FOR IMMEDIATE RELEASE

IFS Capital Named Among Singapore's Top Fintech Companies 2026 by Tech in Asia and Statista

Singapore, November 5, 2025 — IFS Capital Limited ("IFS Capital") has been recognised as one of *Singapore's Top Fintech Companies 2026* in the inaugural listing jointly compiled by **Tech in Asia** and **Statista**, two of the region's leading authorities on technology and data-driven insights.

The list celebrates 95 companies across seven key market segments, highlighting innovation, performance, and impact within Singapore's fintech community. The ranking was determined using a combination of publicly available key performance indicators (KPIs) and applications which demonstrated a strong focus on developing or providing innovative and tech-based financial products and services for the local Singapore market.

IFS Capital is one of Southeast Asia's most established supply chain and SME financing specialists, with nearly 40 years of experience supporting businesses across industries. Operating in Singapore, Thailand, Malaysia, and Indonesia as part of the PhillipCapital Group, IFS Capital has built one of the region's most trusted receivables financing networks, extending over **S$1 billion annually to SMEs**.

IFS Capital works to make financing more accessible, transparent, and efficient for its clients. The company has rebuilt its core lending infrastructure, expanding the use of artificial intelligence across workflows while deploying data analytics and automation to streamline credit decisioning and strengthen risk management capabilities. These changes have significantly improved client experience and the company's ability to manage risk across the region.

IFS Capital's inclusion in the **Alternative Financing** segment reflects the company's mission to provide creditworthy SMEs and individuals across Southeast Asia with simple and affordable access to capital. This is achieved through continuous innovation across the credit lifecycle – from origination and decisioning to engagement, collection, and funding. This focused approach has enabled the company to maintain a loss rate below 1%, demonstrating IFS Capital's ability to support underserved businesses while preserving rigorous credit standards across business cycles.

“We are pleased to be included in the inaugural list of Singapore’s top fintech companies. We will keep building and innovating to earn trust and serve our SMEs, consumers and investors across Southeast Asia”, said **Randy Sim, Group CEO IFS Capital.**

IFS Capital’s fintech portfolio also includes **Friday Finance**, one of Singapore’s fastest growing licensed digital moneylenders and **Lendingpot**, Singapore’s leading digital loan marketplace.

About IFS Capital

Founded in 1987 and headquartered in Singapore, IFS Capital is an SGX-listed financial services group focused on private credit, asset management, and insurance. With nearly four decades of credit expertise, IFS Capital combines technology and human-centric design to responsibly serve SMEs, consumers, and investors across the region.

About Friday Finance

Friday Finance, the digital consumer lending arm of IFS Capital, is redefining consumer finance in Singapore with two industry-first innovations: complimentary loan protection insurance for every unsecured loan and a 50% rebate on admin fees for borrowers who make full and timely repayments. These features leverage behavioural and data insights to encourage financial responsibility, reducing default risk while improving long-term customer outcomes.

Friday Finance combines automation, data analytics, and digital identity verification with external data integrations to deliver instant offers and seamless approvals. Its proprietary credit decisioning engine analyses consumer profile, behaviour, and affordability data to provide fair, personalised loan options — making access to credit faster, safer, and more transparent.

About Lendingpot

Lendingpot is Singapore’s leading digital marketplace for loans, transforming how businesses and consumers compare, apply for, and secure financing. Through a single online application, borrowers gain instant access to loan offers from over 70 licensed lenders and financial institutions, enabling them to find the most competitive rates with full transparency.

The platform serves both consumer and SME borrowers with tailored benefits: consumers receive cashback on every successful loan, while giving SMEs access a

diverse range of financing options — all designed to secure the best available terms. For lenders on the platform, Lendingpot enables faster, more informed decision-making by transforming borrower data into actionable insights and offering seamless API integration for efficient application processing and evaluation.

Lendingpot is expanding regionally into Malaysia, Indonesia and Hong Kong, advancing its mission to make credit more transparent, efficient and rewarding for both borrowers and lenders across the region.

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