



Steady Core, New Frontiers

Annual General Meeting 2026





Opening Address

Chan Wei Jie

Executive Director &
Group Chief Executive Officer

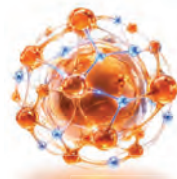


Growth Opportunities of Frontier Technologies

TOTM is positioned across six of the largest and fastest-growing technology sectors.

Artificial Intelligence

Trusted and interoperable infrastructure of agentic AI to collaborate across enterprise

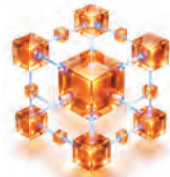


Quantum

Post-quantum cryptography consulting and quantum-readiness advisory

Blockchain

Cross-border payment and settlement infrastructure

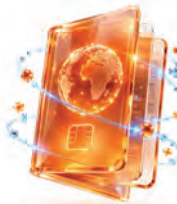


Maritime

Cloud-based maritime fleet tracking, compliance, and monitoring platform

Digital Product Passport

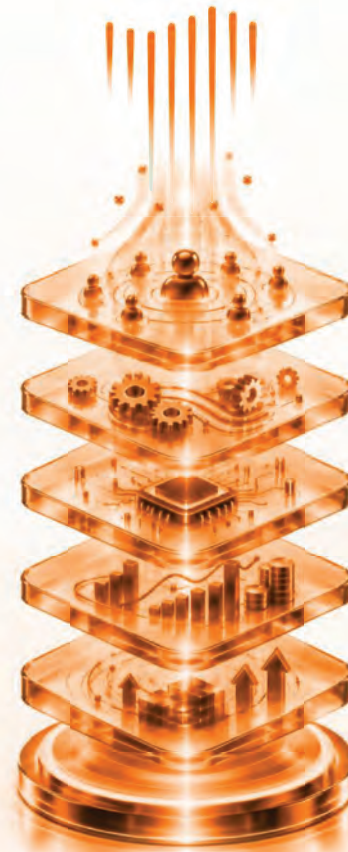
Extends TOTM's identity trust infrastructure into physical product lifecycle for supply chain traceability



Identity

Government-grade biometric identity verification and e-certification services for national ID programmes

Driven by a Strong Foundation



Empowered Talent

Streamlined Operations

Frontier Technology Capabilities

Robust Finance & Risk Functions

Strong Capital Base

Seeding the Growth of Opportunities



*MOU: Memorandum of Understanding

*DOST HCMC: Ho Chi Minh City Department of Science and Technology



Artificial Intelligence



Ong Kok Chung

AI Business Leader

Artificial Intelligence

TOTM.AI transforms the role of Artificial Intelligence ("AI") within enterprises, from being a chatbot-based assistant, to become a super-performer with outcomes tied to it.

What is TOTM.AI?

TOTM.AI is a platform that you can manage your Digital Employees. Digital Employees learn what you do and specialise in their functions deeply.

Unique features of Digital Employees:

- Trains once, runs accurately forever
- Self-corrects based on policies
- Collaborates across teams

Upcoming Milestones

- Product Launch
- Partner with associations to organise workshops & clinics

Our Ecosystem Partners



- Co-pilot SME transformation across Indonesia
- Organise AI workshops and educate SMEs in Vietnam

Target Sectors

- Financial Services
- Supply Chain
- Healthcare
- Professional Services
- Public Sector/ Governments





Blockchain



Alan Ang

Blockchain Business Leader

Blockchain

Building a trusted blockchain ecosystem for compliant trade, financing and cross-border settlement across Southeast Asia.

Our Ecosystem Partners

We take an ecosystem approach, working together with partners, to form the trusted trade corridor and enable our first use cases in Trade Finance and Digital Product Passport.



Exporters
& Importers



Banks



Payments

THE TRUST LAYER FOR A REAL ECONOMY

Trusted infrastructure for trade payments and regulatory compliance

Tokenised Identity
(Holder-Verifier-Issuer)

Document & Data Layer

Settlement Layer

National Chain

Verifiable Data &
Trade Document

Compliant Multi-
Currency Settlement

Blockchain

Building a trusted blockchain ecosystem for compliant trade, financing and cross-border settlement across Southeast Asia.



Our Ecosystem Partners

Connect trusted trade documents and verified parties to enable faster, more secure financing and seamless cross-border settlement.



Identity
(KYC/VC)*



Trade
Document



Shipment/
Payment Data



Financing



SMEs/ Banks/
Capital



Digital Product Passport ("DPP")

New EU regulations are raising compliance requirements and Vietnam has followed with Decree 37.



Product Identity
QR/Digital
Passport

Multiple Compliance Views



ESPR*

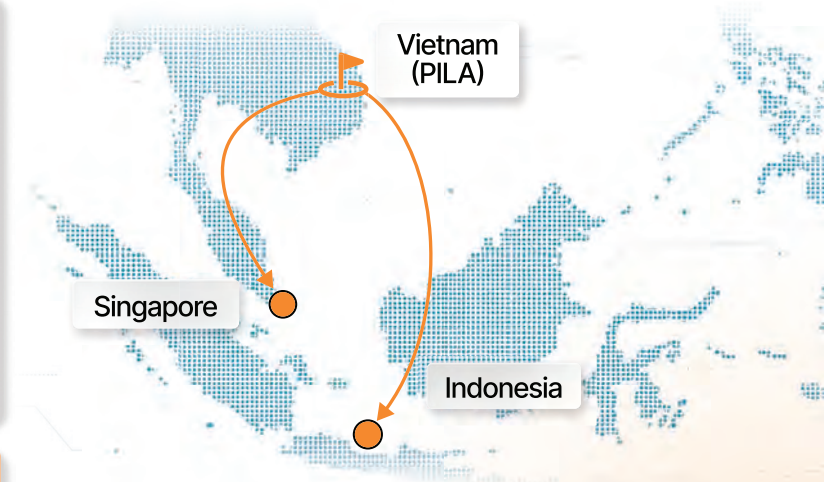


EUDR*



PPWR*

*KYC/VC: Know Your Customer/
Verifiable Credentials
*ESPR: Ecodesign for Sustainable
Products Regulation
*EUDR: EU Deforestation Regulation
*PPWR: Packaging and Packaging
Waste Regulation



Starting with Vietnam, we develop government aligned trade corridors to connect Southeast Asia.



Identity



Feri Risnandar

Identity Business Leader

Identity

Winds of Indonesia: Indonesia moves from Digital Public Infrastructure (“DPI”) concept to national-scale rollout with digital social protection (Perlinsos) as the first major proving ground.





Maritime



Bob Christopher Sinaga

Maritime Business Leader

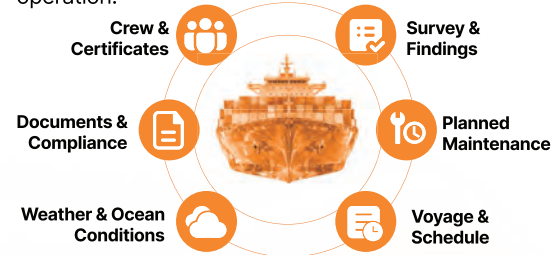
Maritime

Building the Maritime Cloud Platform ("MCP"): An ecosystem powered by satellite connectivity and AI, from ship to shore to fleet readiness.

MCP: Redefining Maritime Intelligence

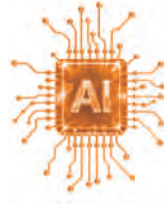
Connect all Critical Data

MCP Integrates data from all key sources across your operation.



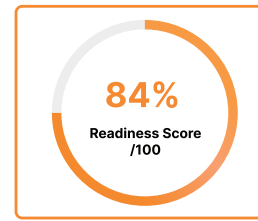
MCP AI Engine

Our AI Engine analyses, correlates, and validates data in real time.



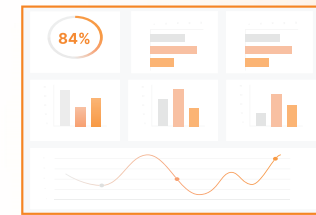
Readiness Score

One Score. One Truth. Updates in Real Time.



Clear Decision, Confident Action

Know exactly which ships are ready, which need attention, and why.



Beyond Today: The Road to Tomorrow



Today

MCP answers one critical question:
Which vessels are ready to operate?



Tomorrow

MCP becomes the trusted platform connecting:



Today



Operational Readiness

Know which vessels are ready to operate



Predictive Maintenance

Anticipate issues before they impact operations



AI & Digital Survey Assistant

- Smart document AI
- AI-assisted survey
- Knowledge insight



Ecosystem Integration

- Port & Terminal
- Insurance
- Financing
- Logistics



Carbon & Sustainability

Enable emissions tracking and sustainability reporting

Next



Quantum



Tony Tran
Quantum Business Leader

Quantum

Post-Quantum Cryptography ("PQC") is how financial institutions insure against the quantum threat.

The Attack Is Already Happening

10–17% of US GDP

At risk from a quantum attack on a single top-5 U.S. bank

(Citi Institute, Jan 2026)

Financial Firms Are Already in the Crosshairs

88%

of financial firms ("FIs") flag "Harvest Now, Decrypt Later" as a major threat

(Gigamon, Jul 2026)

This Is No Longer Hypothetical

Up to 34%

Chance quantum computers break today's encryption by 2034

(Citi Institute, Jan 2026)

The Clock Is Running Out

2030

US deadline for federal agencies to adopt post-quantum encryption

(White House EO 14412, Jun 2026)

Our Products & Services



Training

Build quantum-ready teams



PQC Migration

Plan and execute PQC transition

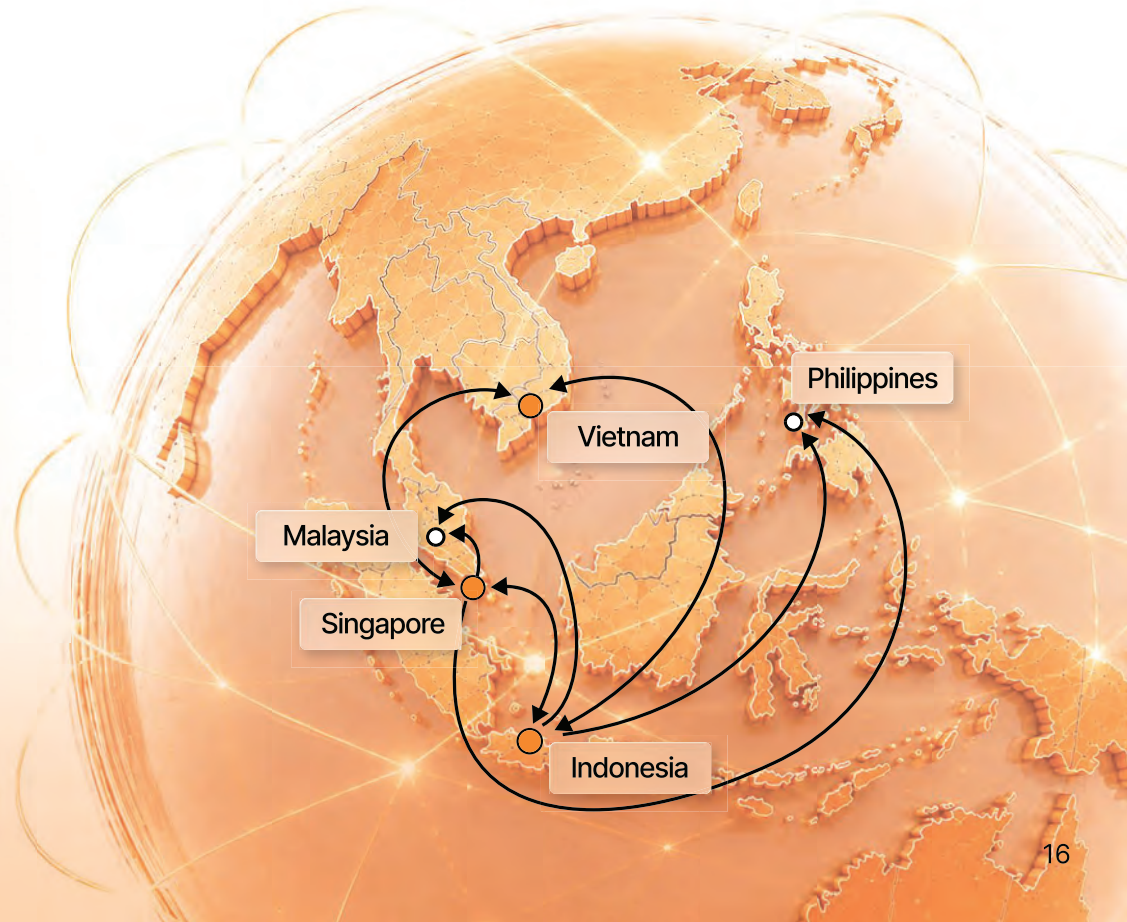
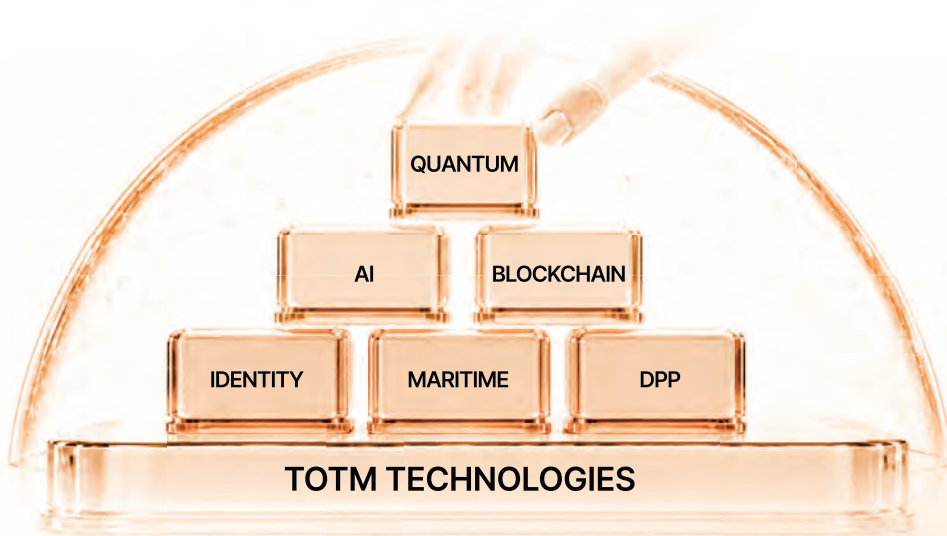


PQC Software

Ongoing quantum-safe protection



Building an Integrated Southeast Asia Digital Economy



Thank You





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