7,177**	
TO-DATE APPOINTED TO MARKET							**6,332**	

INVENTORY
EXISTING & 2022 PROJECTS

Existing Projects Still Marketing (Landed, Non-landed & Retail)	Existing Inventory Still Marketing (No of Units: incl Landed, Non-landed & Retail)
107	6,850

No. of appointed projects to be launched in 2022	Estimated total units to be launched in 2022
27	6,332

TOTAL PROJECTS MARKETING IN 2022	TOTAL UNITS MARKETING IN 2022
132	**13,182**

Source: PropNex compiled as at 3 November 2021



WHAT SETS US APART

Largest Real Estate Agency

Resilient Business Model

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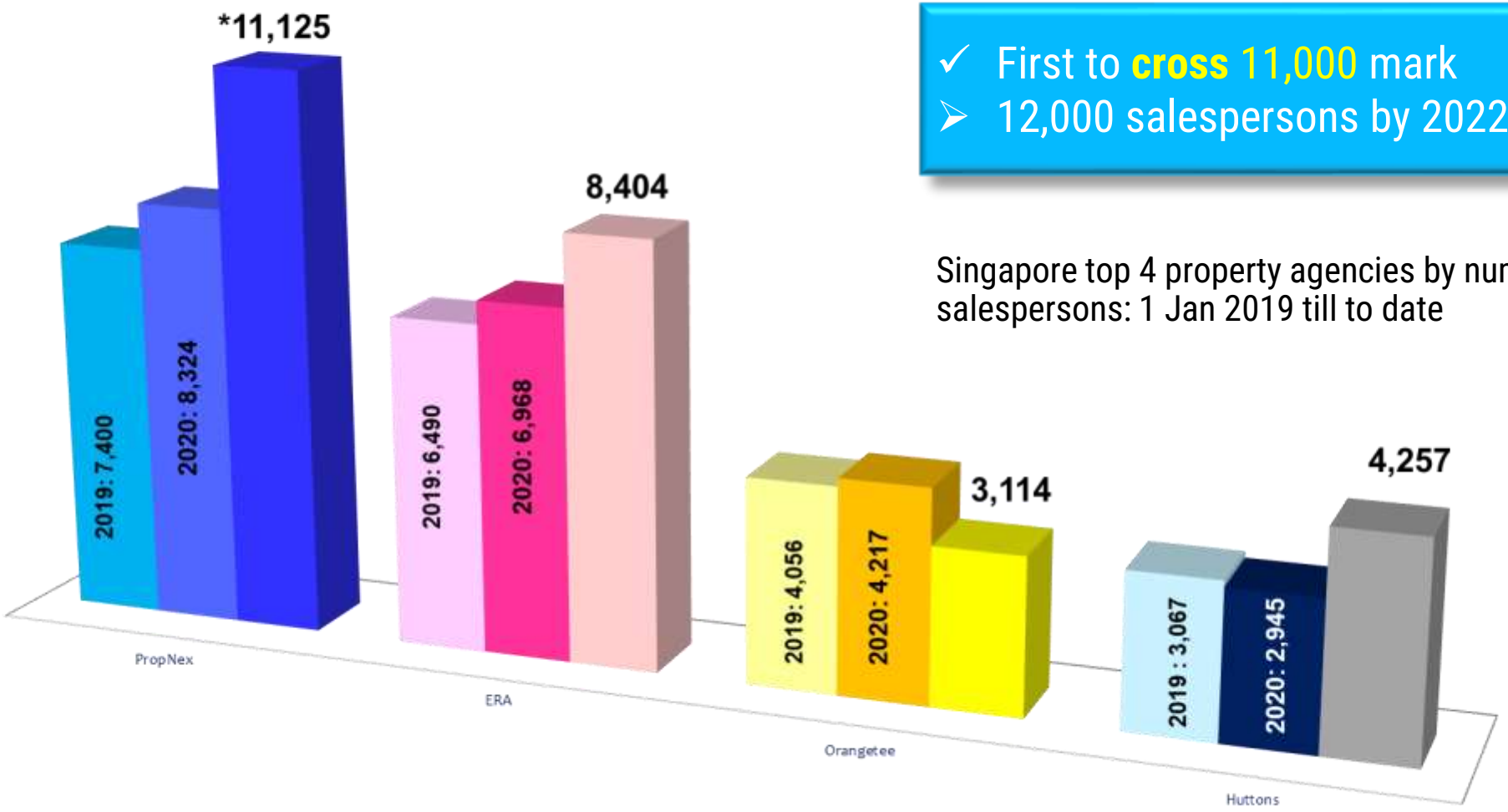
ANOTHER MILESTONE

11,000 SALESPERSONS



Likely to cross 12,000 salespersons by end of 2022

OUR SALESFORCE



- ✓ First to **cross** 11,000 mark
- ➢ 12,000 salespersons by 2022

Singapore top 4 property agencies by number of salespersons: 1 Jan 2019 till to date

*Source: The Council for Estate Agencies as at 17 Feb 2021

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CONTRIBUTION TO COMMUNITY

Contributed over

$2,000,000

To **charity** and
education bursaries in 2021



$872,398 to Community Chest



$250,000 for Chen Su Lan Children's Methodist Home



CEO Mr Ismail Gafoor donated $1m to MENDAKI Singapore benefitting over 700 students for scholarships and bursaries for their education

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NEW MARKET PENETRATION



The team will also spur business growth and market share in the GCB and prestige landed deals. This will further complement our existing salespersons who are already in the high-end segment

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COMING UP

15 Feb – 30 August 2022



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COMING UP

6-month curated programme

SG PROPERTY xpo '22
YOUR ONE-STOP PROPERTY FAIR & WORKSHOP

Close to $2,000,000 investments

15 Feb – 30 August 2022

*Partnership with Developers
*Outreach to targeted audience
*Impeccable coordination with project sales team
*Strategic Planning in driving sales to all active agents of our 11,000 strong salesforce
*Leadership & management teams involvement
*With investment and support on MediaCorp National Network

mediacorp

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A NEW VERSION PROPERTY EXPO

with effective outreach with 6 months commitment

SG PROPERTY xpo '22
YOUR ONE-STOP PROPERTY FAIR & WORKSHOP

3 Phases

Phase I
15 Feb to 15 Mar

- Recall core team to showflat to re-strategise sales pitch
- Core team to rework pitch deck
- Mobilise all active agents from the 11,000 salesforce to visit showflat be briefed on new pitch deck

Phase II
16 Mar to 3 Apr

- Media Outreach – TV, Radio & social media coverage, publicity, draw invites for relaunch
- Core team + 11,000 salesforce conduct social media outreach

Phase III
4 Apr to 30 Aug

- Conduct 2 physical & virtual consumer seminars for projects
- Launch of financial literacy program on Singapore's real estate market targeting more than 10,000 consumers
- Project feature at seminar venue

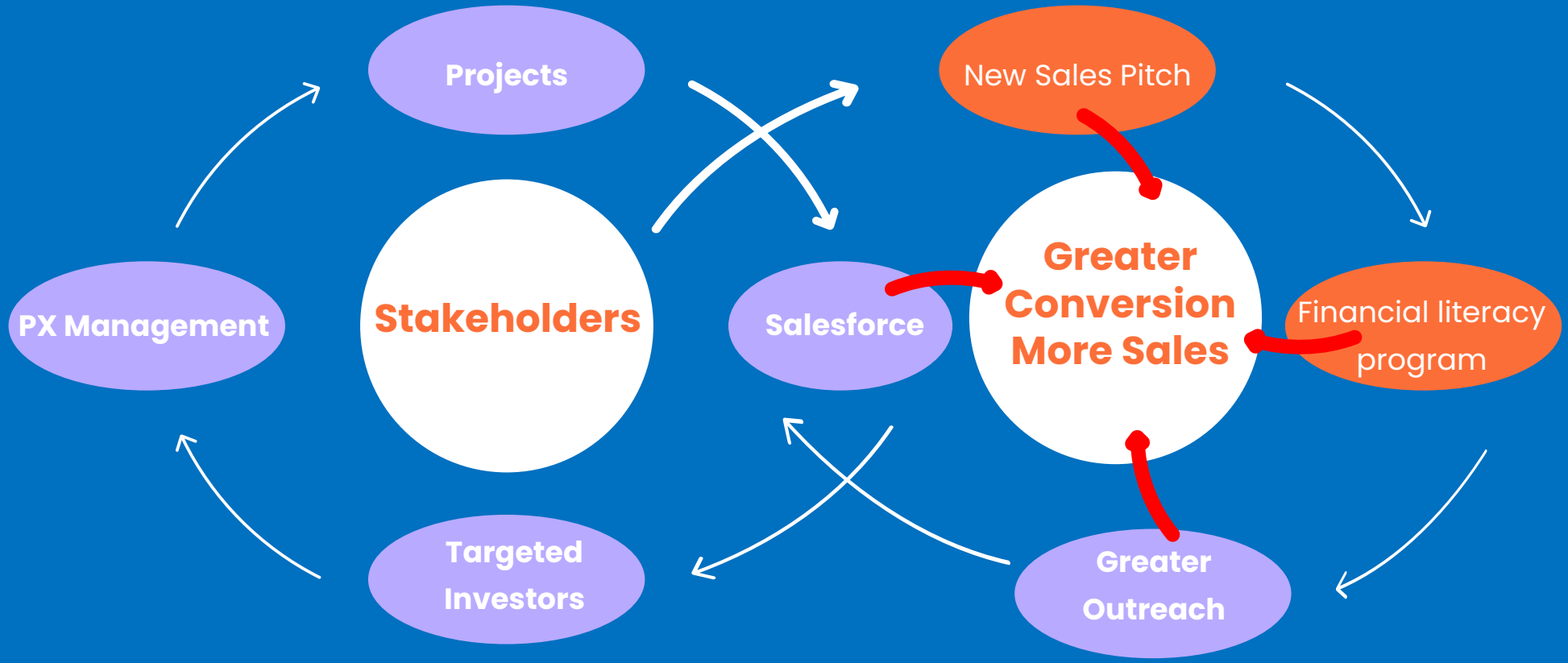
3 X bi-monthly sales performance & strategies reviews reports for every participating project

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COMING UP

6-month curated programme

SG PROPERTY xpo '22
YOUR ONE-STOP PROPERTY FAIR & WORKSHOP



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COMING UP

6-month curated programme

SG PROPERTY Xpo '22
YOUR ONE-STOP PROPERTY FAIR & WORKSHOP

15 Feb – 30 August 2022





Furama Riverfront Hotel
Exclusive Ballroom for
Xpo Physical Seminars


PROPNEX
MONOPOLY
CHAMPIONSHIP
https://monopoly.propnex.com/
LIMITED SLOTS ONLY
JOIN THE EARLY BIRD REGISTRATION
TO SECURE YOUR SLOT.
REGISTER NOW
EMPOWERING
FINANCIAL
LITERACY

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REGISTRATION NOW OPEN

HELPING HOME INVESTORS

For a better understanding of Financial Literacy
amidst cooling measures



Estimated over 10,000 consumers participating

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COMING UP

PROPNEX
MONOPOLY
CHAMPIONSHIP

May – Aug 2022
www.propnex.com



HOW IT WORKS?

1 **Qualifying Rounds**
7 May - 17 Jul 2022

2 **Quarter Finals**
23 Jul - 14 Aug 2022

3 **Semi-Finals**
20 - 21 Aug 2022

4 **Finals**
28 Aug 2022

Participants must be above 18 years and above, no medical condition. All Real estate salespersons registered under CEA and staff of PropNex group of companies do not qualify for this challenge.

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COMING UP

Publicity and Promotions











14 Buses islandwide
15 February – May 2022

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Publicity and Promotions









100 Taxis islandwide
March – June 2022

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Publicity and Promotions

MRT stations (City Hall & Toa Payoh station)

April – May 2022 Artwork in progress







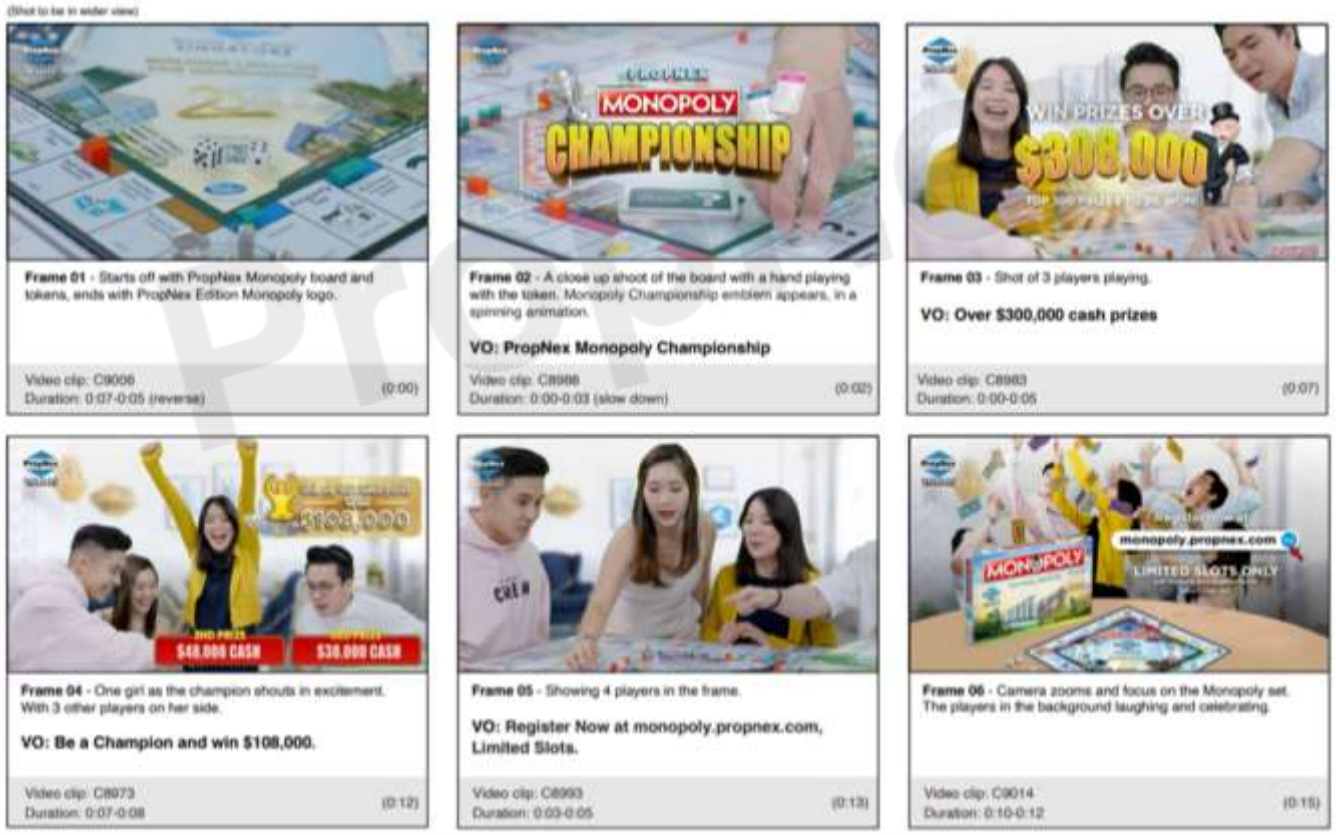
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COMING UP

Publicity and Promotions

Branding & Awareness

Television, Radio and Social Media Advertising



Frame 01 - Starts off with PropNex Monopoly board and tokens, ends with PropNex Edition Monopoly logo.

Video clip: C9006
Duration: 0:07-0:05 (reverse)
(0:00)

Frame 02 - A close up shoot of the board with a hand playing with the token. Monopoly Championship emblem appears, in a spinning animation.

VO: PropNex Monopoly Championship

Video clip: C8988
Duration: 0:00-0:03 (slow down)
(0:02)

Frame 03 - Shot of 3 players playing.

VO: Over $300,000 cash prizes

Video clip: C8983
Duration: 0:00-0:05
(0:07)

Frame 04 - One girl as the champion shouts in excitement. With 3 other players on her side.

VO: Be a Champion and win $108,000.

Video clip: C8973
Duration: 0:07-0:08
(0:12)

Frame 05 - Showing 4 players in the frame.

VO: Register Now at monopoly.propnex.com, Limited Slots.

Video clip: C8993
Duration: 0:03-0:05
(0:13)

Frame 06 - Camera zooms and focus on the Monopoly set. The players in the background laughing and celebrating.

Video clip: C9014
Duration: 0:10-0:12
(0:15)


Thank You for Your Trust in
PropNex