

33rd Annual General Meeting

Yuen Kuan Moon, Group CEO

29 July 2025

An aerial photograph of a city skyline, likely Singapore, featuring a mix of modern skyscrapers and older residential buildings. A large, white, stylized '5G' logo with a signal icon is superimposed over the center of the image.

5G

THE GROWTH TRAIL

One year on: Delivering market outperformance

FY25 TSR¹: **42%**

\$2.41

\$4.07

Singtel ▲ 69%

STI ▲ 28%

MSCI ▲ 26%

23/05/2024

Today²

1. Total Shareholder Return (TSR) for period from 1 Apr 2024 to 31 Mar 2025.

2. As of 28 July 2025.

Strong FY25 performance

Operating revenue

S\$14.1B

Stable (Stable¹)

EBITDA

S\$3.8B

▲ 5% (▲ 6%¹)

EBIT (ex associates' contributions)

S\$1.4B

▲ 20% (▲ 20%¹)

Regional associates' PAT

S\$1.8B

▲ 4% (▲ 7%¹)

Underlying net profit (basis for core dividend payout)

S\$2.5B

▲ 9% (▲ 11%¹)

Net profit

S\$4.0B

▲ 405%² (▲ 412%¹)

1. On constant currency basis.
2. Including Comcentre divestment gain of S\$1.3B in FY25, compared to exceptional gain of S\$2B from Tsel dilution & Airtel partial stake sale as well as non-cash impairment charges of S\$3B in FY24.

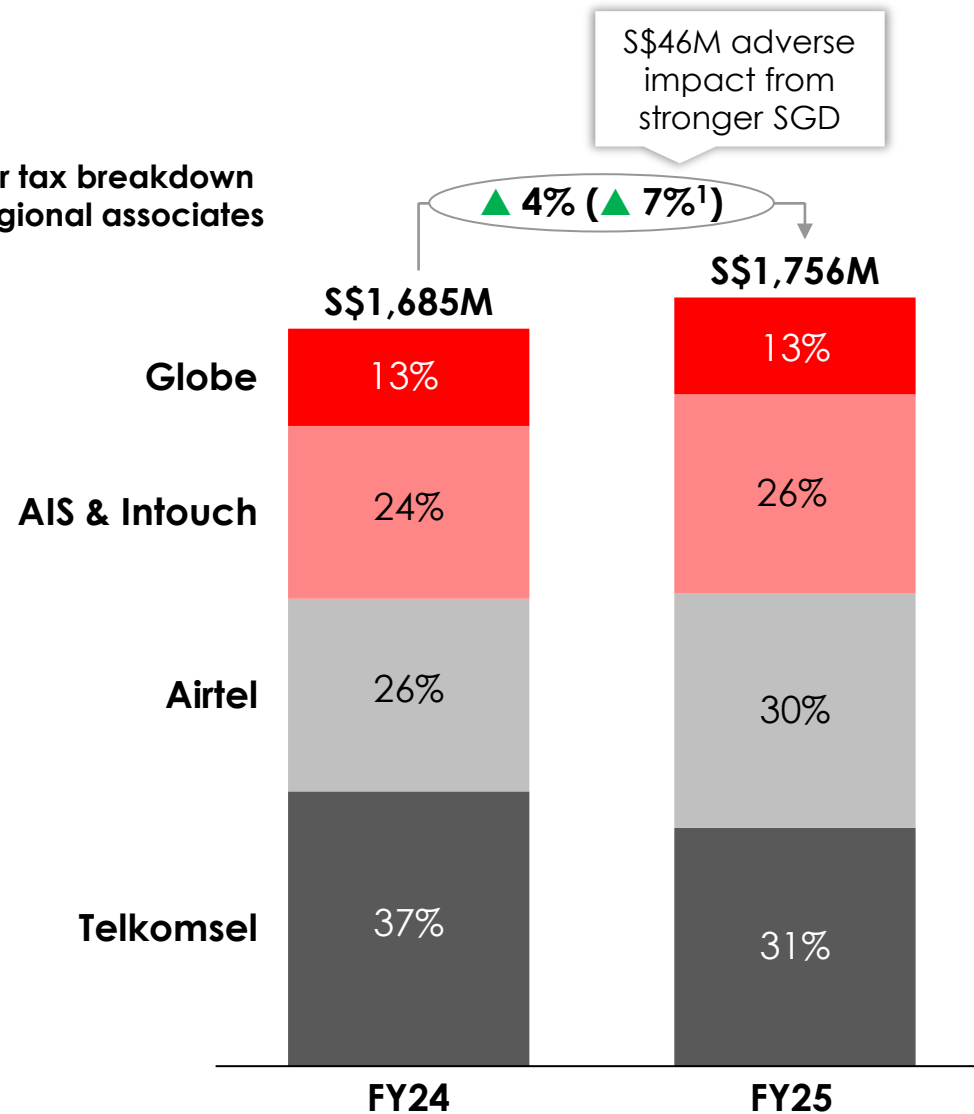
Regional associates' profit after tax

Higher profits driven by
Thailand & India

Dividend contribution
S\$1.3B

Positioned for growth in
fixed broadband & enterprise

Profit after tax breakdown
(%) by regional associates



1. On constant currency basis.

Robust balance sheet

Cash balance

S\$2.8B

Average cost of debt

~3.5%

Average debt maturity

~4 years

Net debt

S\$9.4B¹

(Mar 24: S\$7.8B)

**Net debt to EBITDA
& associates' PBT**

1.5x

(Mar 24: 1.3x)

Interest cover

18.1x

(Mar 24: 17.8x)

Fixed rate debt

88%

(Mar 24: 88%)

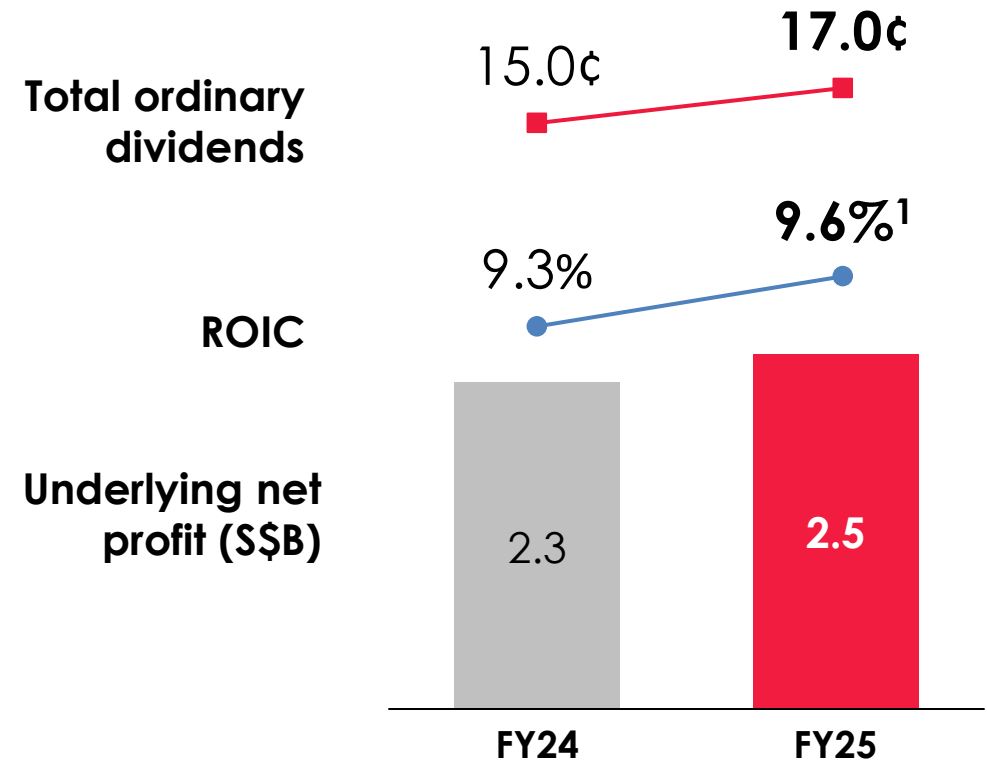
1. Increase in net debt mainly due to spectrum payments by both Optus and Singtel Singapore.

Executing to strategy

Singtel28 growth plan



Delivering sustained value realisation



1. Underlying return on invested capital (ROIC) excluding exceptional items is 9.8%.

Growing connectivity business



Singtel SG

Best-in-class 5G+ network with differentiated offerings

Enterprise winning deals in **global connectivity** with expanded digital solutions

OPTUS

Regional **network sharing**

Improving mobile ARPU



~S\$250M cost savings in Singapore and Australia; Cumulative S\$600M¹ cost out by FY26

Scaling growth engines



Strong EBIT growth on improved delivery margins

Extended **Global Delivery Network** via JV with Globe

Presold capacity: **~80%** for Thai DC¹ and **~50%** for DC Tuas¹ in Singapore

Launched **RE:AI**, a ready-to-deploy AI solution suite

1. Thai data centre (DC) was operational in Jun 2025 and DC Tuas to launch by Jan 2026.



Artist's impression of DC Tuas in Singapore

Active capital management

Continued asset recycling

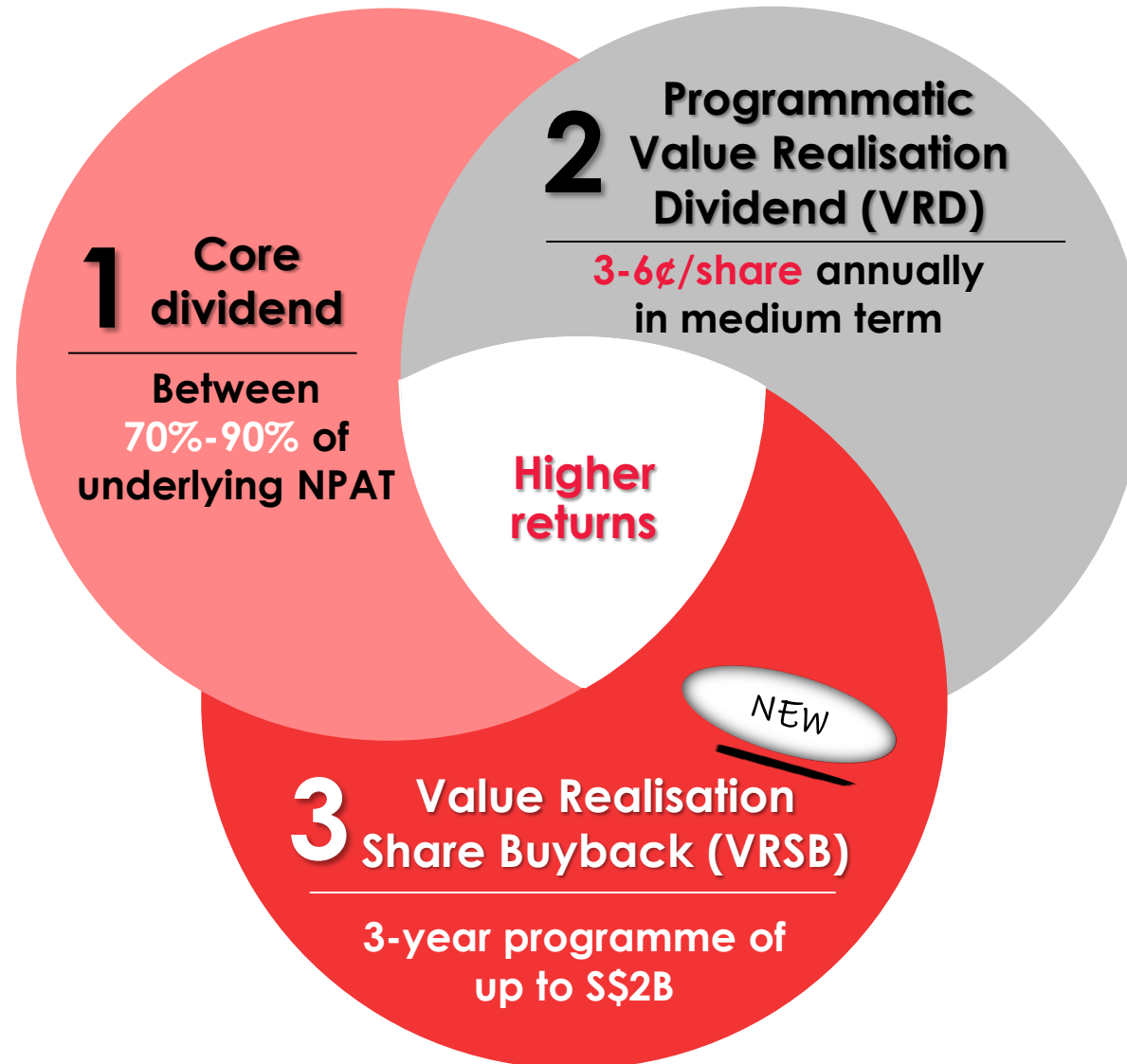


S\$1.9B asset recycling proceeds in FY25

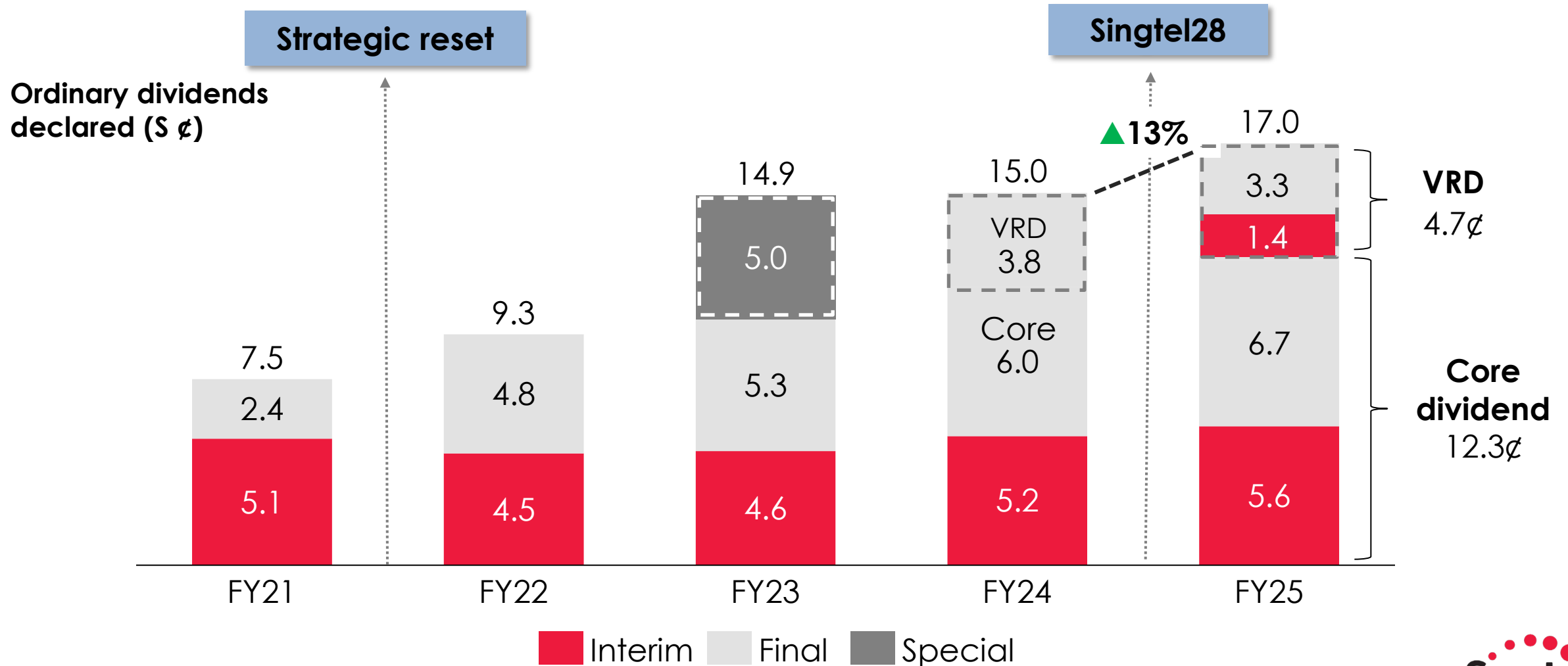
Raised mid-term¹ recycling target from
S\$6B to S\$9B

1. Next 3 to 4 years.

Active value creation



Committed to sustained dividend growth



Singtel28 on track – the share price reflects it

Annualised TSR²: **13%**

Strategic
reset

Singtel28
announcement

\$2.46

\$2.41

\$4.07

Singtel ▲ 65%

MSCI ▲ 36%

STI ▲ 35%

25/05/2021

23/05/2024

Today¹

1. As of 28 July 2025.

2. Total Shareholder Return (TSR) for 3-year period: FY23-25.

>15 years of sustainability progress

2024-25
1 year ahead of IFRS-based climate-related regulatory disclosures
Governance, practices & stewardship



2015-20
Stakeholder impact materiality



<2013
Philanthropic CSR



2013-15
Strategic CSR



2021-23
Net-zero target brought forward to 2045
Green financing



2026 & beyond
Sustainability by innovation, design & enablement



Climate change and environment



Hougang Telephone Exchange

Brought forward **net-zero** target to 2045 from 2050

14% reduction in scope 1 and 2 greenhouse gas emissions

“A” score in CDP Climate Change disclosure

Leading in sustainability

Community impact



Community investment of **S\$32.8M**

Singtel Touching Lives Fund raised **~S\$3M**

Digitally enabled **~120K** beneficiaries

People and future of work



Artist's impression of Singtel's new Comcentre headquarters

~**S\$20M** training investment

>**820,000** training hours completed

>**11,000** employees trained in sustainability

~**70%** of workforce trained in fundamentals of AI

People and future of work



33% of employees & **31%** of management are women

Invest in employees' **physical and mental wellbeing**

Anchored in stability, positioned for growth

SINGTEL
28



Resilient cash flows

- Stable & diversified cash generation; no direct impact from tariff war
- Cost efficiencies



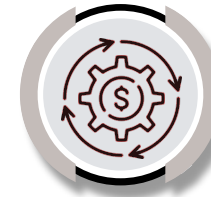
Healthy balance sheet

- All foreign currency debts are fully hedged
- Well-positioned for a benign interest rate environment



Diversified growth drivers

- Growing core businesses
- Scaling growth engines



Growing dividends sustainably

- Robust asset recycling pipeline
- VRSB to enhance shareholder returns

