

Singapura Finance Ltd Annual General Meeting

25 April 2025



Singapura
富雅金融 FINANCE

Our loan portfolio grew almost 20%



NIMs compressed due to higher interest expense, despite higher revenue. NPLs remained relatively stable.

Net Interest Margin %

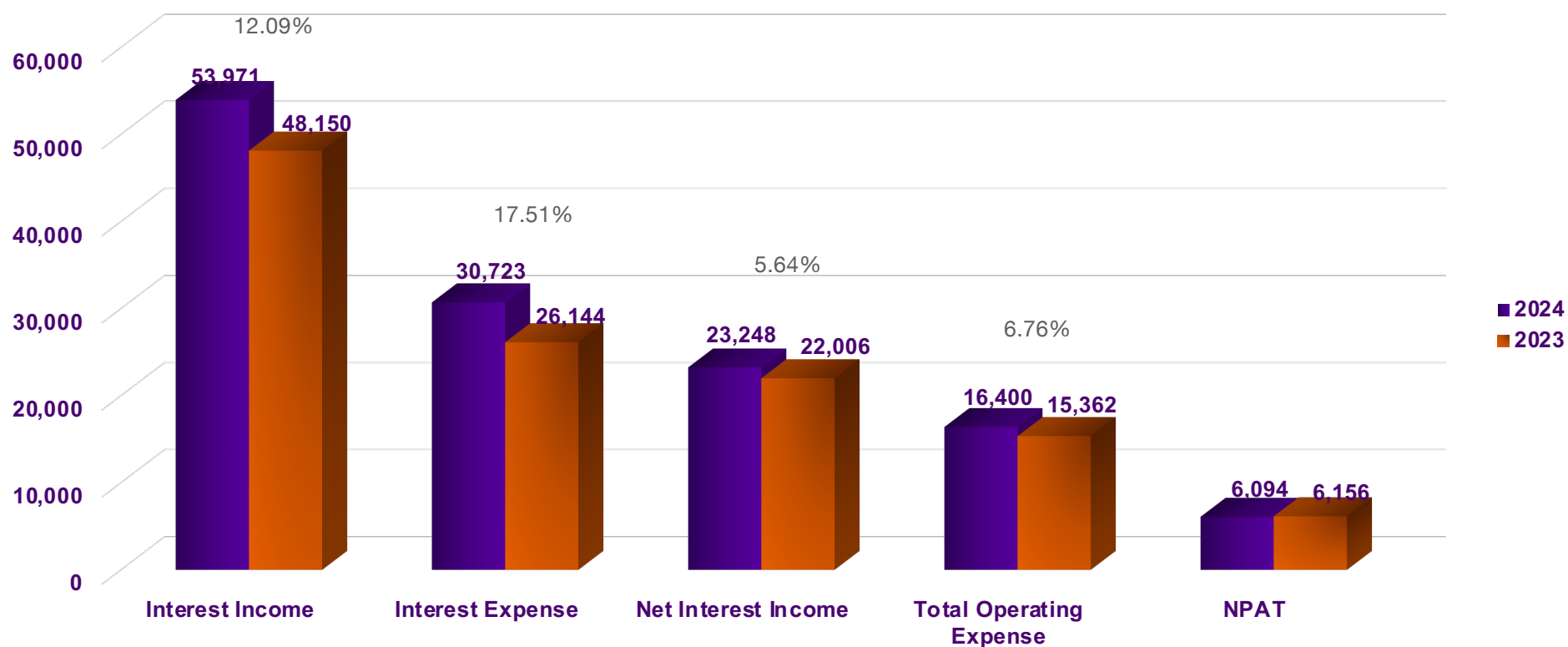


NPLs



NIM (%) is based on Group level

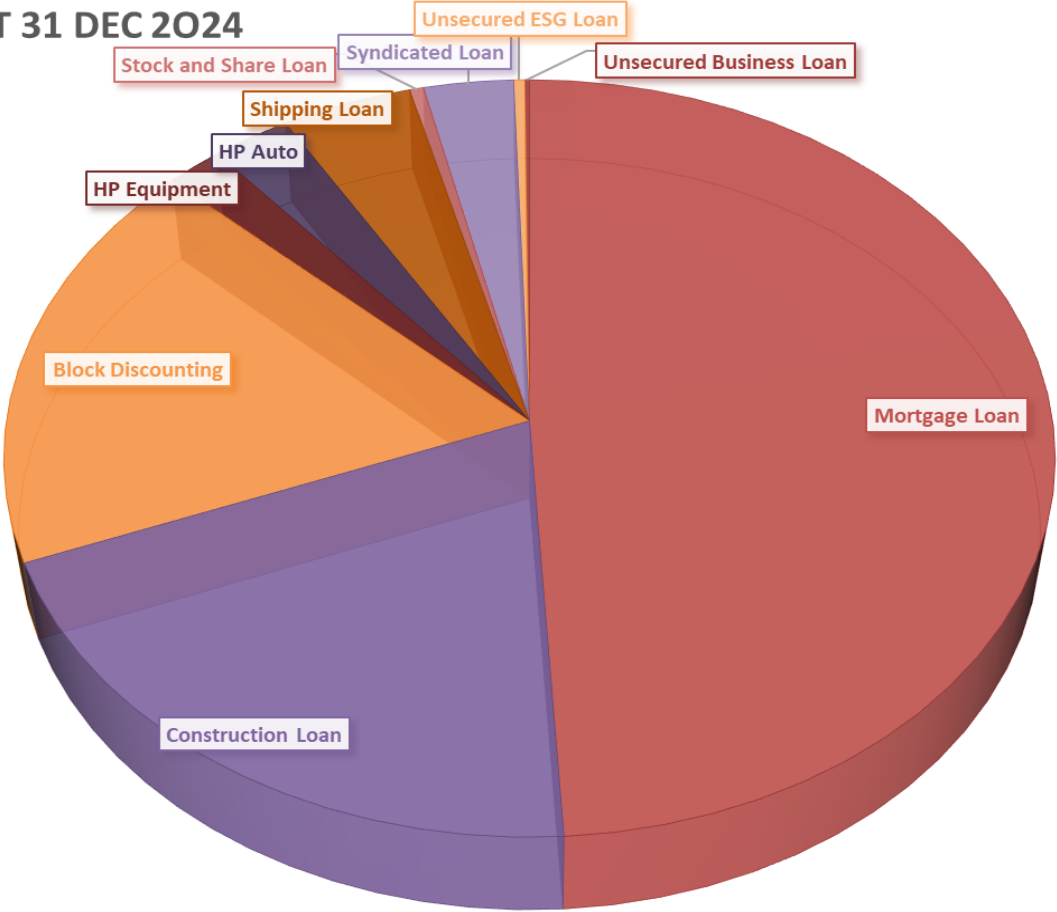
The group continues to face a challenging operating environment, with uncertain geopolitical situations around the world. Revenue grew but the group continues to face relatively high operating costs and interest expense.



Financial Comparison 2024 vs 2023

Our loans portfolio is concentrated in Mortgage loans, which is a lower interest margin product.

LOANS PORTFOLIO AS AT 31 DEC 2024



Loan Portfolio 2024



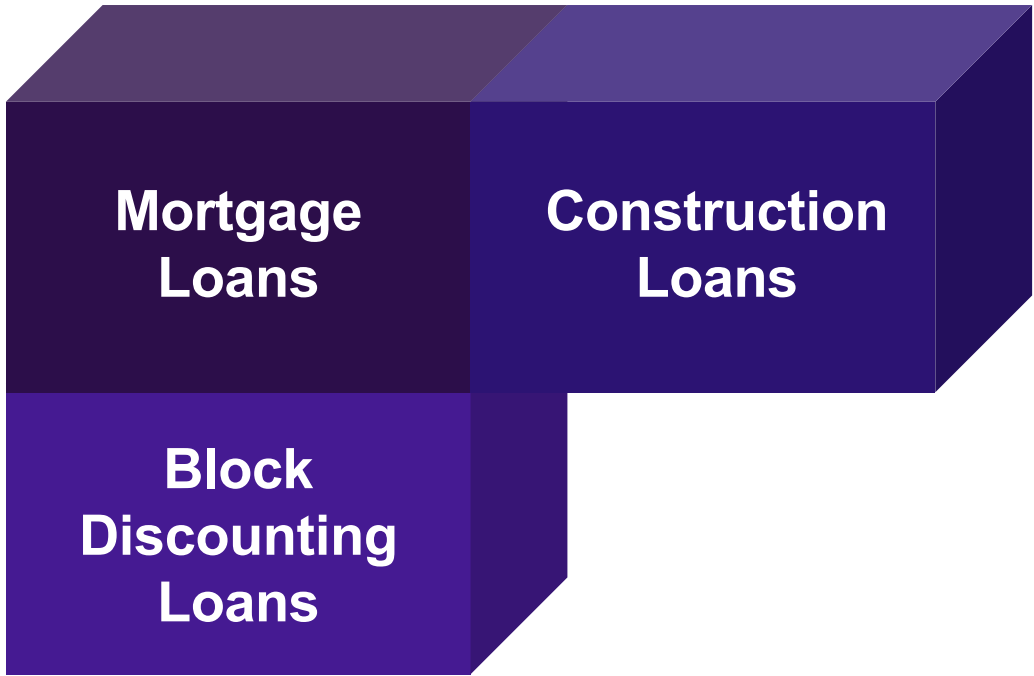
Colour Concentration = Concentration of Loans in particular loan type

Loan Portfolio 2024



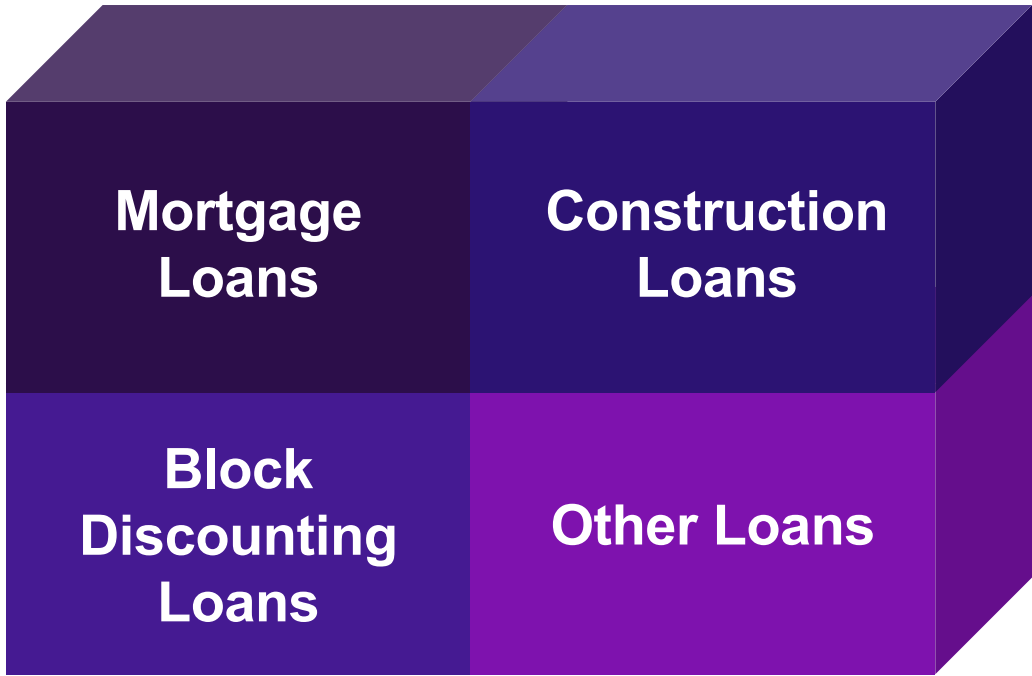
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Loan Portfolio 2024



Colour Concentration = Concentration of Loans in particular loan type

Loan Portfolio 2024



Colour Concentration = Concentration of Loans in particular loan type

Report Card: Grew our loan base to \$1bn in a competitive deposit market. Launched digital FD renewals and brand refresh. Continued on our digital journey

Improve margins and volume of loans

- Grew our loan base to \$1bn
- Revived older products, eg. Equipment loans
- Improve utilization of Block Discounting facilities
- New product launched for “Doctor Loans”
- However, loans margins were compressed

Internet Banking & Vivid Card

- Launched digital FD renewals
- Continued CASA growth for lower Cost of Funds
- IB traction
- Continue to grow Vivid savings deposits

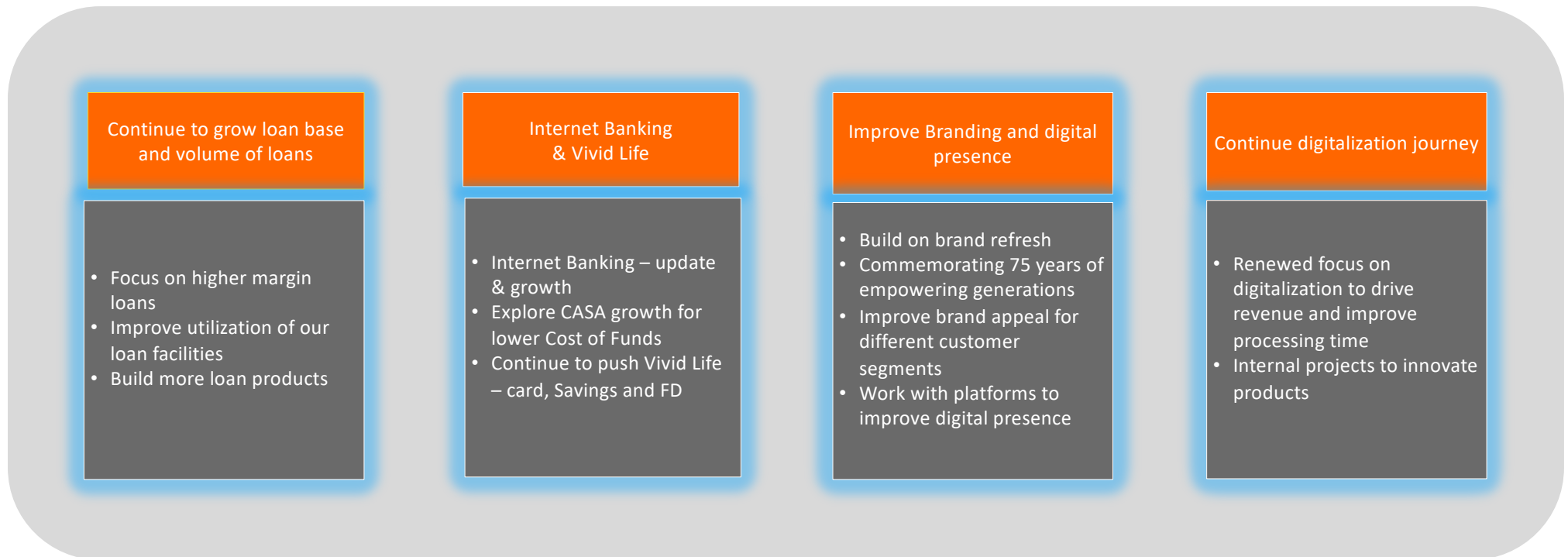
Improve Branding and digital presence

- Launched brand refresh
- Work with platforms to improve digital presence
- Working on website revamp

Continue digitalization journey

- Continued with digitalization drive with several notable projects

Future proofing: Build on our loan growth amidst geopolitical uncertainty. Drive digitalization, digital presence, and brand recognition for next generation



Let's Achieve
More Together

