



Singtel Singapore

Driving Sustained, Profitable Growth

Date

28 August 2025



Hello Possibilities

2024

Early traction on synergies

- Strengthen leadership
- Find new growth
- Drive cost-out

2023

Unified Telco Portfolio

Consumer + Enterprise


\$2B

\$2B

**Our journey to
Reinventing the
Telco Core**

2025
Delivered
to plan

FY25 KEY HIGHLIGHTS

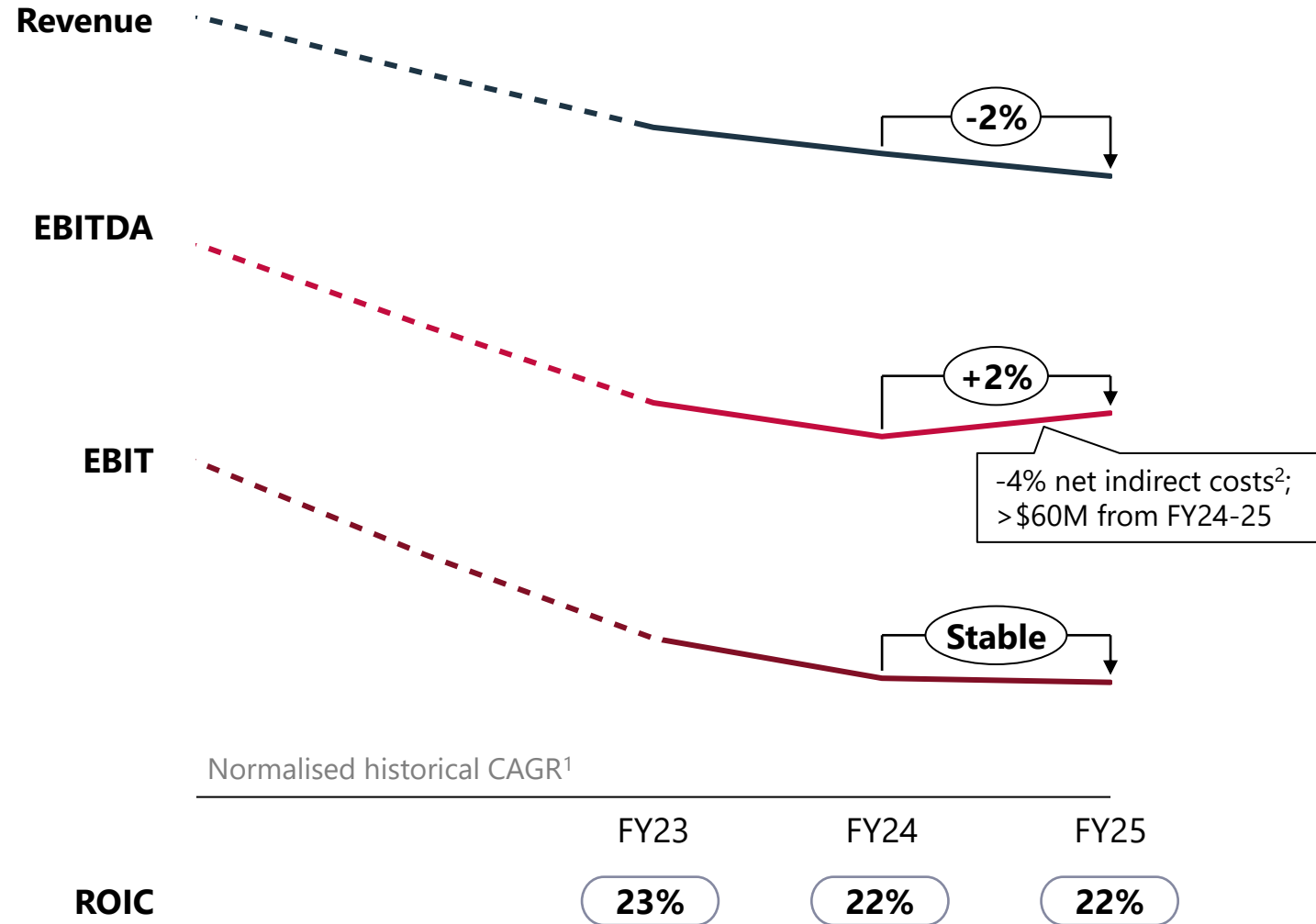
Strengthened market leadership	Steadied Mobile service revenue	5G+ Network slicing	+2% SME revenue growth
Scaled growth engines	+21% Revenue from 5G slicing, QSN ¹ , APIs	>1M Active connected car SIMs	 Key global Enterprise deals
Accelerated cost-out	1.4x Cost-out target achieved	+12% Productivity gains	Simplified Product portfolio

¹ Quantum Safe Network

FY25: Real Progress

- +2% EBITDA growth
- +2pts improvement in EBITDA margin
- Stabilised EBIT
- Maintained ROIC

FINANCIAL HIGHLIGHTS



¹ Illustrative 5-year CAGR; normalised for post-COVID recovery such as cost of service and cost of sales

² Excluding revenue-linked costs

Resilient core, Quality growth, Profitable future

YOY REVENUE

Consumer

- 4%

- Stabilising mobile despite hypercompetition
- Broadband growth
- Potential tailwinds from consolidation

SME

+2%

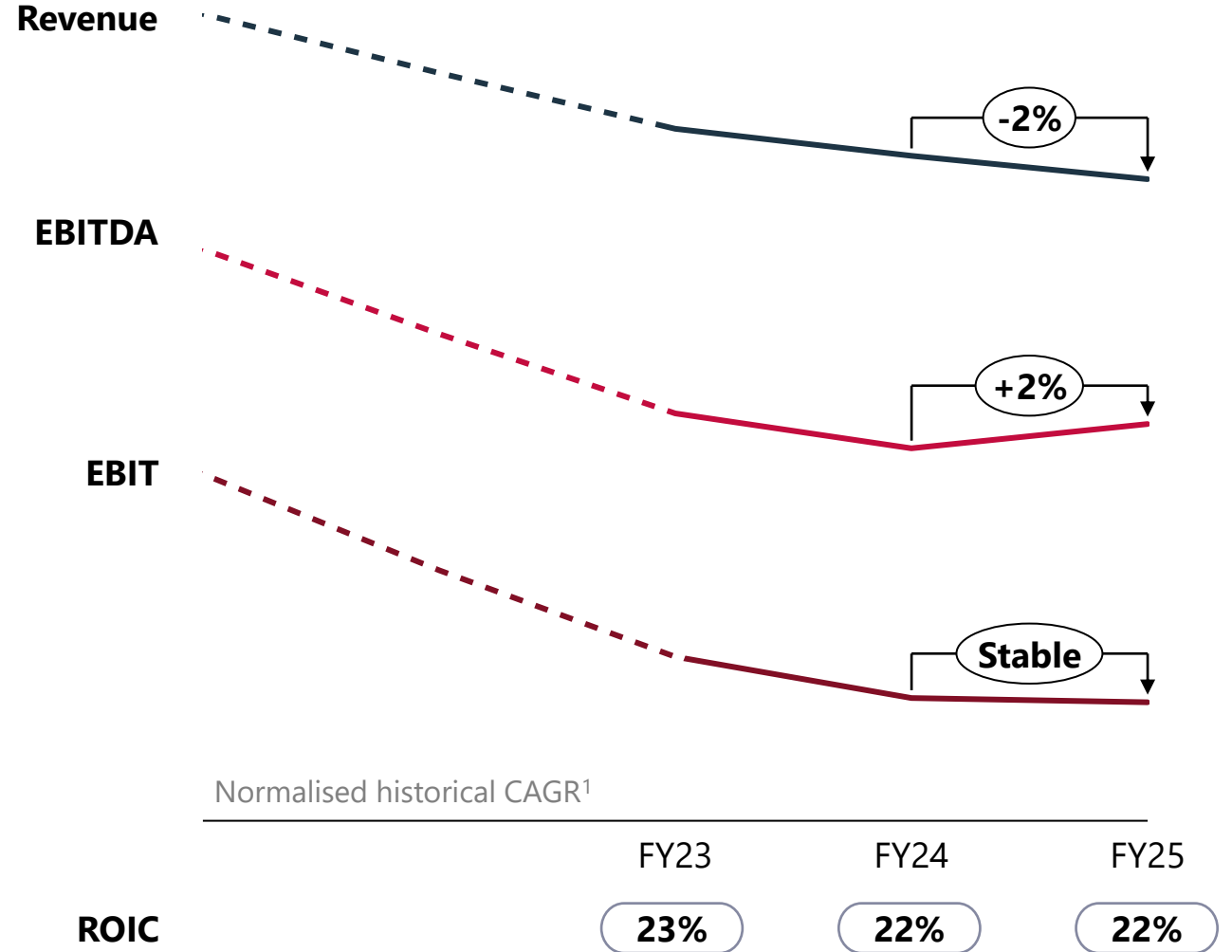
- NPS and GTM improvement
- High quality recurring revenue backed by infra

Enterprise

Stable

- Telco-led growth – 85% revenue from high quality connectivity deals with global scale
- Unrivalled infra & asset advantage

FINANCIAL HIGHLIGHTS

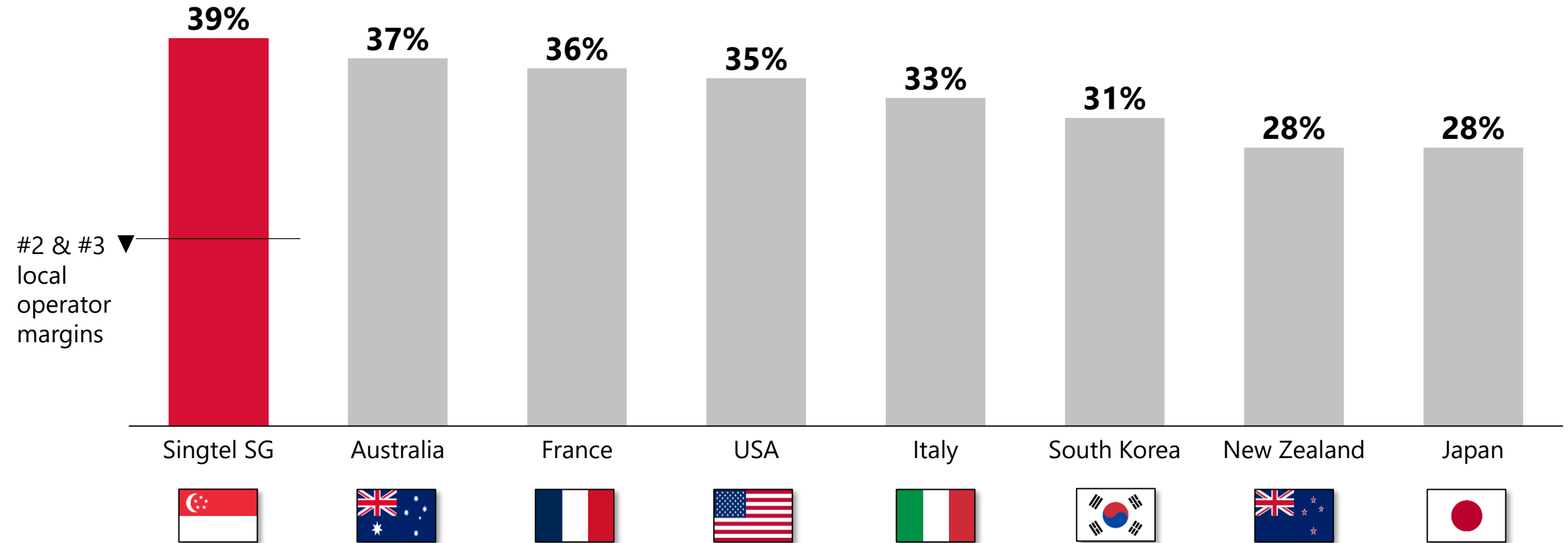


¹ Illustrative 5-year CAGR; normalised for post-COVID recovery

Globally leading profitability, well ahead of local peers



Global Industry EBITDA Margins¹ %



¹ Leading (#1) single-market telco operators in developed markets, predominantly postpaid. Based on latest publicly available numbers (2024 – 2025)

Singtel Singapore: Position of Strength

Superior Financials

S\$3.8B

Quality Revenue¹

39%

EBITDA Margin¹

22%

EBIT Margin¹

22%

ROIC



Unrivalled Global Assets

15%

Internationally derived revenue¹

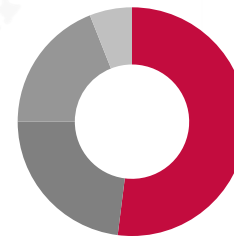
428

PoPs in 362 cities globally²

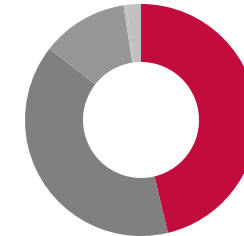
> 35Tbps

Submarine cable capacity²

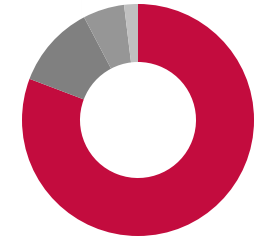
Local Market Leader



Mobile²



Broadband²

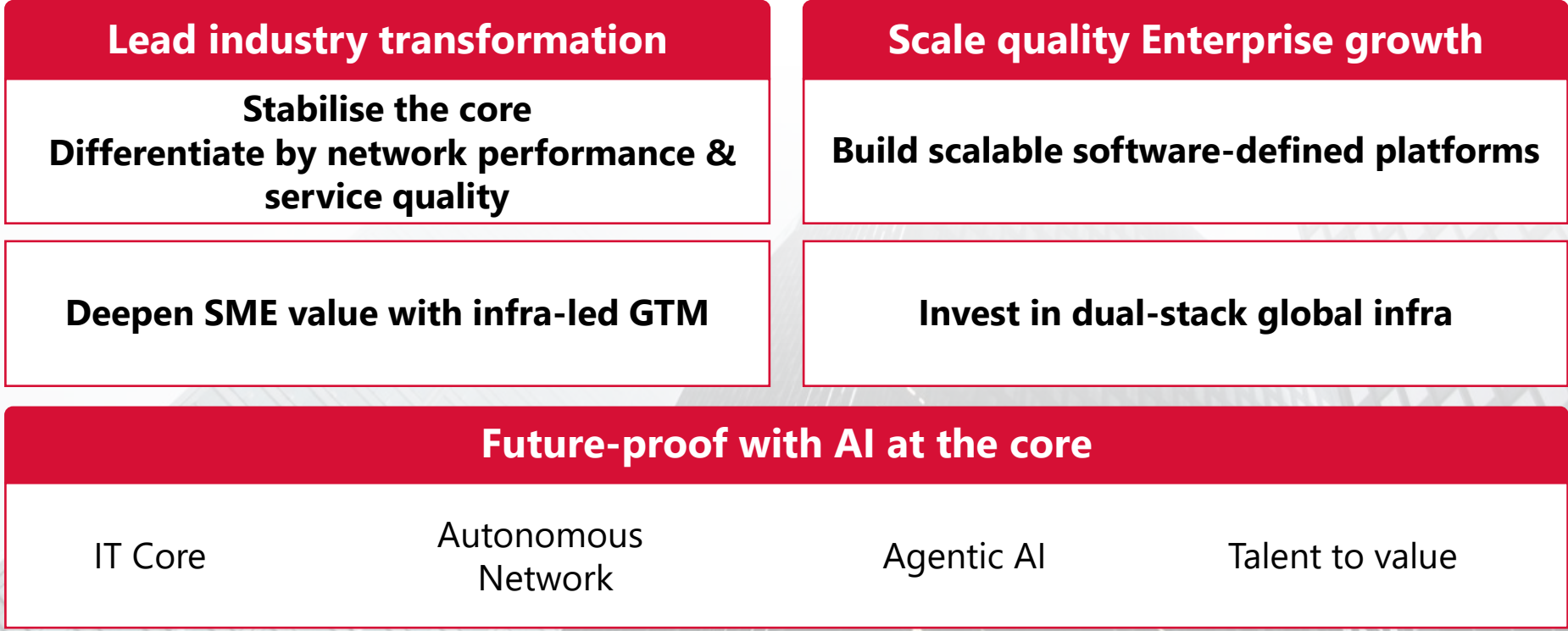


Domestic Data³

Revenue share, %

¹ Singtel Singapore FY25 financials ² As at Jun-25, based on publicly available information and internal estimates ³ Based on IDC 1H2024 as at Jun-25

Scaling smarter: The next chapter of Singtel Singapore



FY28 AMBITION

Return to growth
Revenue & EBIT

12%
Top-quartile productivity¹

1.5x
International revenue

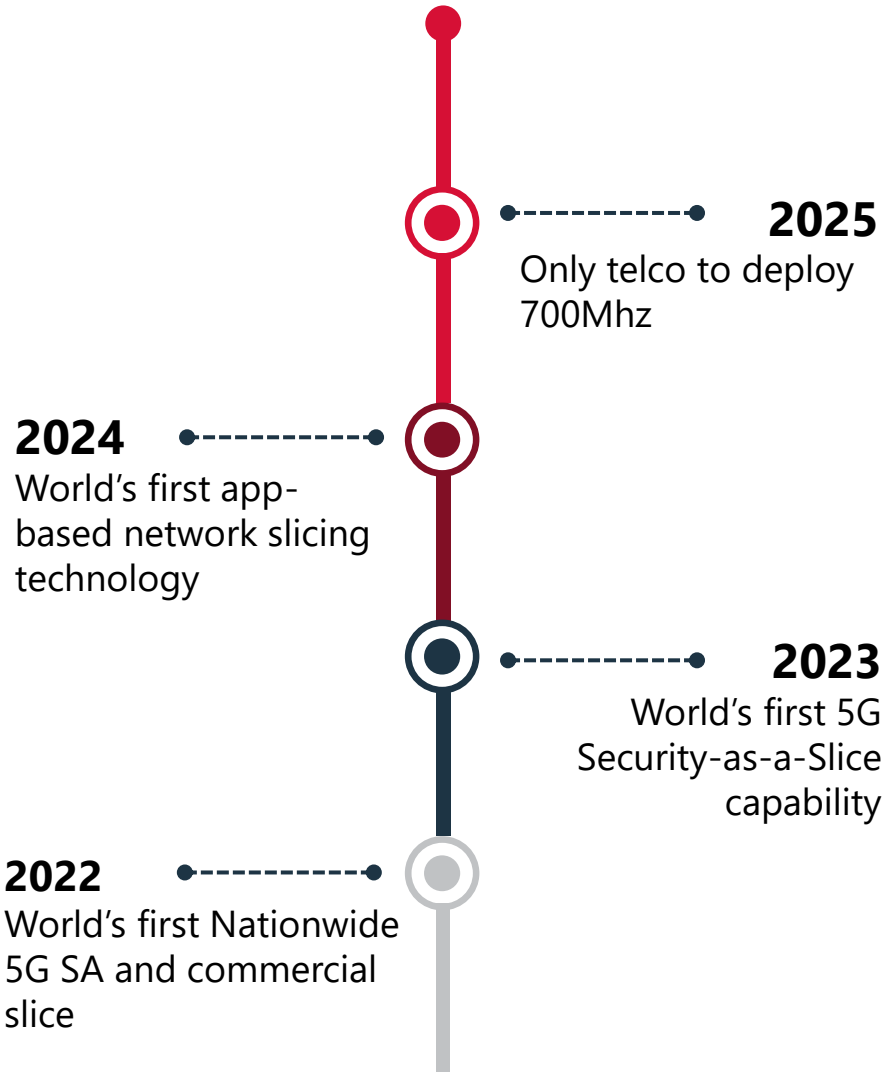
Low-teens
Capex-to-revenue ratio

¹ Manpower-to-Revenue ratio, benchmarked against single market telcos in developed countries

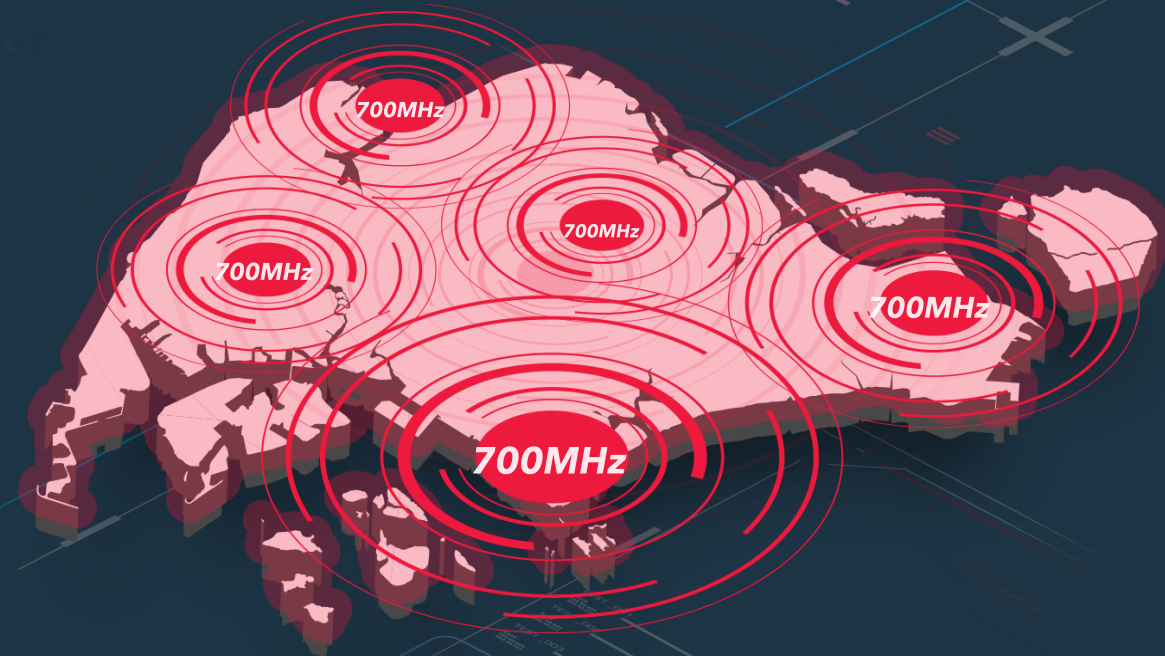
Global leader in 5G

Reaping benefits from past investments

5G+

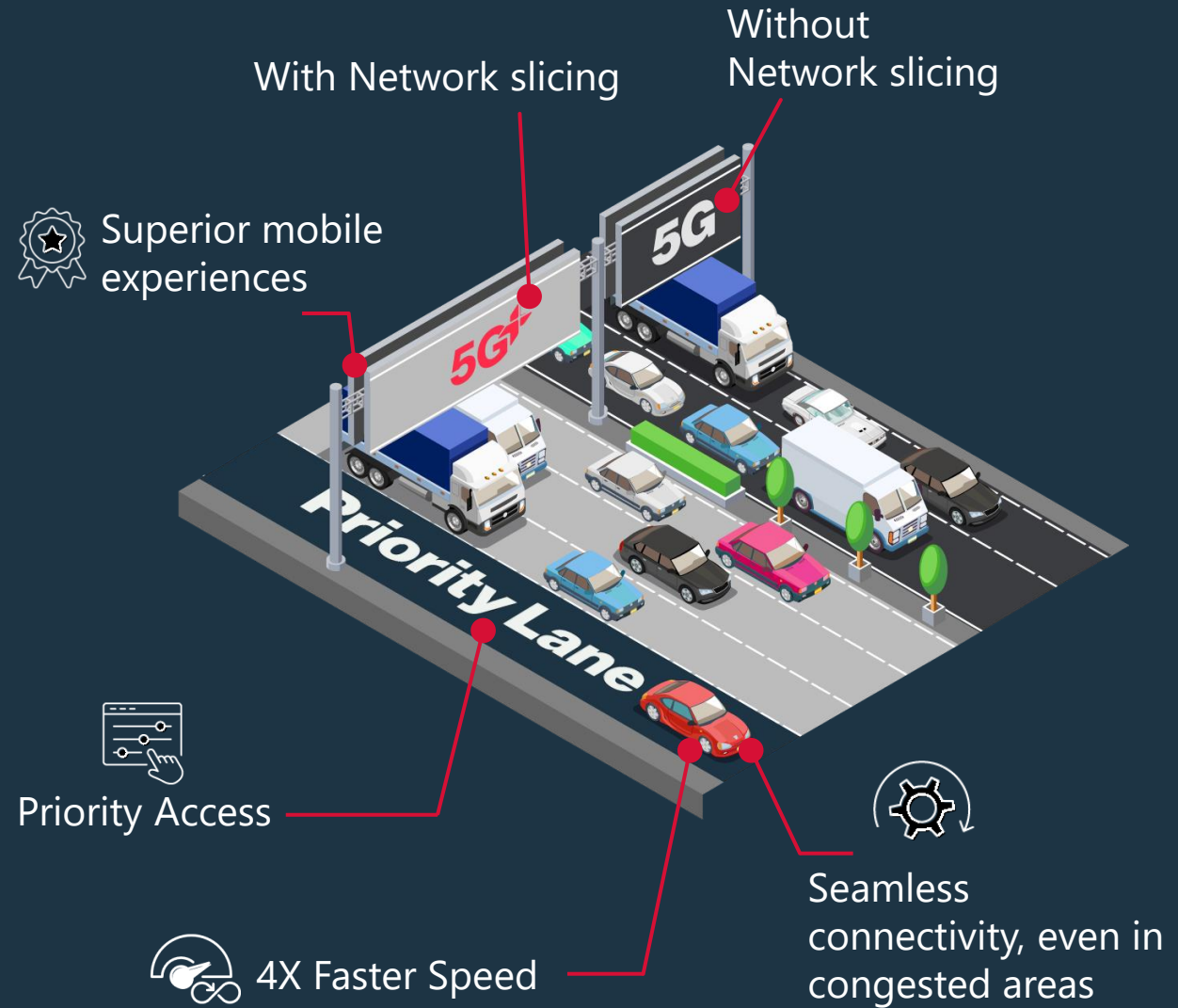
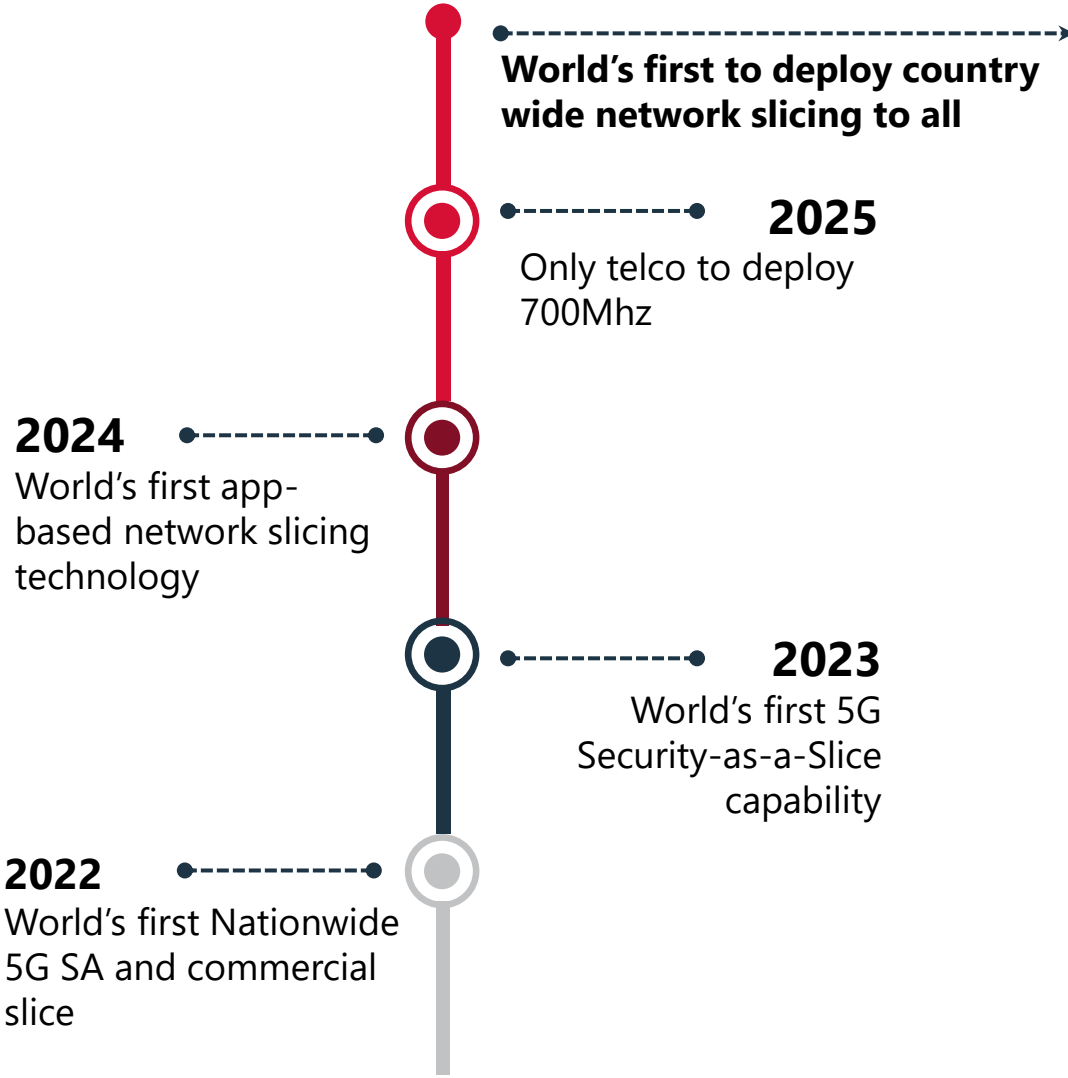


Wider coverage - enhanced signal strength by up to 40%, even deep indoors



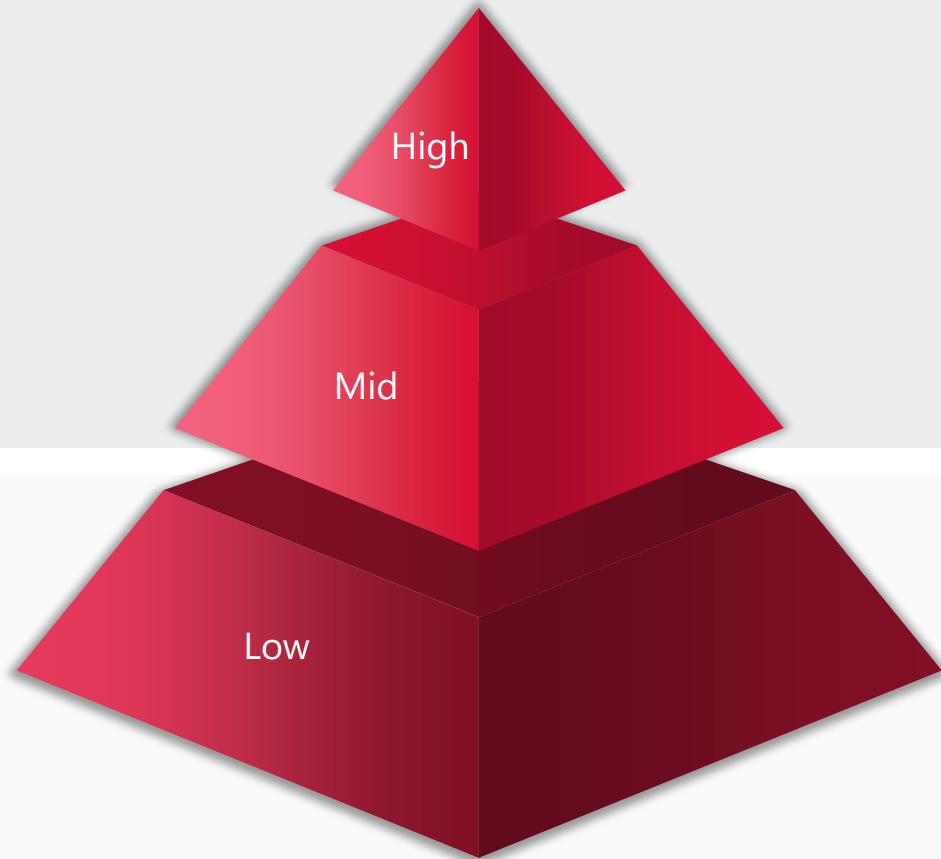
Global leader in 5G

Reaping benefits from past investments



Stabilising the core by redefining mobile value

Mobile



Quality worth paying for

Win in high-value profit pools



Faster speed, enhanced coverage, extra secured



Exclusive perks and rewards



Priority customer support



Superior roaming network coverage

Value and choice

Scalable, digital operating model



gomo



Digital first experience



Value-for-money

B2B2C

LYDY GAGA™ SINGAPORE

LION CITY MAYHEM

MAYHEM SINGAPURA

NATIONAL STADIUM MAY 18, 19, 21, 24 2025

LIVE NATION

TICKET INFO AT LIVENATION.SG

SPRINT klook KRISFLYER

SHOOT AND LOOT

FOOTBALL MASTER 25

HOVERSE

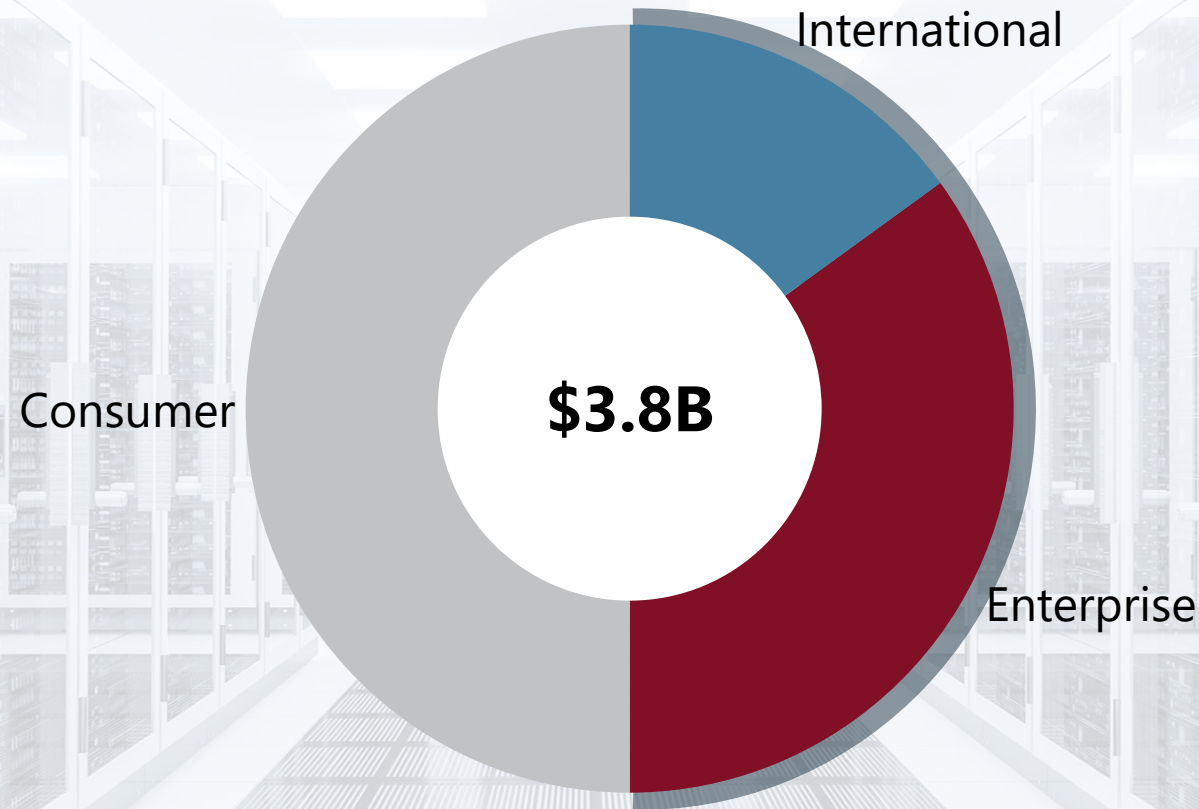
HOYOU

B2B



Quality over quantity: Telco-led Enterprise that delivers

Singtel Singapore Revenue Mix



Domestic Connectivity



Premium internet



Bespoke fibre



Mobile

International Connectivity



International Private Lease Line



M2M



SD WAN

ICT – East & West stack



Cybersecurity



Network CPE¹

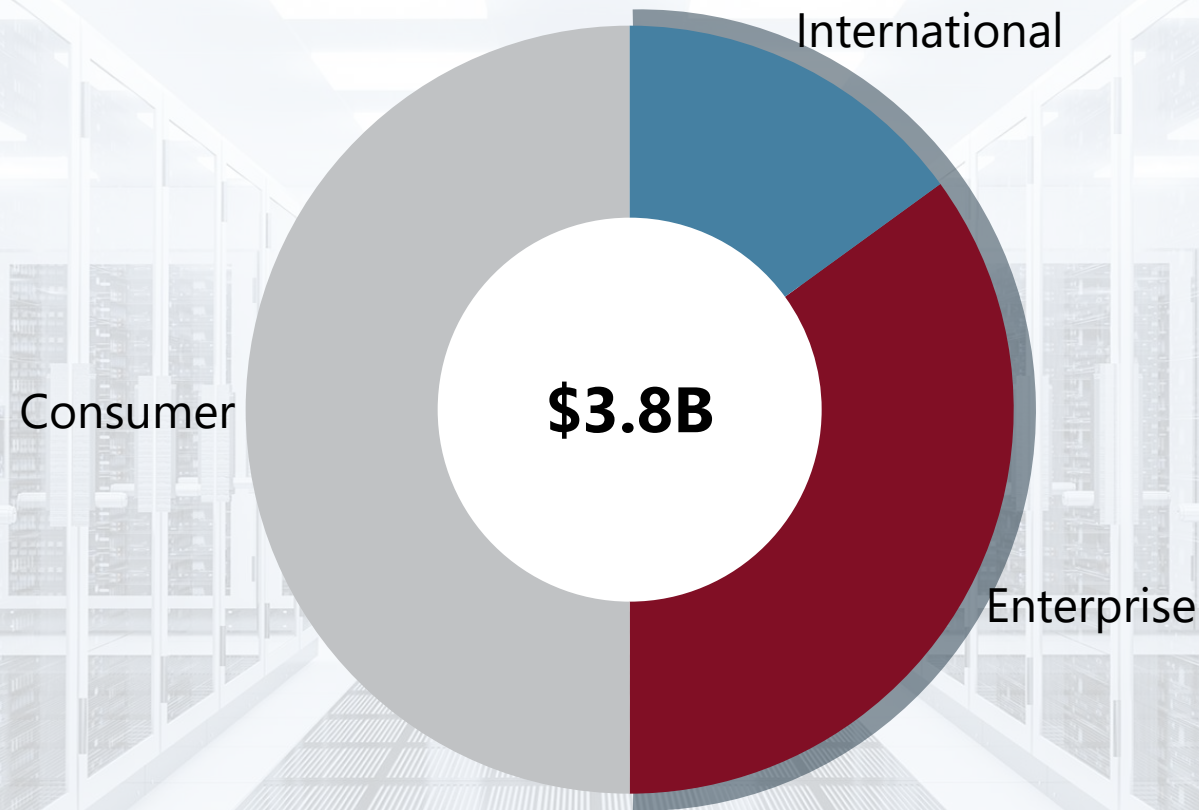


Compute & storage

¹ Customer Premise Equipment

Digital-led, globally scaled Enterprise growth

Singtel Singapore Revenue Mix

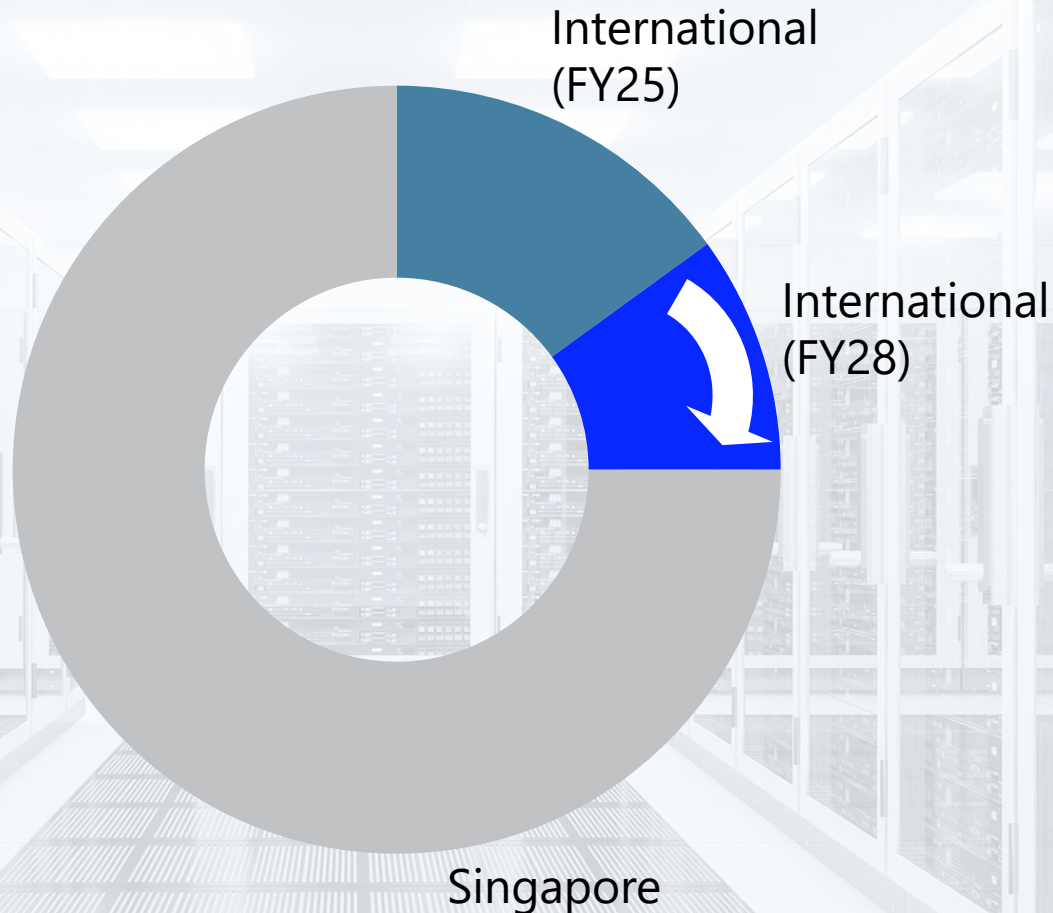


Leading with
connectivity,
thriving with data



Growing global with strategic intent and scale

Singtel Singapore Revenue Mix



Leading with
connectivity,
thriving with data



Positive AI adoption across functions



Chat with us
Today at 11:29 am

Hello! I am Shirley, your virtual assistant. Ask me anything and I'll do my best to answer your queries on our services.

5Gbps fibre pack. Recontract.

It looks like your contract is almost up, due for recontract in 2 weeks. I can set it up for you, if you select your preferred option below.

I also notice that your router is 7 years old, I can arrange for it to be replaced for an additional \$10.

Recontract \$30/month for 24 months

Recontract \$30/month for 24 months + \$10 one-time charge for new router

Recontract \$30/month for 24 months + \$10 one-time charge for new router

Got it, I've set up the contract on your behalf. Your start date is 2 weeks from now, 23 March 2025. The new contract has been included below, and also sent to your email *****tan@gmail.com

Deployed GPT-4o for human-like conversational handling

Smarter intent recognition & recommender

End-to-end completion of transactional flow

Red
Renews on 11 Aug 2025
View benefits

Vouchers | History

All Experiences F&B Pan Pacific Travel

Specially for you

360° data analytics for personalised right time, right offers

Sign up now for FREE upgrade to Pan Pacific DISCOVERY Platinum status

Pan Pacific DISCOVERY

Unknown Caller

Call Blocked

Threats summary
Viewline for Mobile: **MOBILE PROTECT**

Last 7 days | Last 30 days

15-21 Aug 2024

Total threats blocked **794**

Malware & virus 471

Malicious Website Blocked

AI-powered Customer Care

>15%
Reduction in manpower cost in care

Personalised Offers

3x
Uplift in conversions

Network Level Protection

10 Million Scam Calls and SMS Blocked monthly | **1.5 Billion** Cyberthreats Blocked monthly

Now to scale, fast.

We have reshaped our business around our AI ambition



Centralised AI function under CEO



Defined AI architecture and tooling



Established collaboration with NCS and RE:AI



Building AI talent pool

And start building an AI-First Telco of the Future

Growth



Hyper-personalisation

Right offer, right person, right moment



AI powered lead management

Enterprise sales management at scale

Experience



Agentic Care

95% zero human touch interactions



Predict and prevent

Zero-touch dispatch, auto triage with higher first-touch fix

Operations



Next-Gen Platform

Cloud native digital platform for speed and agility



Network Digital Twin

Outage simulation, route optimisation, energy saving

Shaping the market, delivering the future

Singtel Singapore...

- Turned around, scaled up
- Built to lead
- Future ready by design

We're future-ready.

FY28 Ambition

**Lead industry
transformation**

**Return to
growth**

Revenue & EBIT

>35%

EBITDA Margins

**Scale quality
Enterprise growth**

1.5x

International
revenue

20%

Growth engines
revenue CAGR

**Future-proof with
AI at the core**

12%

Top quartile
productivity¹

Low teens

Capex to revenue
ratio

¹ Manpower-to-Revenue ratio, benchmarked against single market telcos in developed countries



Hello Possibilities

Disclaimer: This material that follows is a presentation of general background information about Singtel's activities current at the date of the presentation. The information contained in this document is intended only for use during the presentation and should not be disseminated or distributed to parties outside the presentation. It is information given in summary form and does not purport to be complete. It is not to be relied upon as to advice to investors or potential investors and does not take into Singapore Telecommunications Limited Company registration number: 199201624D.