iFAST

INVESTED IN YOUR WORLD

iFAST Corporation Ltd.

2Q2026 & 1H2026 Results Presentation

24 July 2026

Disclaimer

This presentation should be read as an overview of iFAST Corporation Ltd.'s ("iFAST Corp" or the "Company", and together with its subsidiaries, the "Group") current business activities and operating environment. This presentation should not be solely relied upon by current and potential investors when making an investment decision. iFAST Corp accepts no liability whatsoever with respect to the use of the content in this presentation. This presentation may contain forward-looking statements that involve known and unknown risks, uncertainties and other factors that may cause our future performance, outcomes and results to be material different from those expected, expressed or implied in these forward-looking statements. Investors should therefore not rely on these forward-looking statements, which are based on the current view of management of future events and market developments, which in turn are based on currently available information, and are not a guarantee of future performance. This presentation should not be construed as financial or investment advice and investors should consult their independent advisers in respect of the contents and information set out in this presentation where necessary. This presentation does not constitute an offer or solicitation of an offer to subscribe for, acquire, purchase, dispose of or sell any units in iFAST Corp.

Contents

iFAST

Key Summary

Strong Growth Across the Board in 2Q2026

iFAST

S$162.04m Total Revenue **+34.8% YoY**	**S$29.85m** Net Profit **+35.0% YoY**	**S$48.89m** EBITDA[1] **+32.7% YoY**
S$36.13 billion Group AUA (new record high) **+32.8% YoY**	**S$1.31 billion** Net Inflows **+2.2% YoY**	**3.00 cents** **per ordinary share** Second Interim Dividend FY2026 **+50.0% YoY**

Increased profitability was driven by growth from:

- Robust growth in AUA across the wealth management platforms
- Record profit before tax at iFAST Global Bank
- Growth from Hong Kong ePension division

Note:
1. With no deduction of interest expenses in banking operation

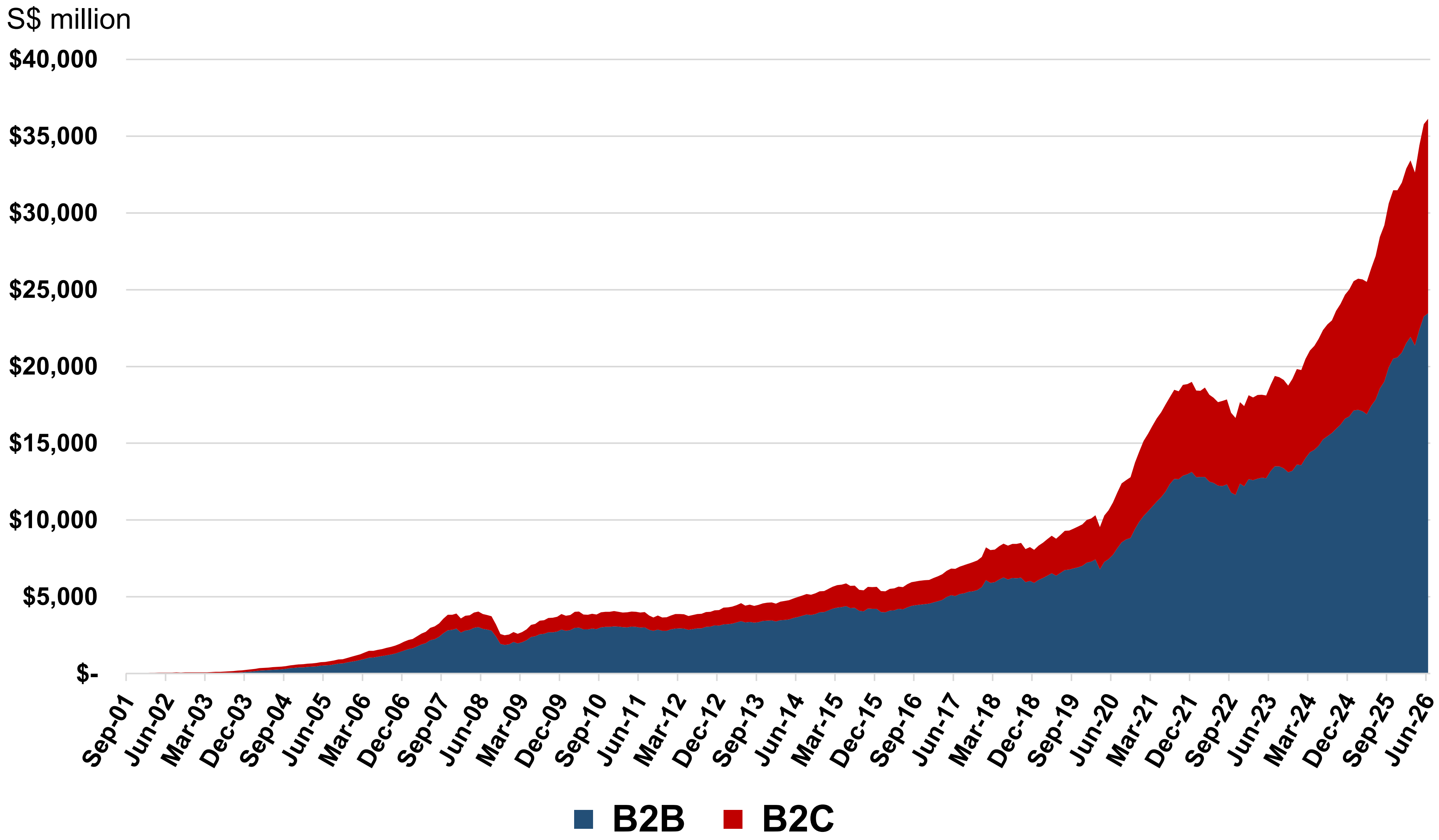
Key Summary

iFAST

- For the Hong Kong ePension project, all 12 trustees and a total of 24 schemes have been successfully onboarded to the Hong Kong Pension platform as at 30 April 2026.
- iFAST Global Bank built on its first full year of profitability in 2025 by reporting a higher pretax profit of $1.9 million in 2Q2026, a growth of 174.5% YoY.
- Customer accounts increased by over 50.0% YoY to more than 1.5 million accounts as at 30 June 2026.
- For the second interim dividend for FY2026, the Directors declared a dividend of 3.00 cents per share (+50.0% increase from the FY2025 second interim dividend of 2.00 cents per share).
- For full year of FY2026, the Directors expect to propose a total dividend of 12.00 cents per share or higher (at least +43.0% increase compared to FY2025). This is an increase compared to the previous guidance of 10.5 cents per share or higher stated in April 2026.
- As the Group's overall profitability increases and the Group's shareholders' equity continues to grow, the Directors are comfortable with increasing the dividend payout ratios gradually.
- Barring unforeseen circumstances, the Group expects 2026 to see healthy growth rates in revenues and profitability.
- The Group is embracing AI to achieve our various objectives while having a lower group headcount. Overall group headcount has peaked in the middle of 2026 and is expected to be at a lower level at the end of 2028 even as we work on achieving our various objectives under iFAST's Three-Year Plan. This will pave the way towards improving profit margins from 2027 onwards.

Group AUA Trend

iFAST



S$36.13 billion
as at 30 Jun 2026

+10.7%
QoQ growth

+32.8%
YoY growth

B2B +31.5% YoY growth
S$23.47 billion

B2C +35.3% YoY growth
S$12.66 billion

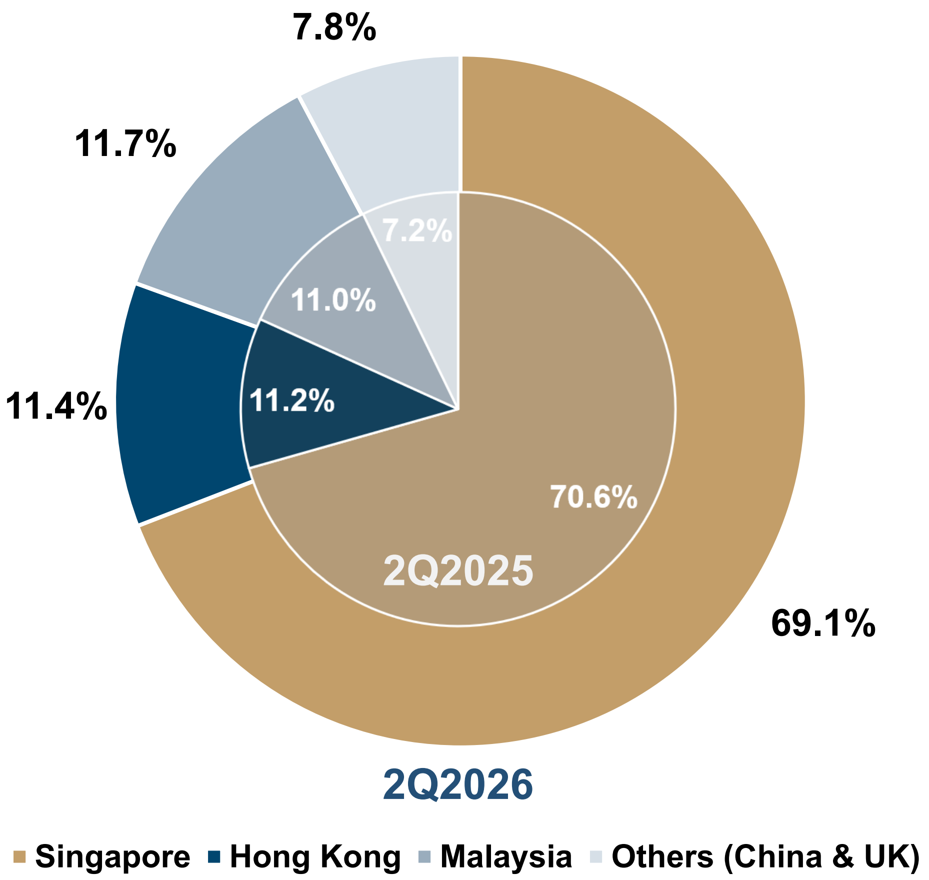
Record high AUA across all markets.

AUA Breakdown: Markets & Products (YoY)

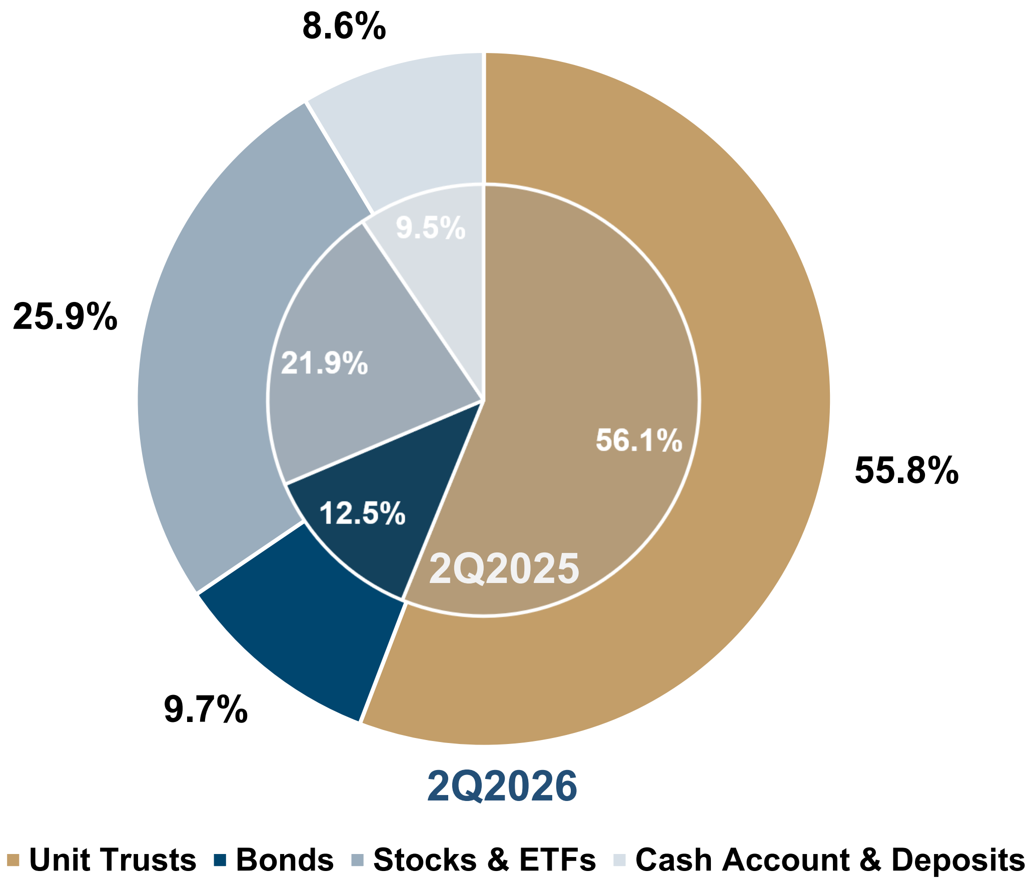
(as at 30 June 2026)

iFAST

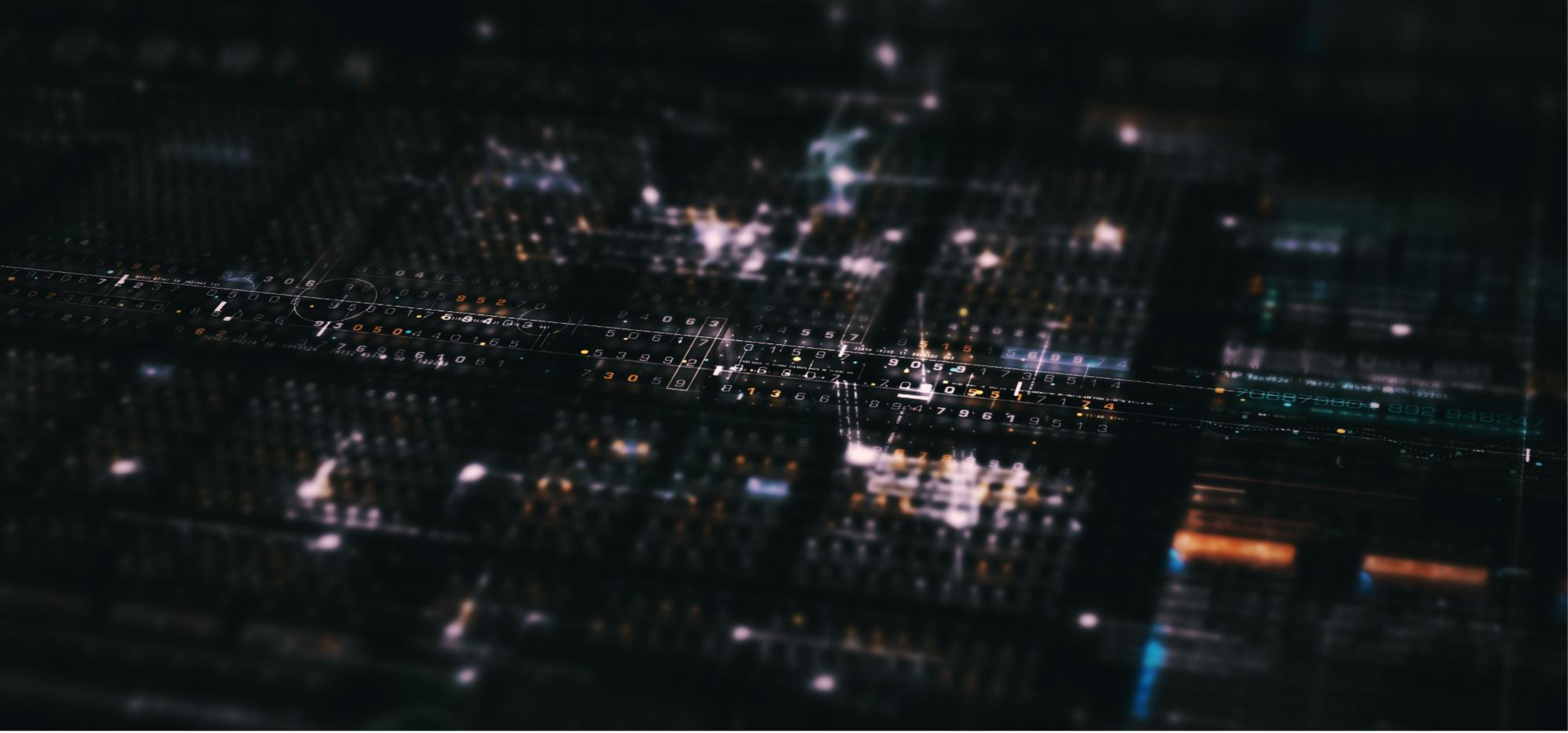
AUA Breakdown By Markets



AUA Breakdown By Products



Unit trusts (+31.1% YoY), Bonds (+3.2% YoY), Stocks & ETFs (+57.2% YoY) and Cash Account & Deposits (+20.3% YoY).



Business Update

Section I

iFAST's Three-Year Plan Progress

iFAST

We remain focused on scaling our global platform and leveraging AI to deliver sustainable growth and long-term value for our stakeholders.

Vision 2030

S$100 billion

AUA target by 2030

25.6%

implied CAGR over the next five years

Current AUA
S$36.13 billion **+32.8% YoY**
as at 30 Jun 2026

The Group continues to work towards building a truly global digital banking and wealth management platform, delivering value for clients and partners worldwide.

ePension Milestone

All 12 trustees and a total of 24 schemes have been successfully onboarded to the Hong Kong Pension platform as at 30 April 2026.

The Group will continue to focus on improving our service quality and operational efficiency.

AI & Operating Leverage

Mid-2026
- Group headcount has peaked
- Continuous AI adoption across business units

2027 Onwards
- Improving profit margins supported by operating leverage

End-2028
- Group headcount expected to be at a lower level

AI-enabled operating leverage supports scalable growth, efficiency improvements, and stronger long-term profitability.

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

With Updated Progress During 2Q2026

iFAST

1 Truly Global Business Model

Deepen presence in Singapore, London and Hong Kong as key global centres to support this highly scalable strategy.

2 Vision 2030: S$100bn AUA

Implies a 25.6% CAGR, with target of about 60bps net revenue margin on AUA.

3 Deliver on ePension Services

As onboarding has been fully completed, focus on improving service quality and operational efficiency.

4 Develop Innovative Fintech Services

Examples include expansion in payment-related services and a bond marketplace (Bondsupermart) targeting individual investors from around the world.

5 Broaden the Fintech Ecosystem

Expand the range of services and the number of global business partners.

6 Embrace AI, Lower Headcount

With headcount peaking in mid-2026 and expected to be lower at end-2028, this will pave the way to improving profit margin from 2027 onwards.

Individual Markets Updates

2Q2026 & 1H2026

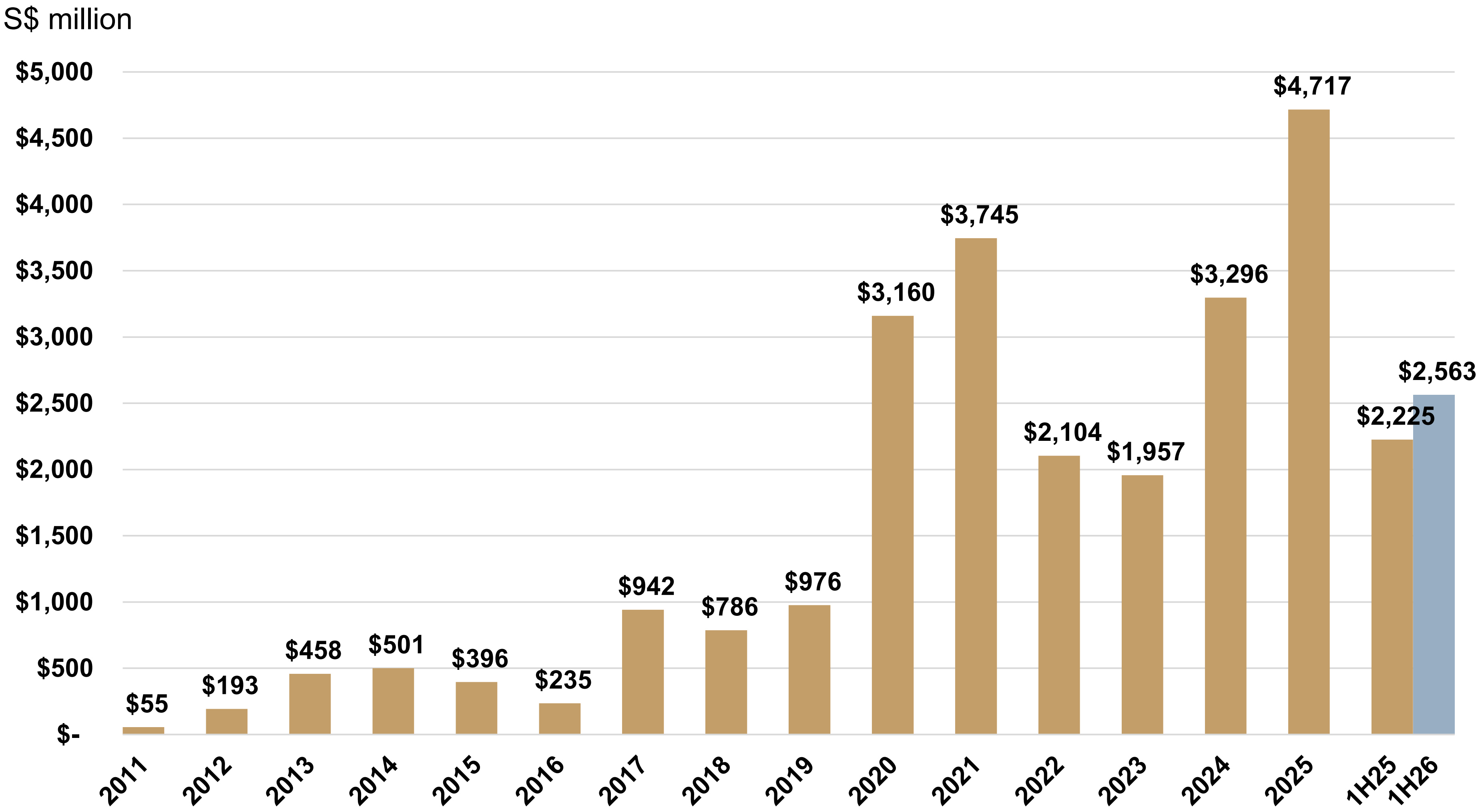
Singapore	Hong Kong	Malaysia	China	United Kingdom
AUA S$24.98 billion	**AUA** S$4.12 billion	**AUA** S$4.23 billion	**AUA** S$0.99 billion	**Deposits** S$1.81 billion
+10.5% QoQ; +30.0% YoY	+9.4% QoQ; +36.0% YoY	+12.8% QoQ; +40.4% YoY	+7.9% QoQ; +100.0% YoY	+12.5% QoQ; +25.2% YoY
Profit	**Profit**	**Profit**	**Loss**	**iGB PBT**
2Q2026: S$14.10m +41.1% YoY	2Q2026: S$17.83m +13.4% YoY	2Q2026: S$2.88m +82.7% YoY	2Q2026: S$0.51m -40.7% YoY	2Q2026: S$1.92m +174.5% YoY
1H2026: S$27.77m +42.5% YoY	1H2026: S$35.92m +27.7% YoY	1H2026: S$4.96m +54.9% YoY	1H2026: S$0.95m -48.7% YoY	1H2026: S$2.61m +53.5% YoY
Net Revenue	**Net Revenue**	**Net Revenue**	**Net Revenue**	**Net Revenue**
2Q2026: S$34.22m + 31.8% YoY	2Q2026: S$56.74m +41.9% YoY	2Q2026: S$6.20m +46.2% YoY	2Q2026: S$0.59m +72.7% YoY	2Q2026: S$10.50m +10.5% YoY
1H2026: S$66.28m + 30.3% YoY	1H2026: S$114.88m +66.4% YoY	1H2026: S$11.26m +34.4% YoY	1H2026: S$1.17m +78.8% YoY	1H2026: S$19.50m +3.8% YoY
Business Divisions AUA YoY Change:	**Business Divisions** AUA YoY Change:	**Business Divisions** AUA YoY Change:	**Business Divisions** AUA YoY Change:	
• B2B AUA +25.4%	• B2B AUA +39.4%	• B2B AUA +37.9%	• B2B AUA +151.1%	
• iGM[1] AUA +25.9%	• iGM[1] AUA +16.0%	• iGM[1] AUA +46.8%	• iGM[1] AUA +47.9%	
• B2C AUA +38.8%	• B2C AUA +20.8%	• B2C AUA +37.7%		

Record high AUA across all markets.

1. iGM represents iFAST Global Markets, our in-house team of wealth advisers.

Net Inflows Trend

iFAST



S$2.56 billion
For 1H2026

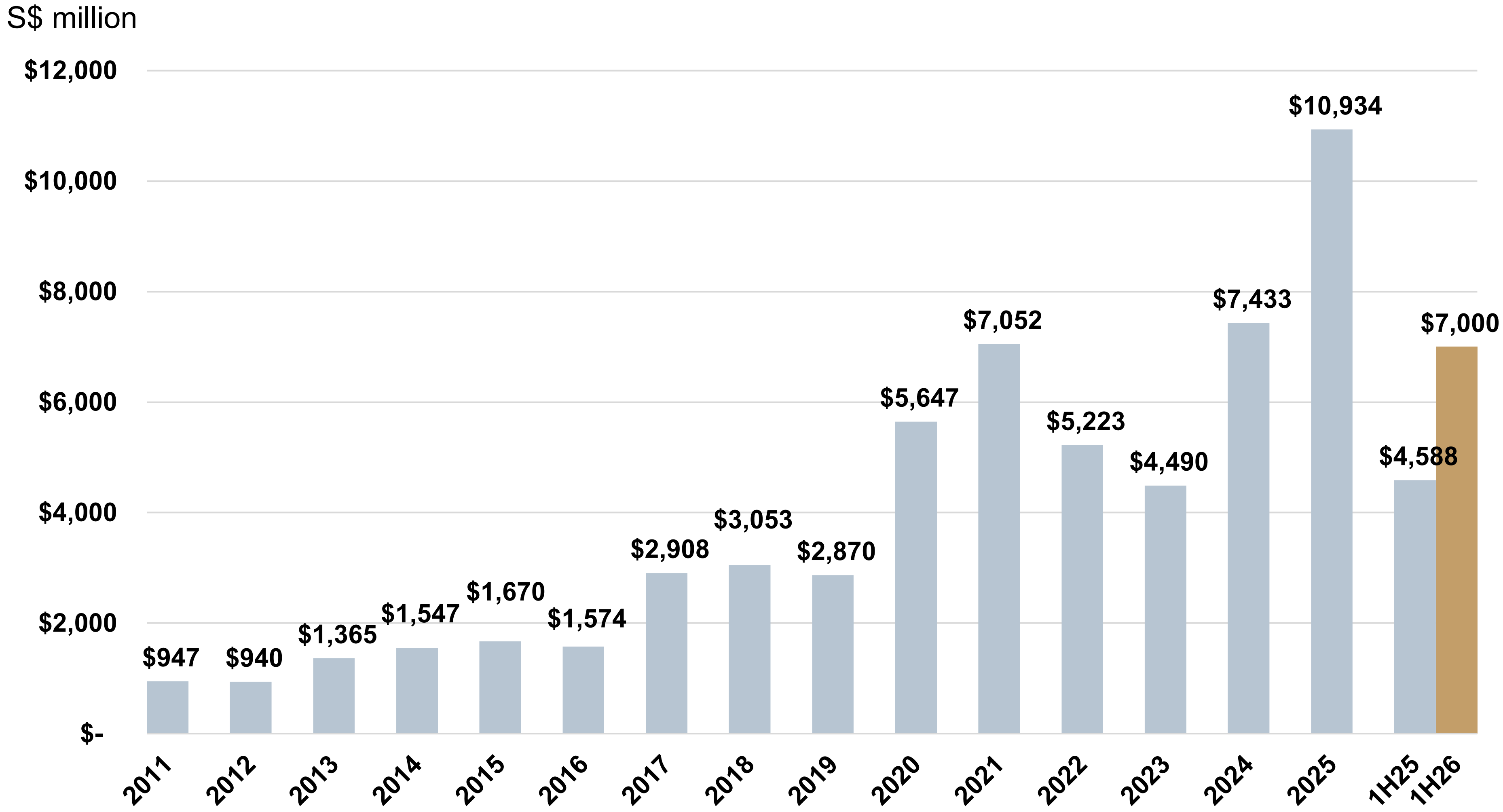
+15.2%
YoY growth

1Q2026: **S$1.25 billion**
2Q2026: **S$1.31 billion**

Net inflows include investment products and cash account & cash deposits across the Group's business units.

Gross Unit Trust (UT) Subscription

iFAST



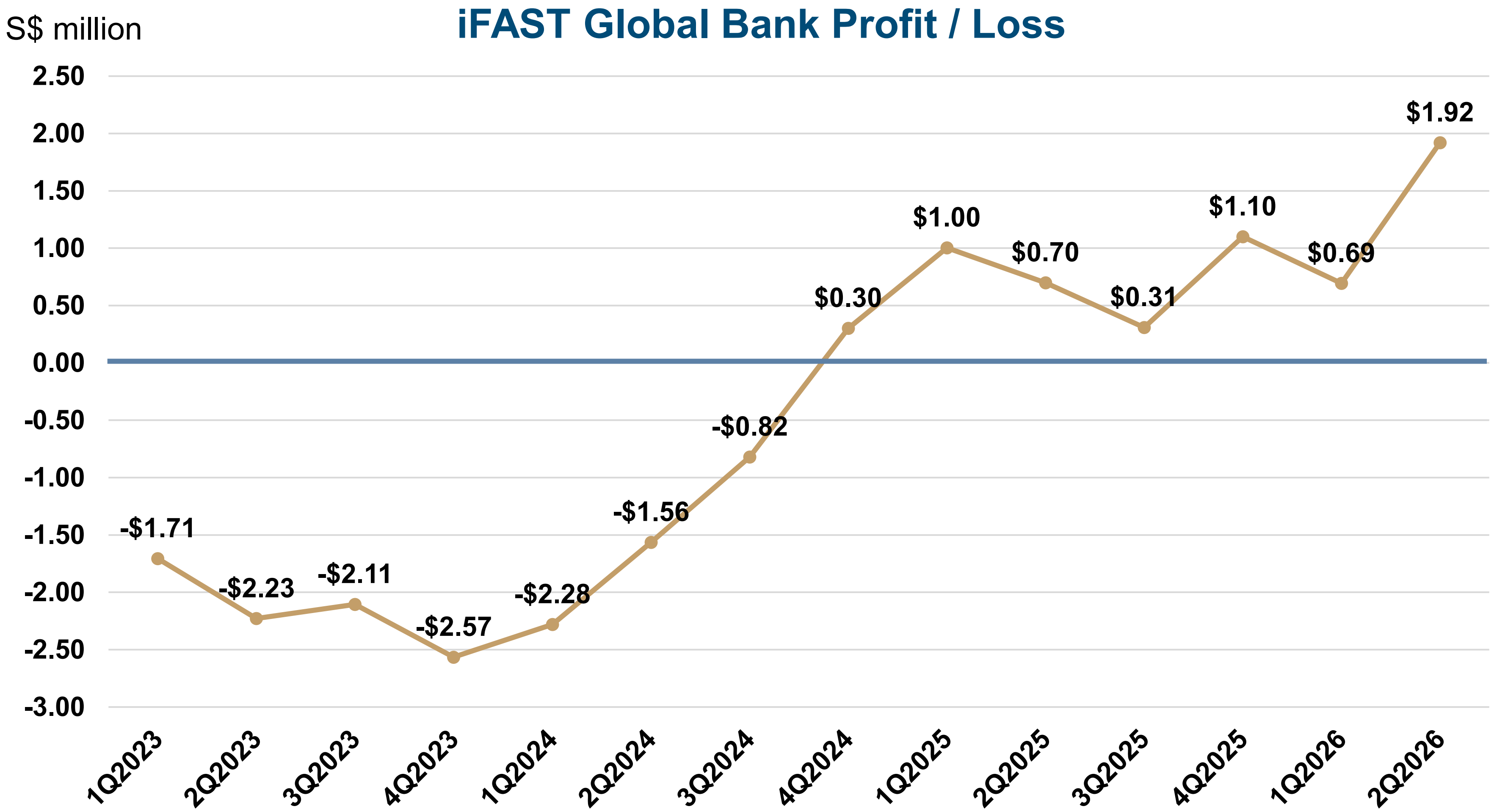
S$7.00 billion
For 1H2026

+52.6%
YoY growth

1Q2026: **S$3.33 billion**
2Q2026: **S$3.67 billion**

iFAST Global Bank

Profitability Trend



2Q2026 PBT

S$1.92 million

+174.5%
YoY growth

1H2026 PBT

S$2.61 million

+53.5%
YoY growth

The Bank reported record high PBT in 2Q2026 and stronger 1H2026 profitability YoY.

iFAST Global Bank

Key Observations

iFAST

2Q2026 PBT

S$1.92 million

+174.5%
YoY growth

1H2026 PBT

S$2.61 million

+53.5%
YoY growth

The Bank reported record high PBT in 2Q2026 and stronger 1H2026 profitability YoY.

1 Net Interest Revenue Growth

Profitability was supported by continued growth in customer deposits. This has led to net interest revenue growing strongly by 37.9% YoY.

2 Business Banking Momentum

Recent quarters saw stronger business account openings and increased usage of payment services.

3 Net Interest Revenue Exceeded Non-interest Commission And Fee Income

Net interest revenue (from the deposit-taking division) exceeded non-interest commission and fee income (primarily from EzRemit's remittance division) in 2Q2026 and 1H2026. Remittance volumes were higher in 1H2026, while revenue-per-transaction figures moderated compared with a year earlier.

Dividend Update & Long-Term Payout Direction

iFAST

	FY2022	FY2023	FY2024	FY2025	FY2026 (Updated in July 2026)
Dividend Amount (S$ Cent)	4.80	4.80	5.90	8.40	≥12.00[1]
Dividend Growth (YOY)	-	0%	+22.9%	+42.4%	≥+43.0%

Dividend Approach

As the Group's profitability continues to improve and shareholders' equity grows, the Directors are comfortable with gradually increasing dividend payouts, while maintaining flexibility to support future growth opportunities, capital requirements and business needs.

FY2026 Dividend

In 1H2026, the dividend payout ratio[2] is 28.9%, compared to 26.3% in 1H2025.

The Directors expect to propose a total dividend of 12.00 cents per share or higher, representing an increase of at least 43.0% compared to FY2025.

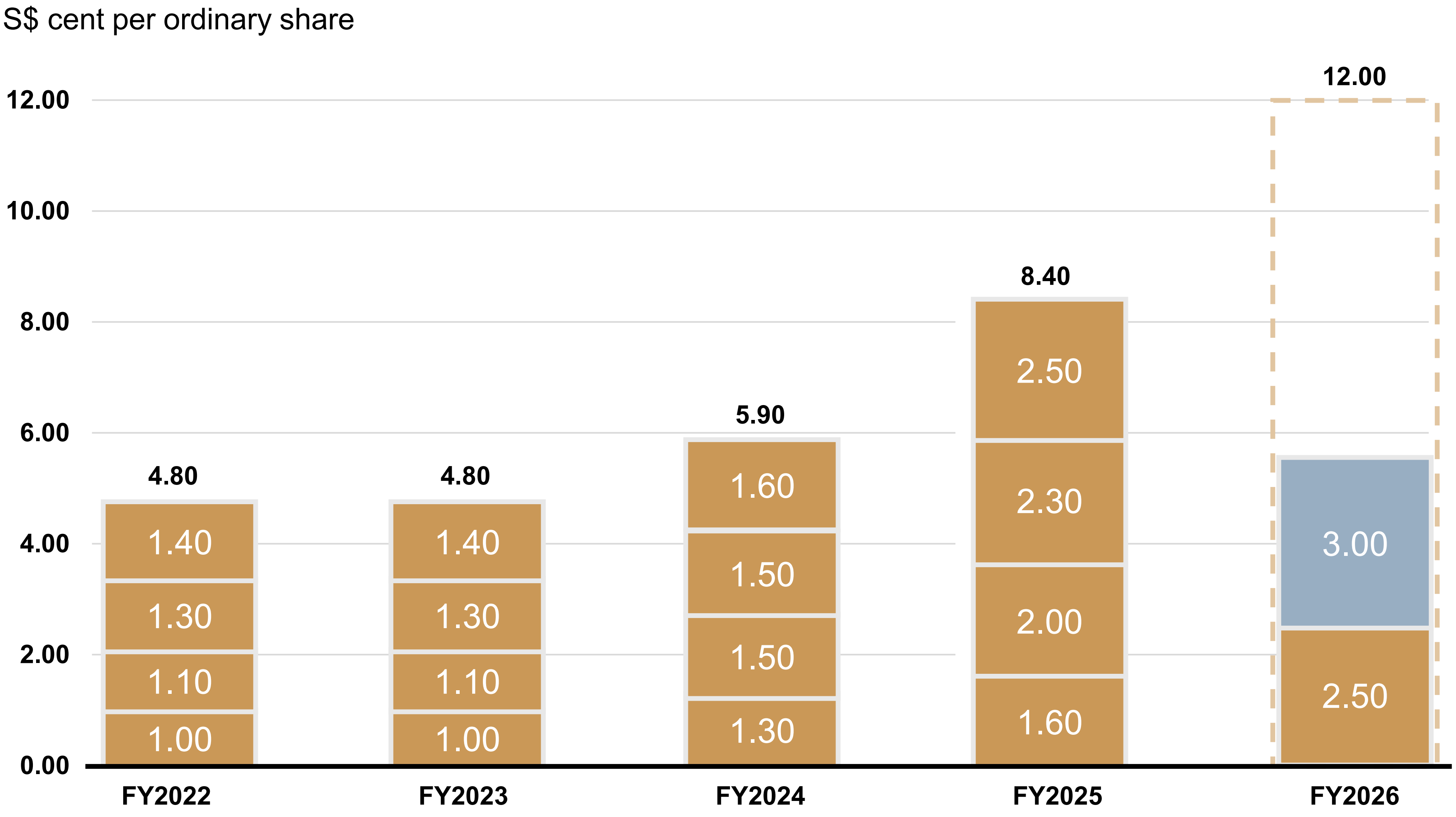
Long-Term Payout Direction

Over the longer term, the Directors believe there may be scope to gradually increase the dividend payout ratio to 40.0%, as the Group's shareholders' equity moves closer to S$1 billion.

Notes:
1. The previous FY2026 expected dividend amount was communicated in April 2026 to be 10.50 cents per share or higher.
2. Dividend payout ratio is calculated based on dividend per share divided by basic earnings per share.

Dividend for 2Q2026: 3.00 Cents per Ordinary Share

50.0% YoY increase compared to 2Q2025 dividend of 2.00 cents per ordinary share



FY2026 expected dividend
≥ 12.00 Cents

FY2026 expected YoY growth
≥ +43.0%

Second interim dividend
3.00 Cents

YoY growth
+50.0%

Second Interim Dividend for FY2026

Dividend Schedule	
Dividend per share	3.00 cents per ordinary share
Ex-dividend date	5 August 2026
Record date and time	6 August 2026 (5.00 pm)
Payment date	20 August 2026

As per the Dividend Schedule above, the Board of Directors declared a dividend of 3.00 cents per ordinary share (second interim dividend for FY2025: 2.00 cents per ordinary share).

Financial Results

Section II

Financial Results for Group

(2Q2026 vs 2Q2025)

iFAST

S$ (Million)	2Q2025	2Q2026	YoY change (%)
Total revenue	120.24	162.04	+34.8
Total net revenue	80.05	108.34	+35.3
Other income	0.68	0.66	-3.2
Operating expenses	53.28	72.65	+36.4
Interest expenses on lease liabilities	0.42	0.76	+78.3
Share of results of associates, net of tax	-0.01	0.01	N.M.
Profit before tax	27.02	35.60	+31.7
Profit after tax	22.08	29.83	+35.1
Net profit attributable to owners of the Company	22.11	29.85	+35.0
EPS (cents)	7.31	9.80	+34.1
Dividend Per Share (cents)	2.00	3.00	+50.0

Financial Results for Group

(1H2026 vs 1H2025)

iFAST

S$ (Million)	1H2025	1H2026	YoY change (%)
Total revenue	227.16	316.50	+39.3
Total net revenue	147.76	213.25	+44.3
Other income	1.27	1.00	-21.5
Operating expenses	97.78	143.71	+47.0
Interest expenses on lease liabilities	0.87	1.40	+60.8
Share of results of associates, net of tax	-0.02	-0.01	-50.0
Profit before tax	50.36	69.13	+37.3
Profit after tax	41.08	57.86	+40.8
Net profit attributable to owners of the Company	41.15	57.89	+40.7
EPS (cents)	13.68	19.01	+39.0
Dividend Per Share (cents)	3.60	5.50	+52.8

Results Overview for Group

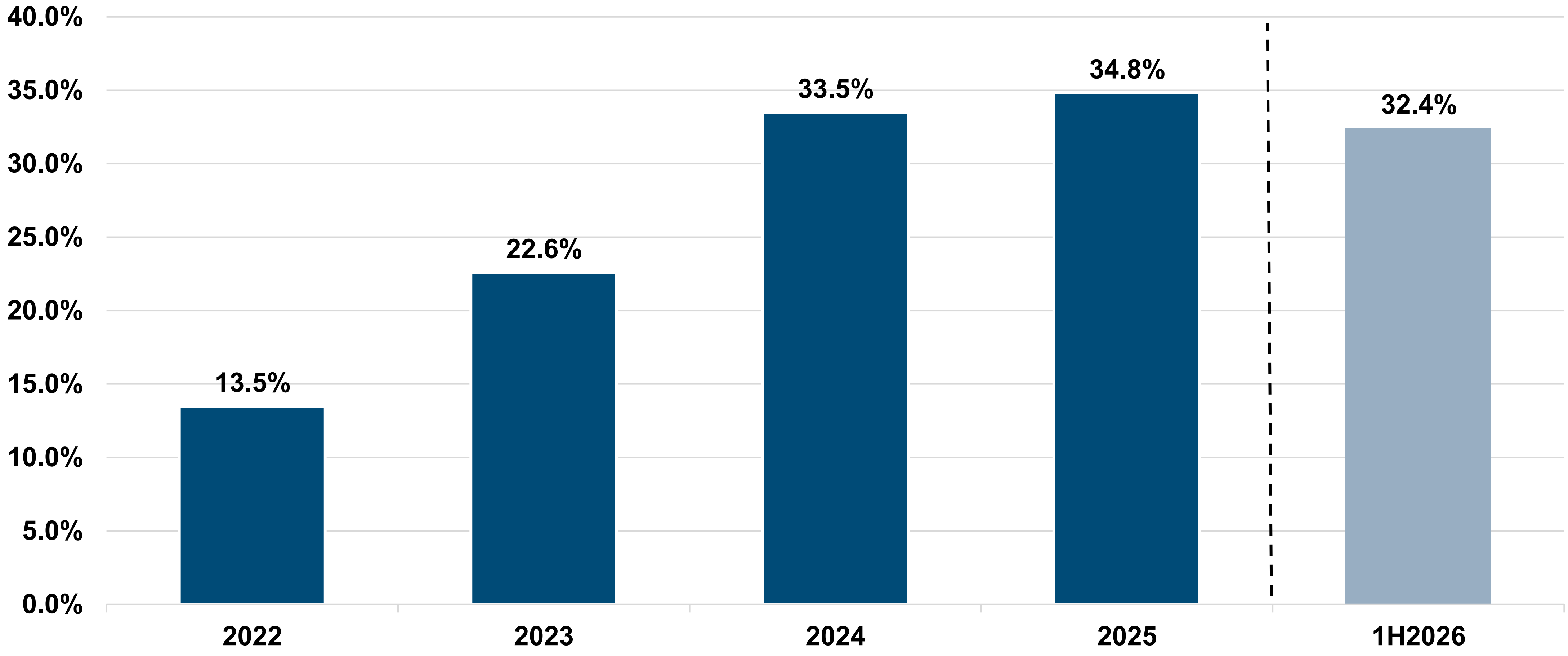
iFAST

S$ (Million)	FY2022	FY2023	FY2024	FY2025	1H2026
Total revenue	208.87	256.54	382.99	514.72	316.50
Total net revenue	118.24	161.66	248.38	339.65	213.25
Other income	1.72	1.71	1.86	2.26	1.00
Operating expenses	103.84	126.23	165.64	220.70	143.71
Interest expenses on lease liabilities	0.45	0.79	1.42	3.04	1.40
Impairment loss related to an associate	-5.20	-	-	-	-
Share of results of associates, net of tax	0.30	0.22	-0.02	0.00	-0.01
Profit before tax	10.76	36.58	83.16	118.16	69.13
Profit after tax	5.35	27.01	65.96	99.88	57.86
Net profit attributable to owners of the Company	6.42	28.27	66.63	100.01	57.89
Net profit attributable to owners of the Company[1]	11.62[1]	28.27	66.63	100.01	57.89
EPS[1] (cents)	3.97[1]	9.59	22.39	33.09	19.01
Operating cashflows	47.40	273.45	671.28	551.73	162.87
Dividend per share (cents)	4.80	4.80	5.90	8.40	5.50

Note:
1. Excluding impairment loss of S$5.2 million related to India Business recognised in 2Q2022.

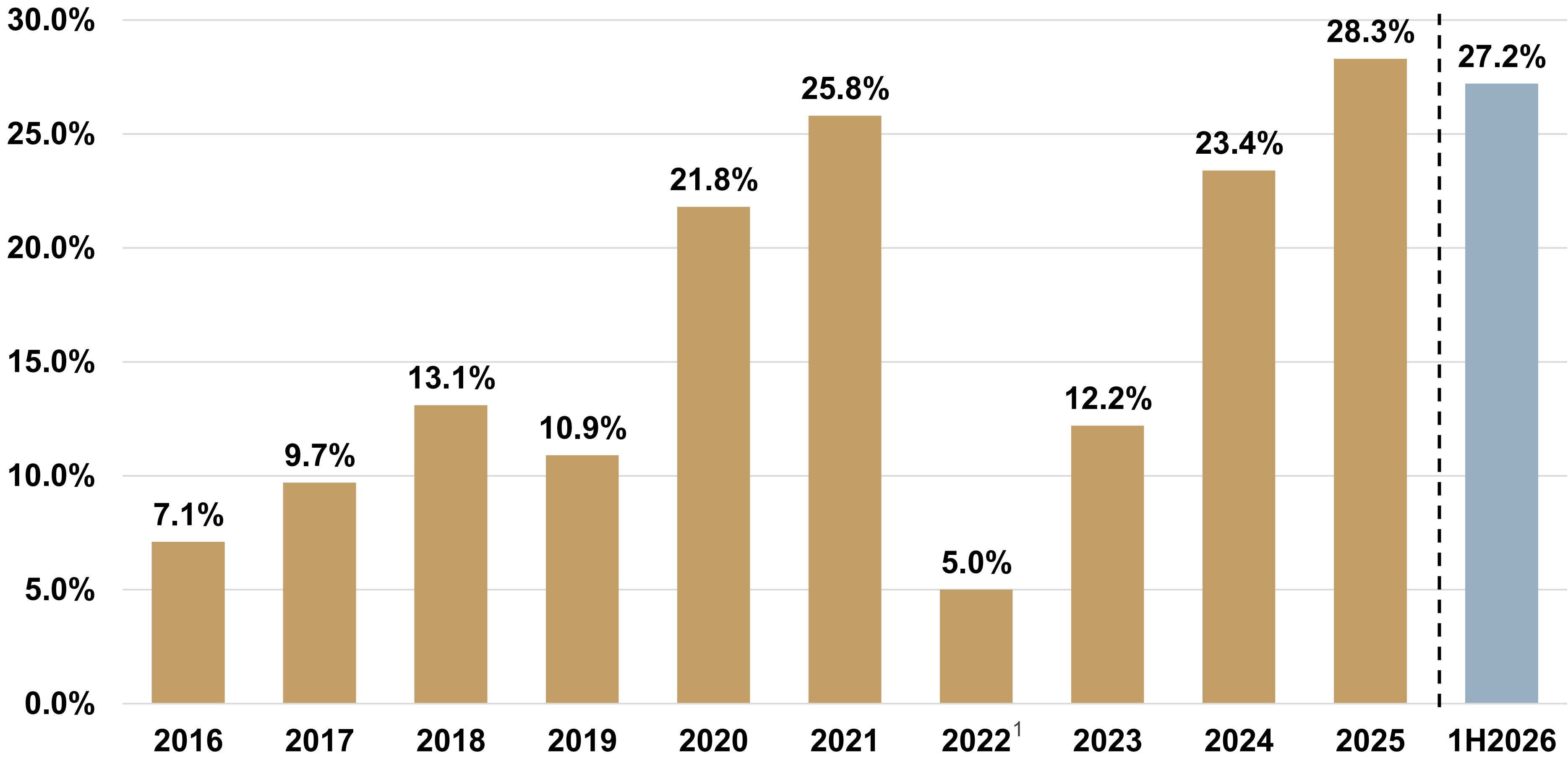
PBT Margin for Group

(Based on Total Net Revenue)



Return on Equity (ROE)

10 Years



27.2%

A healthy level of ROE

A healthy ROE allows the Group to be able to pursue long-term growth strategies while being able to raise our dividend payouts.

Note:
1.The Group conducted a S$103 million share placement exercise in January 2022.

Profit/Loss - Geographical Segment

iFAST

Profit/Loss (S$ Million)	2Q2025	2Q2026	YoY Change (%)	1H2025	1H2026	YoY Change (%)
Singapore[3]	9.99	14.10	+41.1	19.49	27.77	+42.5
Hong Kong	15.72	17.83	+13.4	28.05	35.82	+27.7
Malaysia	1.58	2.88	+82.7	3.20	4.96	+54.9
China	(0.86)	(0.51)	-40.7	(1.84)	(0.95)	-48.7
Others[1,3]	(0.08)	(0.60)	+678.2	(0.17)	(1.05)	+506.9
Non-banking operations	26.35	33.70	+27.9	48.73	66.55	+36.6
UK banking operation	0.70	1.92	+174.5	1.70	2.61	+53.5
Profit before tax[2]	27.05	35.62	+31.6	50.43	69.16	+37.1
Tax expense	(4.94)	(5.77)	+16.7	(9.28)	(11.27)	+21.4
Net profit after tax[2]	22.11	29.85	+35.0	41.15	57.89	+40.7

Notes:
1. Comprising research and development of new or potential market segments from 1Q2026 and share of results of associates.
2. Attributable to owners of the Company.
3. Comparative figures for 2Q2025 and 1H2025 have been reclassified from the Singapore segment to Others for comparison purpose.

Profit/Loss - Geographical Segment

iFAST

Profit/Loss (S$ Million)	FY2022	FY2023	FY2024	FY2025	1H2026
Singapore	16.57	25.20	36.14	44.72	27.77
Hong Kong	8.07	23.82	52.96	67.55	35.82
Malaysia	4.25	4.39	4.96	6.55	4.96
China	(7.12)	(7.19)	(5.85)	(3.65)	(0.95)
Others[1]	0.30	0.22	(0.02)	0.00	(1.05)
Non-banking operations	22.08	46.44	88.19	115.18	66.55
UK banking operation	(5.04)	(8.60)	(4.36)	3.11	2.61
Profit before tax[2]	17.04	37.84	83.83	118.29	69.16
Impairment loss related to India Business	(5.20)	-	-	-	-
Tax expense	(5.41)	(9.57)	(17.20)	(18.28)	(11.27)
Net profit after tax[2]	6.42	28.27	66.63	100.01	57.89

Notes:
1. Comprising research and development of new or potential market segments from 1Q2026 and share of results of associates
2. Attributable to owners of the Company

Total Gross Revenue - Geographical Segment

S$ (Million)	FY2022	FY2023	FY2024	FY2025	1H2026
Singapore	130.25	140.61	167.04	197.61	120.44
Hong Kong	42.64	69.60	135.31	199.48	129.99
Malaysia	23.03	23.51	26.92	31.67	19.92
China	2.62	2.24	1.71	2.15	1.68
UK	10.33	20.58	52.01	83.81	44.31
Others[1]	-	-	-	-	0.16
Group	208.87	256.54	382.99	514.72	316.50
YoY Change (%)	**FY2022**	**FY2023**	**FY2024**	**FY2025**	**1H2026**
Singapore	-6.7	+8.0	+18.8	+18.3	+33.8
Hong Kong	-12.6	+63.2	+94.4	+47.4	+60.6
Malaysia	-7.3	+2.1	+14.5	+17.6	+35.9
China	-28.3	-4.5	-23.8	+25.7	+90.2
UK	N.M.	+99.2	+152.7	+61.1	+9.0
Others[1]	-	-	-	-	+328.9
Group	-3.7	+22.8	+49.3	+34.4	+39.3

Note:
1. Representing gross interest revenue earned by new market segment in 1Q2026. This mainly relates to entity incorporated in US few years ago, which is still in preparation stage for launching the US market stock brokerage business later in 2026.

Total Net Revenue - Geographical Segment

iFAST

S$ (Million)	FY2022	FY2023	FY2024	FY2025	1H2026
Singapore	70.49	81.24	96.06	111.25	66.28
Hong Kong	24.15	52.58	112.97	172.01	114.88
Malaysia	13.64	13.98	15.53	17.74	11.26
China	1.77	1.51	1.24	1.55	1.17
UK	8.19	12.35	22.58	37.10	19.50
Others[1]	-	-	-	-	0.16
Group	118.24	161.66	248.38	339.65	213.25
YoY Change (%)	**FY2022**	**FY2023**	**FY2024**	**FY2025**	**1H2026**
Singapore	-4.1	+15.2	+18.2	+15.8	+30.3
Hong Kong	-1.2	+117.7	+114.8	+52.3	+66.4
Malaysia	+1.6	+2.5	+11.1	+14.3	+34.4
China	-30.6	-14.4	-18.0	+24.3	+78.8
UK	N.M.	+50.8	+82.9	+64.3	+3.8
Others[1]	-	-	-	-	+328.9
Group	+3.8	+36.7	+53.6	+36.7	+44.3

Note:
1. Representing net interest revenue earned by new market segment in 1Q2026. This mainly relates to entity incorporated in US few years ago, which is still in preparation stage for launching the US market stock brokerage business later in 2026.

Performance Trends

Section III

iFAST

Financial Indicators

iFAST

S$ (Million)	FY2022	FY2023	FY2024	FY2025	1H2026
EBITDA[2]	32.09[1]	61.46	115.75	159.28	94.56
Operating Cashflows – Group	47.40	273.45	671.28	551.73	162.87
Operating Cashflows – Non-Banking Operations	35.94	34.12	83.05	110.88	43.43
Capital Expenditure	17.87	21.63	26.13	31.96	16.86
Net Current Assets	108.45	110.66	170.31	131.67	130.00
Shareholders' Equity	222.49	250.20	316.79	397.99	443.81

Notes:
1. Excluding impairment loss of S$5.2 million related to India Business recognised in 2Q2022.
2. With no deduction of interest expenses in banking operation.

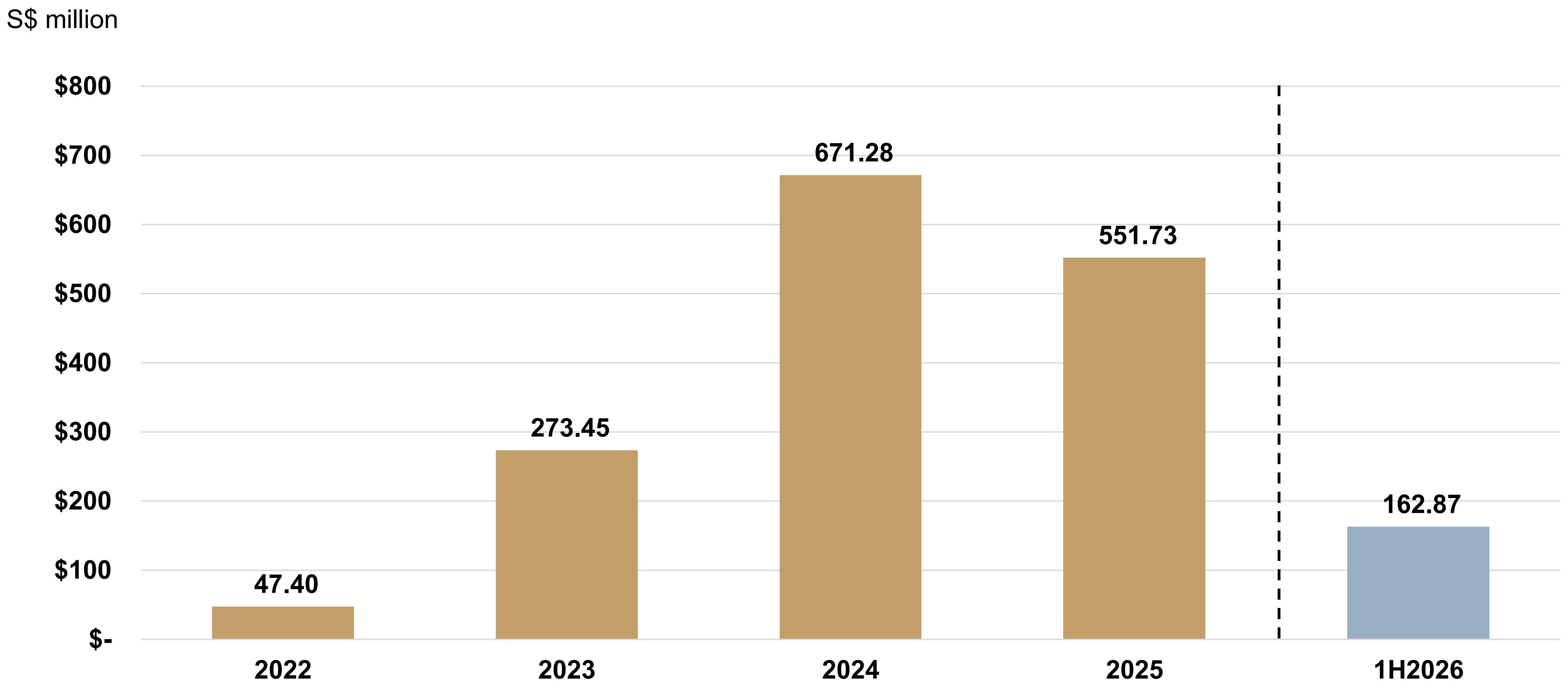
Cash Plus Liquid Assets Net of Borrowings Position

iFAST

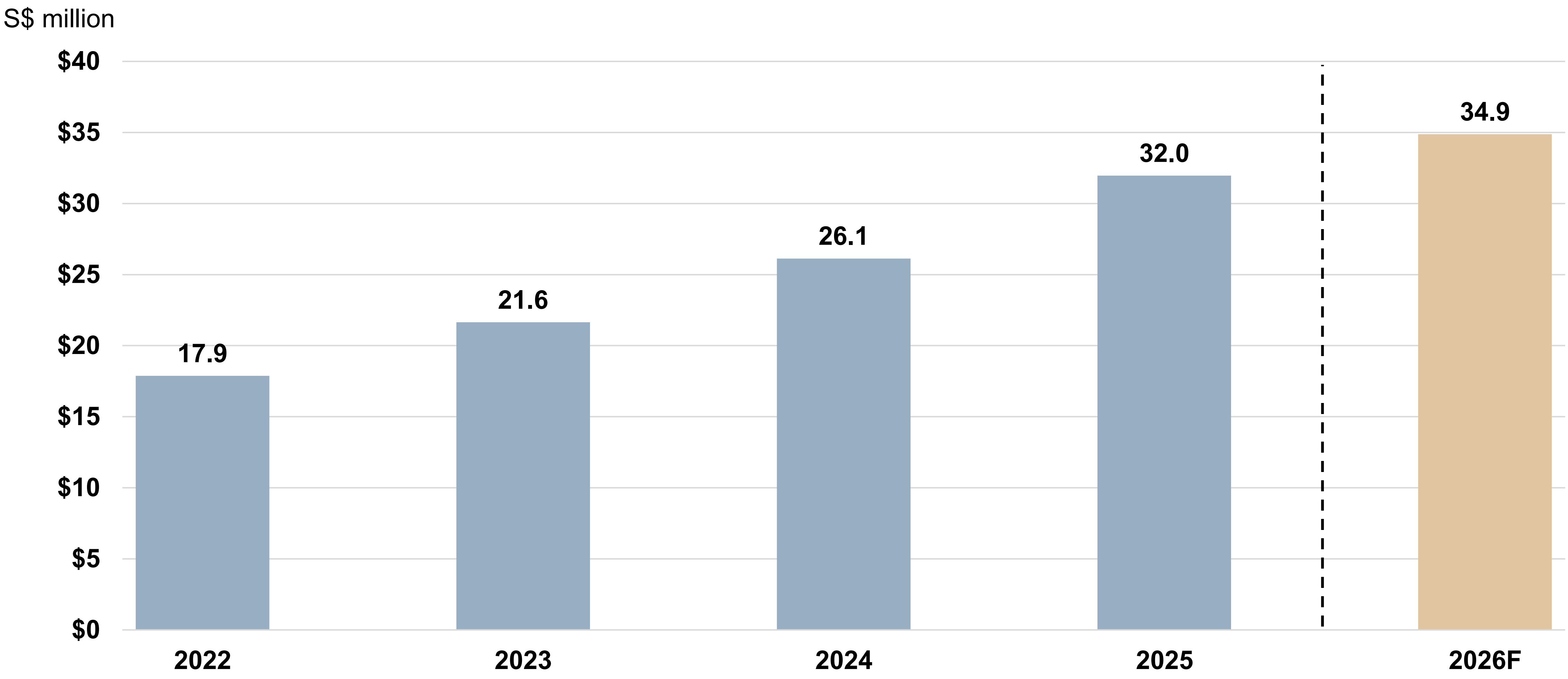
	As at 31 Dec 2025 (S$ million)	As at 30 Jun 2026 (S$ million)
Cash and Cash Equivalents	724.31	618.78
Sovereign Bonds & Investment-grade Corporate Bonds	911.69	1,222.86
Others	187.11	315.48
Less: Customers' Deposits	(1,572.48)	(1,814.80)
Total Cash plus Liquid Assets	**250.63**	**342.32**
Less: Bank Loans	(13.81)	(15.39)
Less: Debt Issued	(99.26)	(218.70)
Cash plus Liquid Assets net of Borrowings	**137.56**	**108.23**
Gross Debt-to-Equity Ratio[1]	0.28	0.53
Net Debt-to-Equity Ratio	Positive Net (Cash + Liquid Assets) Position	Positive Net (Cash + Liquid Assets) Position

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

Group Operating Cashflows



Capital Expenditure



Note:
1. Capital Expenditure for 1H2026 stood at S$16.86 million.

Number of Issued Shares

	As at 31 Dec 2025	As at 30 Jun 2026
Total number of issued shares (excluding treasury shares and subsidiary holdings)	303,684,519	304,533,019

Our Consolidated Financial Position

iFAST

	As at 31 Dec 2025 S$'000	As at 30 Jun 2026 S$'000
ASSETS		
Plant and Equipment	20,834	21,972
Right-of-use Assets	50,620	60,737
Intangible Assets and Goodwill	91,070	93,895
Associates	426	419
Other Investments	293,216	553,562
Deferred Tax Assets	3,734	6,055
Contract Costs	10,982	9,884
Prepayments & Others	1,229	509
TOTAL NON-CURRENT ASSETS	**472,111**	**747,033**
Current Tax Receivables	333	397
Other Investments	656,098	734,814
Prepayments and Others	9,053	8,363
Trade & Other Receivables	302,415	370,755
Product financing receivables	151,240	250,539
Uncompleted Contracts - Buyers	116,000	165,072
Money Market Funds	263,699	265,650
Cash at Bank and In Hand	460,614	353,129
TOTAL CURRENT ASSETS	**1,959,452**	**2,148,719**
TOTAL ASSETS	**2,431,563**	**2,895,752**

Our Consolidated Financial Position

iFAST

	As at 31 Dec 2025 S$'000	As at 30 Jun 2026 S$'000
EQUITY		
Share Capital	171,943	173,213
Reserves	226,051	270,597
EQUITY ATTRIBUTABLE TO OWNERS OF THE COMPANY	**397,994**	**443,810**
Non-Controlling Interests	(137)	(166)
TOTAL EQUITY	**397,857**	**443,644**
LIABILITIES		
Debt Issued	99,264	218,704
Deferred Tax Liabilities	2,802	3,573
Lease Liabilities	42,831	49,349
Deposits and balances of customers	61,031	161,758
TOTAL NON-CURRENT LIABILITIES	**205,928**	**433,384**
Current Tax Payables	12,331	19,711
Lease Liabilities	10,872	15,105
Bank Loans	13,811	15,391
Deposits and Balances of Customers	1,511,453	1,653,037
Trade & Other Payables	163,451	152,570
Uncompleted Contracts – Sellers	115,860	162,910
TOTAL CURRENT LIABILITIES	**1,827,778**	**2,018,724**
TOTAL LIABILITIES	**2,033,706**	**2,452,108**
TOTAL EQUITY & LIABILITIES	**2,431,563**	**2,895,752**

Held under Trust

iFAST

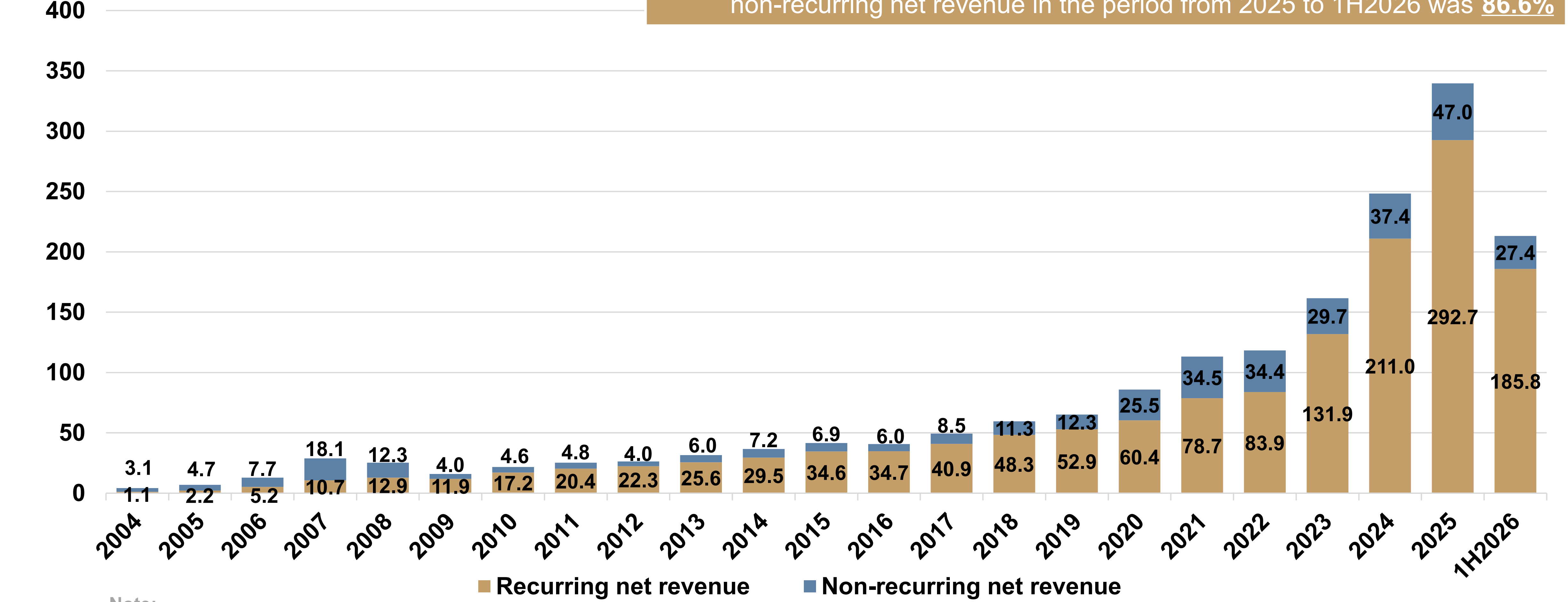
	As at 31 Dec 2025 S$'000	As at 30 Jun 2026 S$'000
HELD UNDER TRUST		
Client monies maintained in bank deposit accounts with related bank	53,246	89,309
Client monies maintained in bank deposit accounts with non-related banks	1,343,197	1,391,783
Client monies maintained in government debt securities treasury accounts	263	51,371
Client ledger balances	(1,396,706)	(1,532,463)
	-	-

- 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$89.31 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 30 June 2026 (31 December 2025: S$53.25 million). These clients' monies are excluded from cash and cash equivalents held by the Group at the reporting dates.

Total Net Revenue[1] Breakdown

Between Recurring and Non-recurring Sources

Average contribution from recurring net revenue as opposed to non-recurring net revenue in the period from 2025 to 1H2026 was **86.6%**



Note:
1. Including the UK banking operation from 2022.

Recurring and Non-recurring Total Net Revenue

(Include Banking Operation)

S$ (Million)	FY2022	FY2023	FY2024	FY2025	1H2026
Recurring net revenue	83.86	131.94	210.98	292.66	185.81
Non-recurring net revenue	34.38	29.72	37.40	46.99	27.44
Total net revenue	118.24	161.66	248.38	339.65	213.25
YoY Change (%)	**FY2022**	**FY2023**	**FY2024**	**FY2025**	**1H2026**
Recurring net revenue	+5.6	+57.3	+59.9	+38.7	+50.7
Non-recurring net revenue	-0.4	-13.6	+25.8	+25.7	+12.1
Total net revenue	+3.8	+36.7	+53.6	+36.7	+44.3

Recurring and Non-recurring Total Net Revenue

(Exclude Banking Operation)

iFAST

S$ (Million)	FY2022	FY2023	FY2024	FY2025	1H2026
Recurring net revenue	83.61	129.19	201.86	273.87	174.69
Non-recurring net revenue	26.44	20.12	23.93	28.68	19.06
Total net revenue	110.05	149.31	225.79	302.55	193.75
YoY Change (%)	**FY2022**	**FY2023**	**FY2024**	**FY2025**	**1H2026**
Recurring net revenue	+5.3	+54.5	+56.3	+35.7	+51.7
Non-recurring net revenue	-23.4	-23.9	+18.9	+19.8	+37.7
Total net revenue	-3.4	+35.7	+51.2	+34.0	+50.2

Net Revenue[1] - B2B Business Segment

iFAST

B2B Net Revenue (S$ Million)	FY2022	FY2023	FY2024	FY2025	1H2026
Recurring net revenue	58.05	99.10	172.50	244.80	159.45
Non-recurring net revenue	16.66	12.89	13.09	16.34	10.43
Total B2B net revenue	74.72	111.99	185.59	261.14	169.88
YoY Change (%)	**FY2022**	**FY2023**	**FY2024**	**FY2025**	**1H2026**
Recurring net revenue	+4.2	+70.7	+74.1	+41.9	+57.2
Non-recurring net revenue	+1.5	-22.6	+1.6	+24.8	+31.9
Total B2B net revenue	+3.6	+49.9	+65.7	+40.7	+55.4

Note:
1. Exclude the UK banking operation and interest revenue

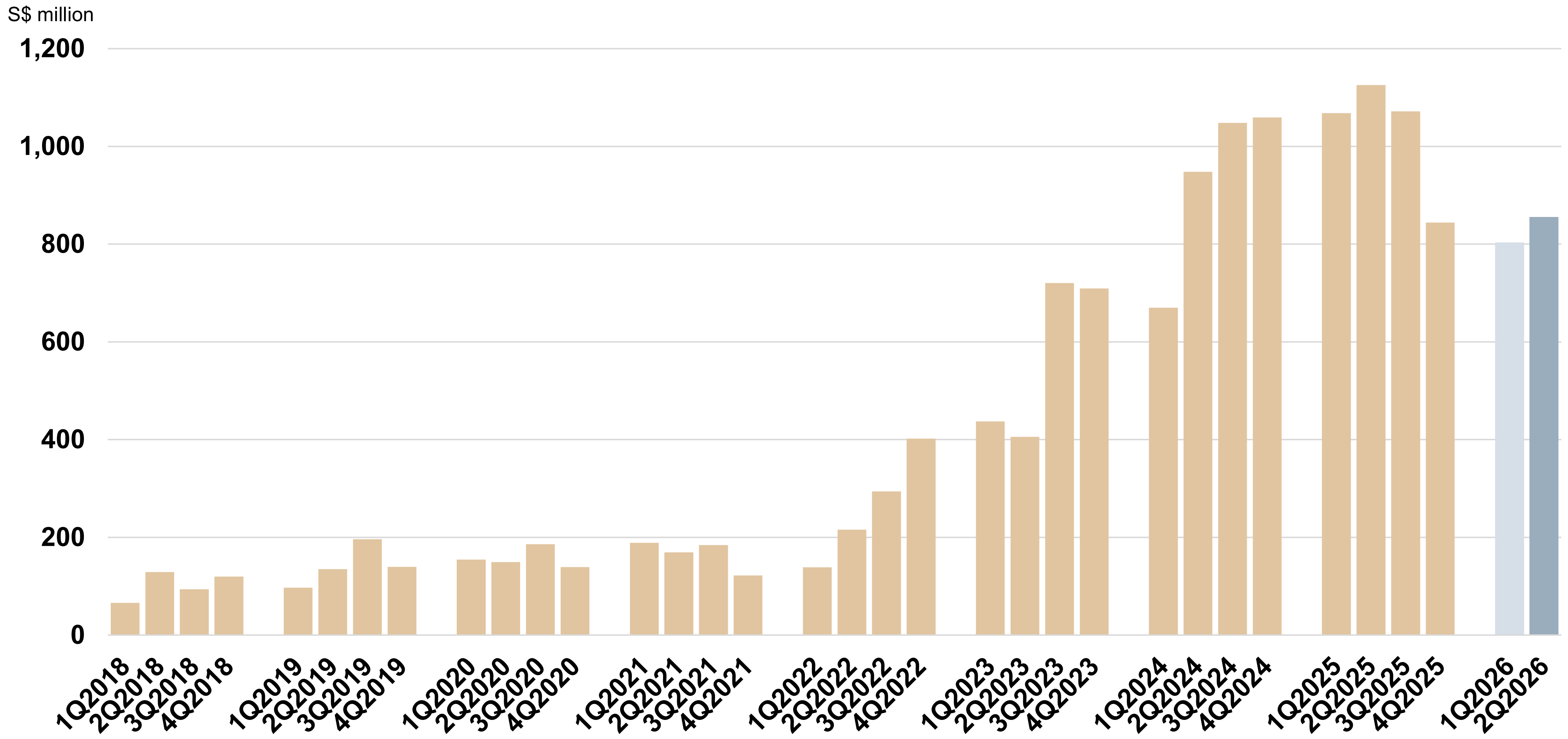
Net Revenue[1] - B2C Business Segment

iFAST

B2C Net Revenue (S$ Million)	FY2022	FY2023	FY2024	FY2025	1H2026
Recurring net revenue	22.99	25.64	25.85	28.12	16.09
Non-recurring net revenue	9.78	7.23	10.84	12.34	8.63
Total B2C net revenue	32.77	32.87	36.69	40.46	24.72
YoY Change (%)	**FY2022**	**FY2023**	**FY2024**	**FY2025**	**1H2026**
Recurring net revenue	+0.1	+11.5	+0.9	+8.8	+23.2
Non-recurring net revenue	-46.0	-26.0	+49.8	+13.8	+45.6
Total B2C net revenue	-20.2	+0.3	+11.6	+10.3	+30.2

Note:
1. Exclude the UK banking operation and interest revenue

Fixed Income Turnover



Appendix

Section IV

iFAST

Business Overview

iFAST

iFAST Corporation Ltd. (SGX: AIY) is a global digital banking and wealth management platform dedicated **to help investors around the world invest globally and profitably.**

Our Business Divisions

Wealth Management

Our core wealth management platform business comprises:

1. Business-to-Consumer (B2C): FSM Global *(formerly "Fundsupermart")*
2. Business-to-Business (B2B)

Unit Trusts	Singapore Government Securities
Bonds	ETFs
	Insurance Products
Stocks	Other Services

iFAST Global Bank

Fully licensed UK bank providing global banking connectivity to customers, corporates and financial institutions.

The bank comprises:

1. EzRemit
2. Digital Personal Banking (DPB)
3. Business Banking (BB)

ePension

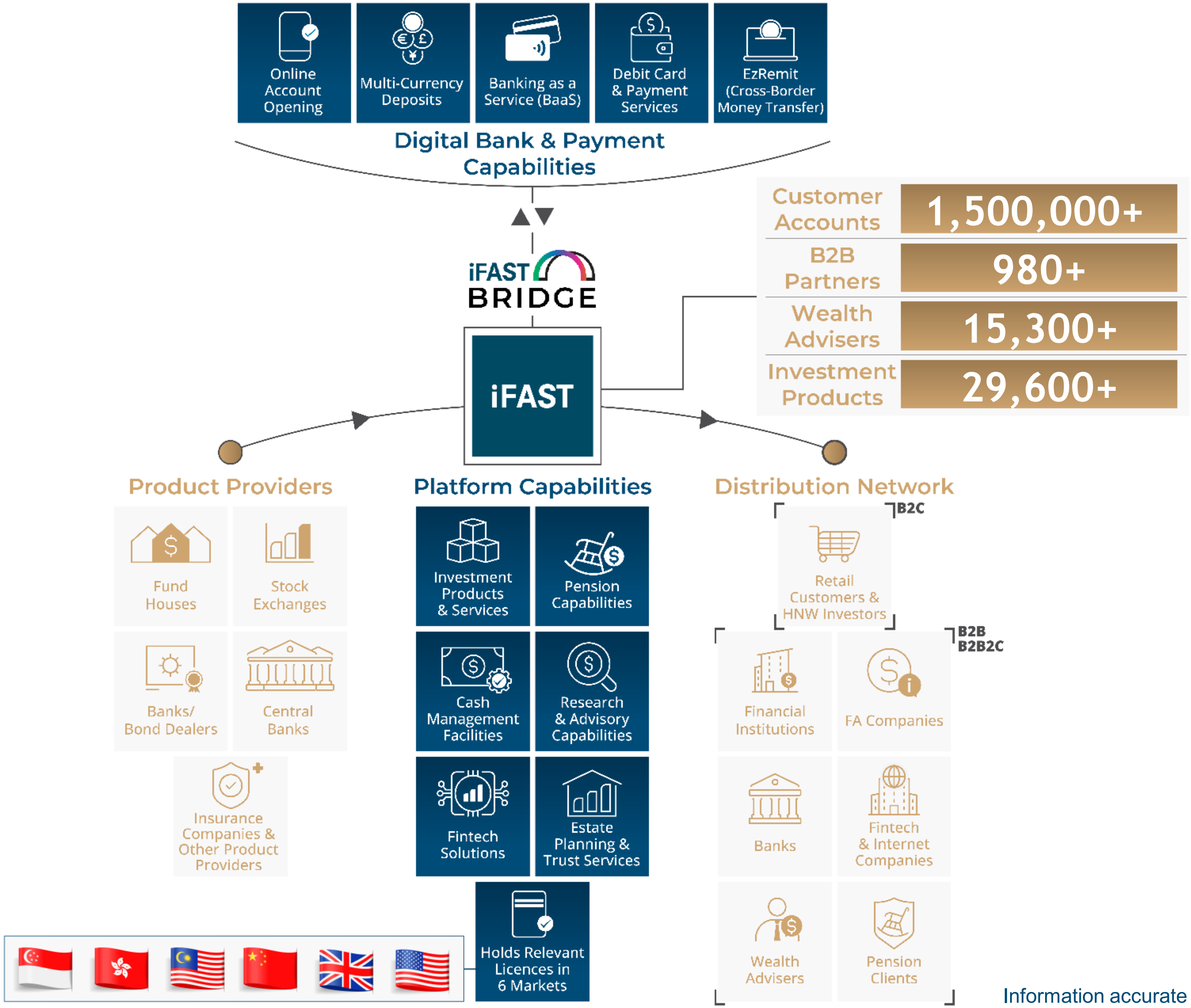
Focuses on digital pension administration services and white-labelled solutions for scheme sponsors, trustees and others.

Projects include:

1. Hong Kong Pension Scheme
2. Macau CPF

iFAST Fintech Ecosystem

Connecting All to Help Investors Invest Globally and Profitably



Information accurate as of 30 June 2026

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

With Updated Progress During 2Q2026

iFAST

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 ("Vision 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 and the iFAST Global Bank's deposits. Net revenue margin on AUA is targeted to be about 60 bps.

3. **Effectively Deliver on ePension Services.** As communicated in this 2Q2026 deck, the onboarding has been fully completed, and focus will be shifted on improving service quality 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. A notable milestone in this journey was iFAST Pay Malaysia receiving approval-in-principle from Bank Negara Malaysia in 2025 to operate as an Electronic Money (E-Money) Issuer and hold a Money Services Business (MSB) Class A licence.

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.

6. **Embrace AI to Achieve the Above Objectives While Having a Lower Group Headcount.** As communicated in this 2Q2026 deck, our overall group headcount has peaked in the middle of 2026 and is expected to be at a lower number at the end of 2028 even as we achieve the above five objectives. This will pave the way towards improving profit margins from 2027 onwards.

Scaling Towards S$100 Billion AUA

Scenario Planning on AUA Composition at S$100 Billion Based on Potential Scenario (Not a Forecast)

- AUA is a significant indicator of the Group's progress in its core wealth management and digital banking businesses, given recurring net revenue is correlated to the Group AUA.
- The following illustrates a scenario of how revenue and profitability could scale as AUA approaches S$100 billion.
- The numbers on the breakdown by markets below are not exact targets, but they are part of a possible scenario on what could develop. This is based on potential scenario and is not a forecast.

	2025 AUA (S$ billion)	2030 AUA (S$ billion)	CAGR
Singapore	22.5	62.1	**22.5%**
Hong Kong[1]	3.6	11.6	**26.2%**
iFAST Global Bank	1.6	15.0	**56.9%**
Others	4.3	11.3	**21.6%**
Total	**32.0**	**100.0**	**25.6%**

Broad-based Growth Across Markets

- Singapore remains the core growth contributor.
- iFAST Global Bank is expected to grow at an accelerated pace under the Group's truly global business model, supported by focused execution on scaling its digital banking capabilities.

Note:
1. Includes Wealth Management, ORSO and Macau CPF business

Scaling Towards S$100 Billion AUA

AUA Growth Expected to Translate into Scalable and Resilient Revenue

iFAST

- The following illustrates a scenario of how revenue and profitability could scale as AUA approaches S$100 billion.
- This is based on potential scenario and is not a forecast.

Revenue Assumptions

- In FY2025, net revenue margin on AUA (Wealth Management and Banking, excluding eMPF project) was over 65 bps and net revenue (Wealth Management and Banking, excluding eMPF project) was about S$190 million.
- If the net revenue margin on AUA is around 60 bps, net revenue (excluding eMPF project) will be approximately S$600 million when S$100 billion AUA is achieved.
- AUA growth is likely to be driven increasingly by lower-margin products such as stocks and ETFs, and higher-margin cash deposits at iFAST Global Bank, supporting the overall net revenue margin on AUA.
- Overall, the Group expects operating leverage to improve over time, with revenue growth outpacing cost growth as the platform scales.

AI as a Key Enabler of Efficiency and Scalable Growth

Headcount has peaked in mid-2026, with AI-driven efficiency supporting margin expansion from FY2027 onwards

iFAST

- The Group total headcount has peaked in mid-2026, following a period of targeted hiring primarily in IT functions, and roles supporting the ePension business.
- Cost growth is projected to moderate as headcount is expected to be at a lower level at the end of 2028.
- The Group continues to embrace AI to enhance productivity, improve client experience, and support long-term scalability.
- This is expected to support operating leverage, with profit margins improving from 2027 onwards.

1 Quantum Leap in Service Delivery

- Enhancing client servicing and internal workflows
- Improving speed, consistency and quality of execution

2 Supporting Scalable Growth with Cost Discipline

- Enabling the platform to scale efficiently
- Reducing reliance on linear headcount growth
- Contributes to margin expansion from 2027 onwards

Collaboration with Ant International to Strengthen iFAST's Truly Global Business Model

iFAST

- iFAST believes its business model, built around a few key centres, can efficiently serve customers worldwide. With established wealth management platforms in Singapore and Hong Kong, and a global digital bank in London, the Group is well positioned to become a leading global player in digital banking and wealth management.
- The Group expects investors and banking customers around the world to increasingly choose best-in-class platforms regardless of where they are based. iFAST's experience in the UK reflects this shift, with global customers seeking to open accounts in trusted jurisdictions while retaining the ability to transact seamlessly across borders.
- In May 2026, iFAST Global Bank launched the Worldwide Scan & Pay, a cross-border QR code payment feature powered by Alipay+, the unified wallet gateway of Ant International. Worldwide Scan & Pay enables fast, cashless transactions for individual clients at over 150 million merchants across more than 100 markets worldwide.
- With this initiative, iFAST Global Bank will be the first UK bank to partner with Ant International. The collaboration combines the Bank's digital banking infrastructure with the Alipay+ ecosystem, strengthening connectivity between global consumers and merchants while enhancing the Group's broader fintech capabilities.
- Building on this foundation, the Group will continue to strengthen its integrated global digital banking and wealth management ecosystem in line with its vision of a borderless financial platform, enabling clients to invest, save and spend seamlessly on a single global platform.

iFAST Group Vision

Truly Global Business Model


Singapore


London


Hong Kong

Truly Global Business Model to Include FSM Global

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

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 Payment Capabilities

iFAST

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.
- **Worldwide Scan & Pay:** iFAST Global Bank is the first UK bank to enable QR code payments in partnership with Ant International, allowing clients to make direct payments at Alipay-compatible merchants and supported national QR networks via the bank's mobile app.

Debit Card / Cross-Border Money Transfer

- **iFAST Global Bank:** Multi-Currency Debit Card
- **FSM Global 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 FSM Global, 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 12.5% QoQ and 25.2% YoY to S$1.81 billion as at 30 June 2026.
- 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 1.18 years).
- As at 30 June 2026, the breakdown of cash in bank and in hand, and other investments are as follows:

	As at 31 Dec 2025 (S$ million)	As at 30 Jun 2026 (S$ million)
Sovereign bonds	130.19	184.03
Investment-grade corporate bonds	773.13	1,030.03
Other investments	29.06	59.18
Cash with central banks	310.41	211.32
Cash on hand and with other banks	115.34	141.48
Money Market Funds	245.12	175.07
Total	**1,603.26**	**1,801.10**

iFAST Global Bank Updates

Regulatory Ratios

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 30 June 2026	Minimum Regulatory Requirement	Average Ratio of 3 Singapore local banks[1]
Liquidity Coverage Ratio ("LCR")	469%	100%	144.3%
Net Stable Funding Ratio ("NSFR")	172%	100%	115.0%
Total Capital Ratio	24.28%	11.45%[2]	18.4%

Notes:
1. Singapore local banks include DBS, OCBC and UOB. Data as at 31 Mar 2026.
2. Combined Pillar 1 and Pillar 2A regulatory minimum Total Capital Requirement.

Milestones

BUSINESS ROADMAP

iFAST

2000

- Launch of Fundsupermart.com (B2C) in **Singapore (SG)**

2002

- Launch of iFAST Platform Services (B2B) in **SG**

2007

- Launch of Fundsupermart.com (B2C) in **Hong Kong (HK)**

2008

- Launch of iFAST Platform Services (B2B) in **HK**
- Launch of Fundsupermart.com (B2C) and iFAST Platform Services (B2B) in **Malaysia (MY)**

2011

- Launch of “FSM Mobile” iPhone application. The Android version of the “FSM Mobile” was launched in the following year

2014

- Incorporation of iFAST Platform Services (Shenzhen) Qianhai in **China (CN)**
- Listing on SGX-ST Mainboard

2015

- Distribution of bonds and ETFs in **SG**
- Launch of online DPMS in **HK**
- Received Funds Distributor Qualification in **CN**

2016

- Acquired a stake in the holding company of iFAST India Business
- Launch of HKEX stockbroking on **HK B2B** platform
- Launch of Insurance on **FSM MY**
- Launch of FSMOne in **SG**

2017

- Launch of HKEX stockbroking on **FSM HK**
- Launch of online DPMS in **MY**
- Admitted as Trading Member of SGX-ST and Clearing Member of CDP in **SG**
- Launch of SGX & US stockbroking in **SG**
- Launch of FSMOne in **HK**
- Launch of iFAST Fintech Solutions

2018

- Launch of US stockbroking in **HK**
- Launch of FSMOne in **MY**

Milestones

BUSINESS ROADMAP

2019
- iFAST **MY** launched retail bonds under the new Seasoning Framework
- Launch of iFAST Global Markets (iGM) mobile app in **SG** and **HK**

2020
- Launch of revamped FSMOne mobile apps in **SG**, **HK** and **MY**
- Registered as Private Fund Manager in **CN**

2021
- Launch of Bursa stockbroking in **MY** and **SG**
- iFAST **HK** approved as China Connect Exchange and Clearing Participant by HKEX; launch of China A-Shares stockbroking in **HK** and **SG**
- Launch of HKEX, US and SGX in **MY**
- Launch of iFAST Fund Management business in **SG**
- Launch of iFAST ePension Services in **HK**

2022
- Acquisition of iFAST Global Bank Limited, a fully licensed United Kingdom **(UK)**-based bank (formerly known as BFC Bank Limited)
- Launch of FSMOne Debit Card and CNH Auto-Sweep Account in **SG**

2023
- Launch of iFAST Global Bank's Digital Personal Banking Platform in **UK**
- Launch of ORSO ePension Services in **HK**
- Launch of USD Auto-Sweep Account in **SG**
- Launch of Product Financing services **(iGM)** and UK-listed securities **(B2B, B2C and iGM)** in **SG**
- Launch of iFAST Global Hub.ai in **MY**

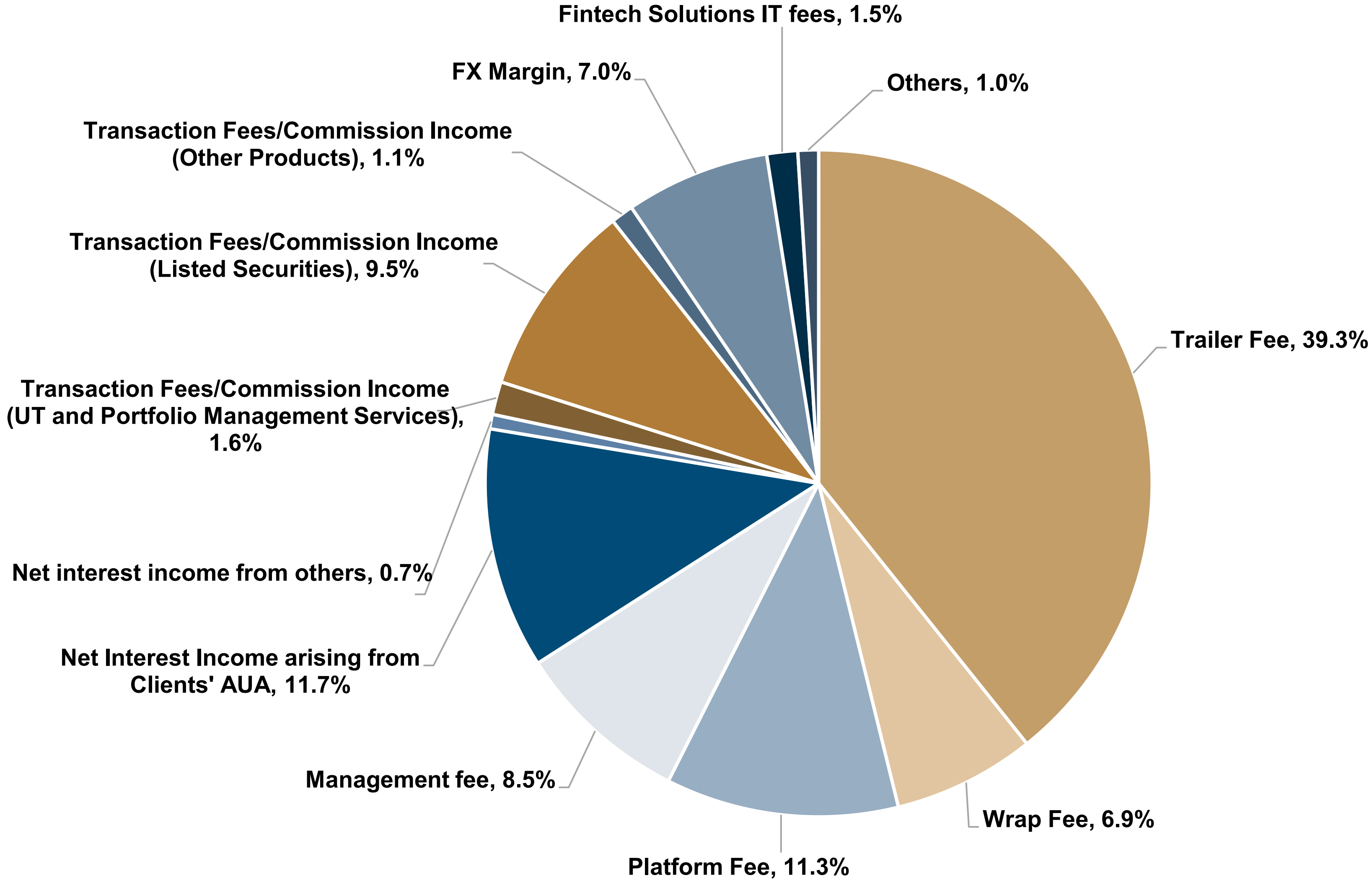
2024
- Bondsupermart **MY** received approval-in-principle as Regulated Market Operator
- Establishment of Multicurrency Debt Issuance Programme
- Launch of EzRemit service in **UK**-based iFAST Global Bank's Digital Personal Banking (**DPB**) division
- Launch of iGM Singapore China Desk

2025
- Forged strategic bond partnership in Thailand with TSFC Securities
- Received Trust Business Licence in **SG**
- Received approval for direct access to exchanges in United States **(US)**
- iFAST Pay **MY** received approval-in-principle as an Electronic Money (E-Money) Issuer and to hold a Money Services Business (MSB) Class A licence

2026
- FSMOne SG and HK repositioned as FSM Global
- iFAST Global Bank Launches Worldwide Scan & Pay Powered by Alipay+

FY2025 Breakdown of Net Revenue

For Wealth Management Platform Services[1]

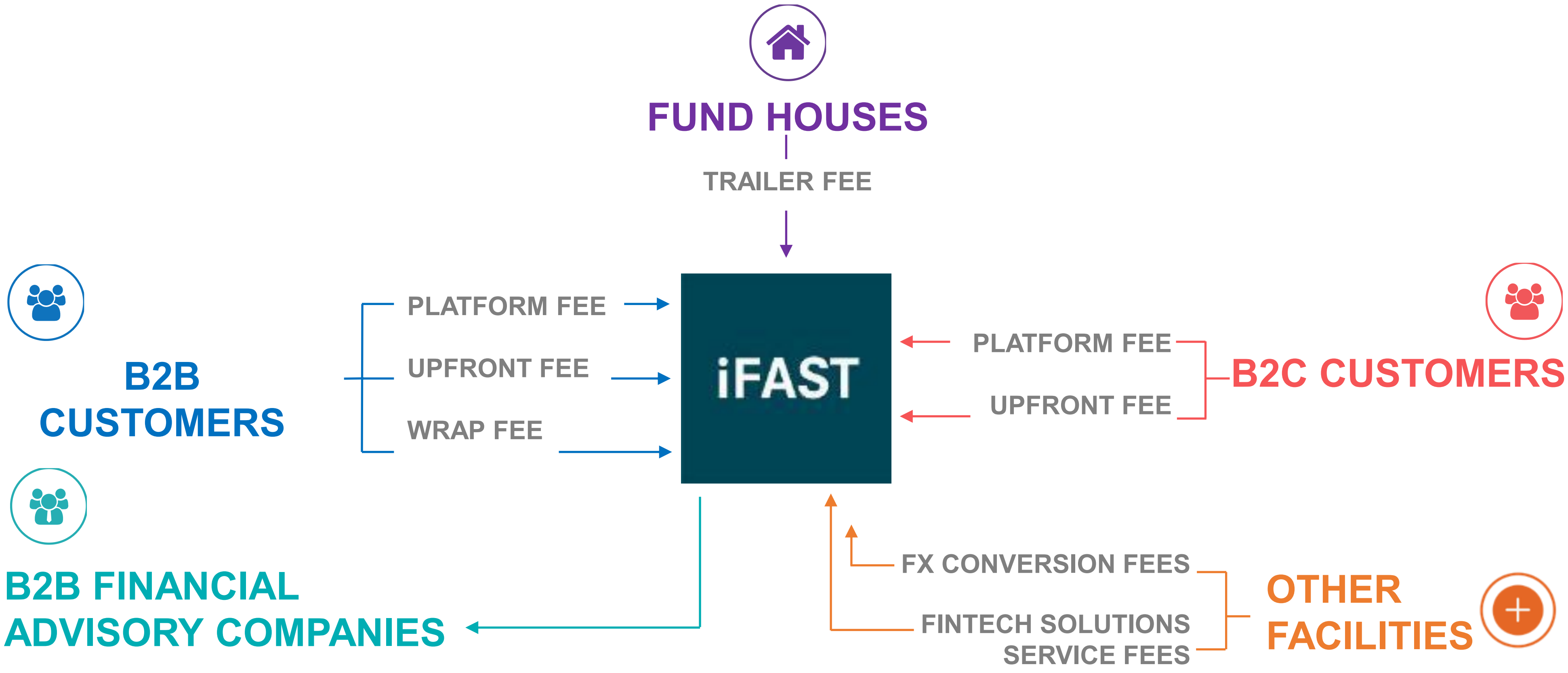


Note:

1. Extracted from Annual Report 2025 (published in April 2026).

Fees Illustration

(For Wealth Management Platform Services)



Licences Held and Products & Services Available

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 2020 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		2024 ONWARDS: CHARTING UNKNOWN WATERS
PEOPLE ARE CORE TO OUR VITALITY • Building **global talents** with a **forward-looking risk mindset** and **healthy risk appetite**	**PEOPLE**	**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

- 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.**

2Q2026: Activities & Achievements

Milestone: iFAST Global Markets Sandakan office grand opening (Malaysia)


Annual Events:
(1st Row L-R) iFAST Awards Night 2026 (Singapore B2B); iFAST Awards Night 2026 (Malaysia B2B)
(2nd Row) iFAST Global Wealth Advisers Symposium 2026 held in South Africa, Zambia, and Botswana


Achievements: (L-R) Winner of "Most Innovative Use of Technology – Non-bank Financial Institutions (Hong Kong SAR)" award at the FinanceAsia Awards 2026 (Hong Kong); Best Independent Asset Manager/Multi-Family Office (IAM/MFO) Solution award at Asian Private Banker's 11th Technology Awards 2025 (Hong Kong); BCA Excellence Award in the Finance & Innovation category at the Best CEO Awards 2026 (United Kingdom)



iFAST Corporate Social Responsibilities (CSR) Activities:
(1st Row L-R) Food Wate Upcycling Workshop (Hong Kong); Hao Ren Hao Shi Happy Mart (Singapore)

(2nd Row L-R) Action for Singapore Dogs dog-walking session (Singapore); Flour Power Kopi Kaki MicroJob Programme (Singapore)

iFAST

INVESTED IN YOUR WORLD

Thank You

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