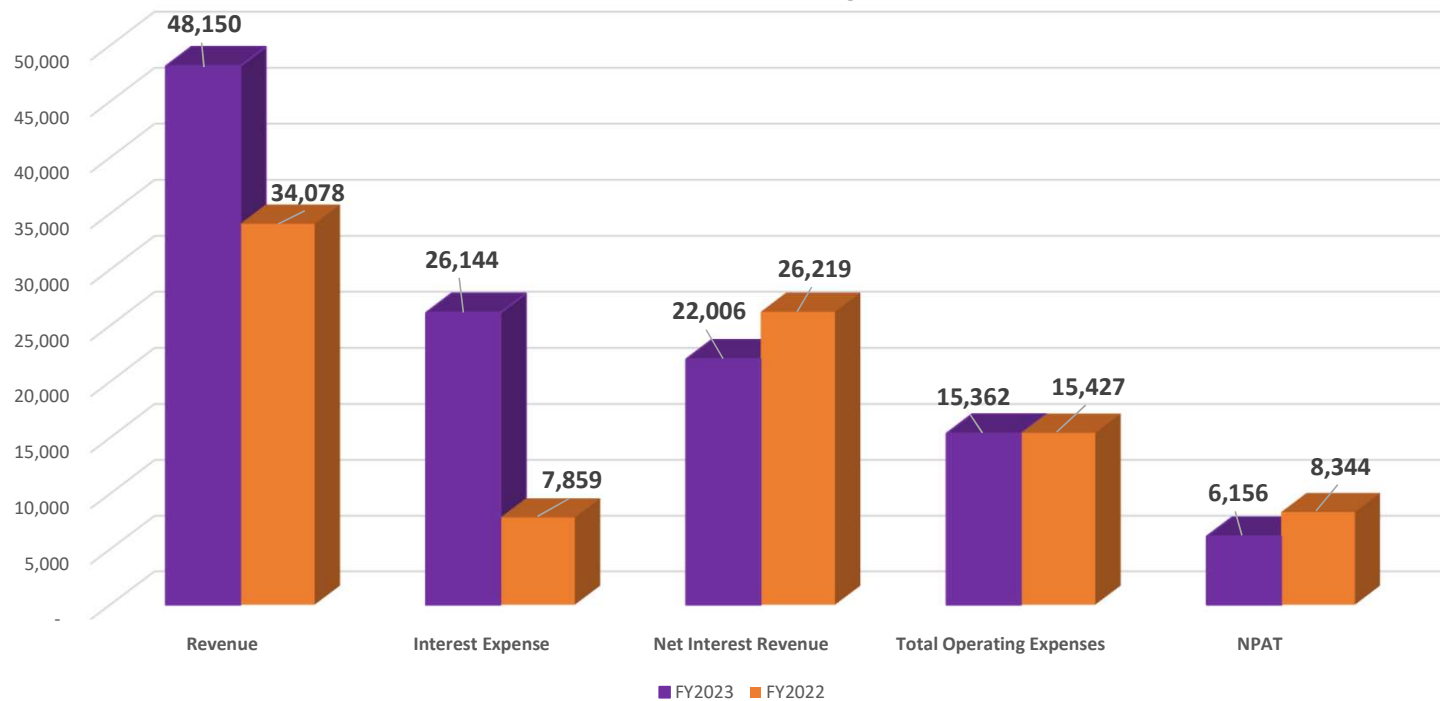




Singapura Finance Ltd
Annual General Meeting
25 April 2024

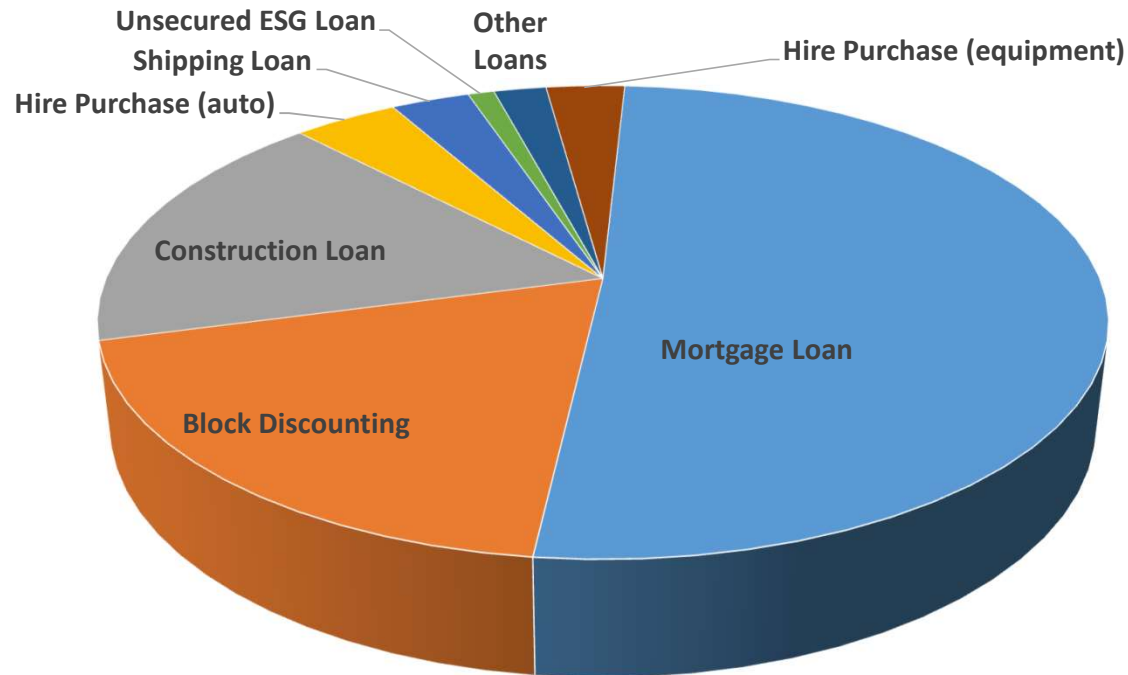
Challenging operating environment as the world battled inflation and various geopolitical uncertainties. The group saw higher revenues with unprecedented interest expense.

Financial Comparison



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

LOANS PORTFOLIO AS AT 31 DEC 2023



FY24 will see SFL push towards a \$1b loan book while improving our digital presence, branding and continue our digitalization journey.

Revenue focus, blend old and new deposits, be digital driven

Improve margins and volume of loans

- Focus on higher margin loans
 - Syndication
 - Block discounting car loans
 - Land & Construction
- Revive older products
- Improve utilization of our loan facilities

Internet Banking & Vivid Card

- Continue to seek new FD deposits
- Explore CASA growth for lower Cost of Funds
- Continue to grow IB
- Continue to push Vivid Card, Vivid Savings and online FD

Improve Branding and digital presence

- Branding campaign to improve SFL brand
- Improve brand appeal for younger customers
- Work with platforms to improve digital presence

Continue digitalization journey

- Continue on digitalization journey to digitize processes and refocus staff efforts in revenue generation



Thank you!

We will now take questions...