

FOR IMMEDIATE RELEASE

Record-High AUA of S\$30.62 billion (+29.6% YoY) and Record Net Profit of S\$26.01 million (+54.7% YoY) in 3Q2025

- Driven by growth across the Group's core wealth management platform business in all markets, Group AUA grew 29.6% YoY to a new all-time high of S\$30.62 billion at the end of 3Q2025. Wealth management businesses in Singapore, Hong Kong, Malaysia and China achieved record AUA levels.
- The Group achieved record-high net inflows of S\$1.49 billion in 3Q2025, representing an 83.6% YoY increase. For 9M2025, net inflows rose 62.2% YoY to S\$3.72 billion, exceeding the FY2024 level by over 10%.
- In 3Q2025, the Group's net profit increased by 54.7% YoY to S\$26.01 million, supported by a 37.0% YoY increase in the Group's gross revenue to S\$135.82 million.
- Following the initial quarter of profitability in 4Q2024, iFAST Global Bank ("the Bank") has achieved four consecutive quarters of profitability, with net profit of S\$0.31 million in 3Q2025 and S\$2.01 million in 9M2025. It remains on track to deliver full-year profitability in 2025.
- Overall Hong Kong business (including Wealth Management and ePension) profit before tax reached S\$19.39 million in 3Q2025, representing growth of 46.4% YoY and 23.3% QoQ.
- For the third interim dividend for FY2025, the Directors proposed a dividend of 2.30 cents per ordinary share (+53.3% YoY increase). Total interim dividends for 9M2025 amounted to 5.90 cents per share. For FY2025, the Directors expect to propose total dividends of 8.20 cents per ordinary share or higher (at least +39.0% YoY increase from FY2024: 5.90 cents per ordinary share).

SINGAPORE (24 October 2025) – iFAST Corporation Ltd. ("iFAST Corp" and together with its subsidiaries, the "Group") reported its financial results for the third quarter of 2025 (3Q2025) and the first nine months of 2025 (9M2025).

The Group's assets under administration ("AUA") grew 29.6% YoY to S\$30.62 billion as at 30 September 2025, reaching another record high as all wealth management markets achieved new AUA peaks. AUA in Singapore, Hong Kong, Malaysia and China grew by 28.7%, 25.0%, 17.5% and 61.7% YoY respectively.

In 3Q2025, net inflows reached an all-time high of S\$1.49 billion, representing an 83.6% YoY increase. For 9M2025, total net inflows stood at a healthy S\$3.72 billion, up 62.2% YoY and surpassing the full-year 2024 level by over 10%. Similarly, the Group's Unit Trust subscriptions reached record levels, rising 68.3% YoY to S\$3.25 billion in 3Q2025 and increasing 47.5% YoY to S\$7.83 billion in 9M2025.

Overall, net revenue grew 39.9% YoY to S\$89.53 million in 3Q2025 and 29.3% YoY to S\$237.30 million in 9M2025. The Group's net profit increased by 54.7% YoY to S\$26.01 million in 3Q2025, supported by a 37.0% YoY increase in the Group's gross revenue to S\$135.82 million. The increase in 3Q2025 profitability was driven by growth in the Hong Kong ePension business, continuing growth in the Group's core wealth management platform business as well as the turnaround of iFAST Global Bank. For 9M2025, the Group's net profit recorded growth of 41.8% YoY to S\$67.15 million.

Following the initial quarter of profitability in 4Q2024, the Bank has achieved four consecutive quarters of profitability, with net profit of S\$0.31 million in 3Q2025 and S\$2.01 million in 9M2025. It remains on track to deliver full-year profitability in 2025. Customer deposits grew 92.7% YoY to S\$1.55 billion at the end of 3Q2025, achieving a new record high. The Bank reported a net profit of S\$2.01 million for 9M2025, compared to a loss of S\$4.67 million in the prior year period, positioning the Bank to be on track for full-year profitability in 2025.

The Bank's profit in 3Q2025 declined on a QoQ basis, as non-interest commission and fee income moderated. Average revenue per transaction at EzRemit came down from the higher-than-normal average revenue per transaction seen in 2H2024 and the earlier parts of 2025. Overall, the Bank's revenue remains supported by continued growth in net interest income from the Digital Personal Banking division, underpinned by healthy growth in deposits. The Bank's net interest revenue exceeded non-interest commission and fee income for the first time in 3Q2025.

The Group's Hong Kong business saw a 55.1% YoY increase in gross revenue to S\$53.76 million in 3Q2025, contributed by the wealth management business and the ePension divisions. For 9M2025, the Hong Kong business (including the wealth management business) achieved gross revenue of S\$134.70 million, up 34.5% YoY. Profit before tax for the overall Hong Kong business rose 46.4% YoY and 23.3% QoQ to S\$19.39 million in 3Q2025. The ePension division continues to strengthen its operational capacity and efficiency, with a particular focus on ensuring readiness to support the onboarding of larger trustees.

Looking forward and barring unforeseen circumstances, the Group expects 2025 as a whole to see robust growth rates in revenues and profitability compared to 2024. Improvements are coming from growth in the Hong Kong ePension business, improved growth momentum of the core wealth management business, and a first full year of profitability for iFAST Global Bank.

The Group's annualised Return on Equity (ROE) in the first nine months of 2025 was a healthy 26.1%, which is a record high since iFAST's listing on the SGX-Mainboard in December 2014. A healthy ROE allows the Group to be able to pursue robust long-term growth strategies while being able to raise our dividend payouts.

Record High in AUA and Net Inflows

As at 30 September 2025, the Group's AUA reached a record high of \$30.62 billion, with the Group's wealth management markets in Singapore, Hong Kong, Malaysia and China all achieving record AUA levels and reflecting the scalability and strength of its platform across all product categories. In 3Q2025, Group AUA for Unit Trusts, Bonds, Stocks/ETFs and Cash Account/Deposits grew by 21.3%, 24.6%, 44.7% and 63.5% YoY respectively.

Singapore continued to be the main AUA contributor. The B2B division achieved record-high AUA, up 25.8% YoY and 10.6% QoQ. Net inflows for 9M2025 surpassed the total for FY2024 by over 30%, underscoring strong and sustained growth momentum. Regular Savings Plans (RSPs) reached a new record high, rising 24.4% YoY and 8.3% QoQ. iFAST Global Markets and FSMOne Singapore both recorded new all-time high

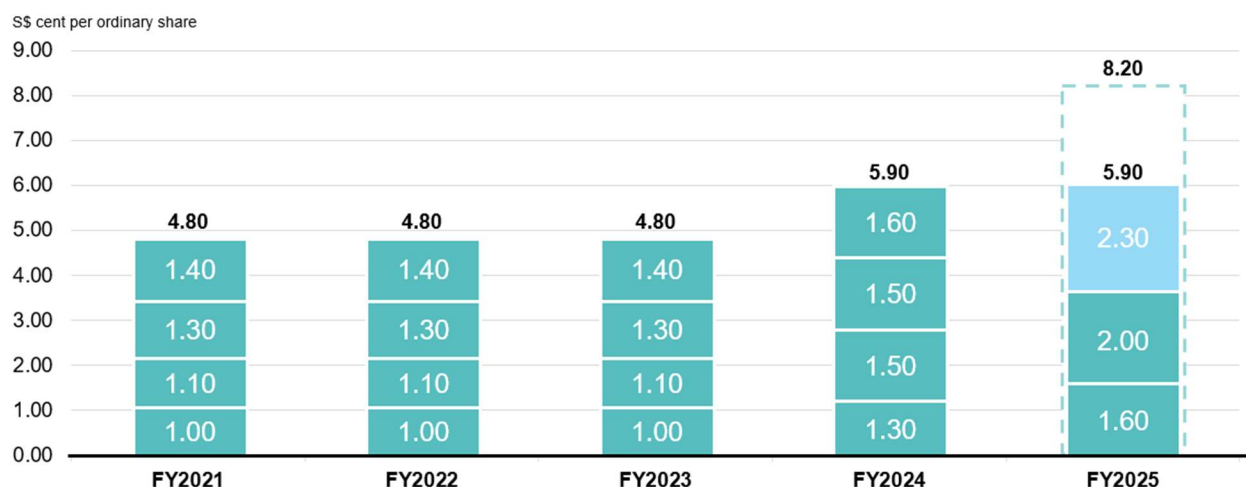
in AUA and net inflows. FSMOne Singapore saw strong demand for Unit trusts and ETFs, bolstered by the division's market-leading proposition of 0% sales charge for unit trusts and 0% processing fee for ETF RSPs.

Strengthening iFAST Payment Capabilities within iFAST Ecosystem

The Group's vision is to build a seamlessly connected global digital banking and wealth management ecosystem that enables customers around the world to invest their wealth globally and profitably, save effortlessly, and spend conveniently through one integrated platform.

With stronger payment capabilities, iFAST Group expects to deliver enhanced value in strengthening interoperability through iFAST Bridge – creating the seamless connectivity between its global banking and investment platforms, as well as enabling customers to transfer money swiftly and **at no cost**. By integrating multiple payment rails, the Group aims to ensure an efficient experience for customers transacting across markets.

Chart 1: Third Interim Dividend for FY2025: 2.30 Cents per Ordinary Share



For the third interim dividend for FY2025, the Directors proposed a dividend of 2.30 cents per ordinary share, representing a 53.3% YoY increase from the third interim dividend of 1.50 cents per ordinary share in FY2024. The total interim dividends for 9M2025 amounted to 5.90 cents per share.

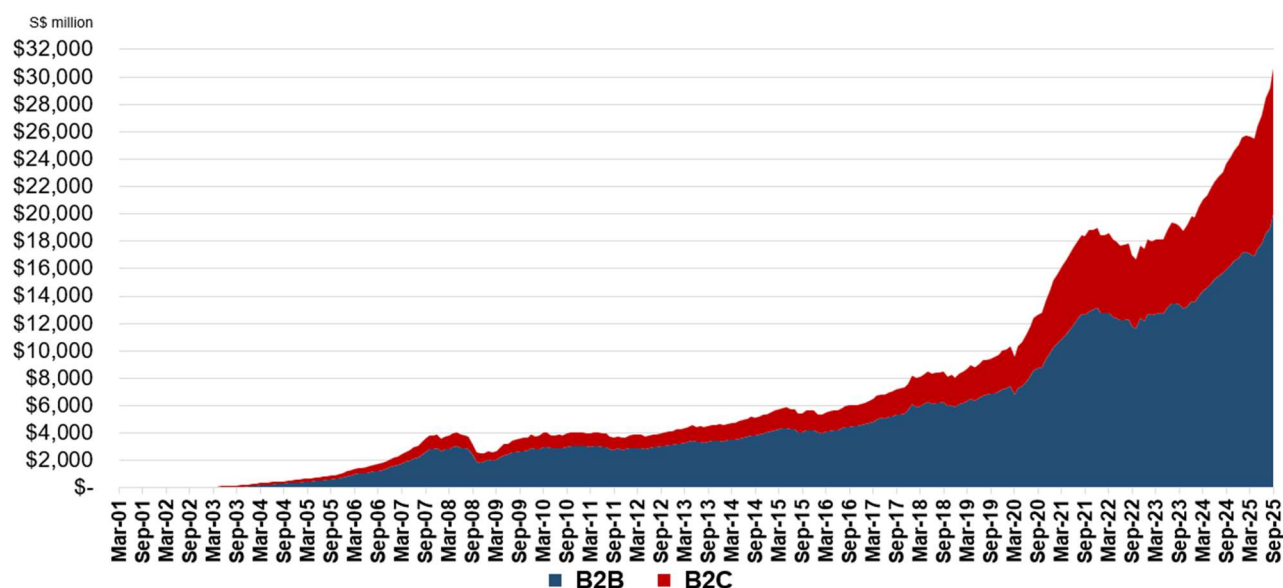
For FY2025, the Directors expect to propose total dividends of 8.20 cents per ordinary share, equivalent to a minimum 39.0% YoY increase from 5.90 cents per ordinary share in FY2024.

Table 1: Profit for the year, attributable to owners of the Company

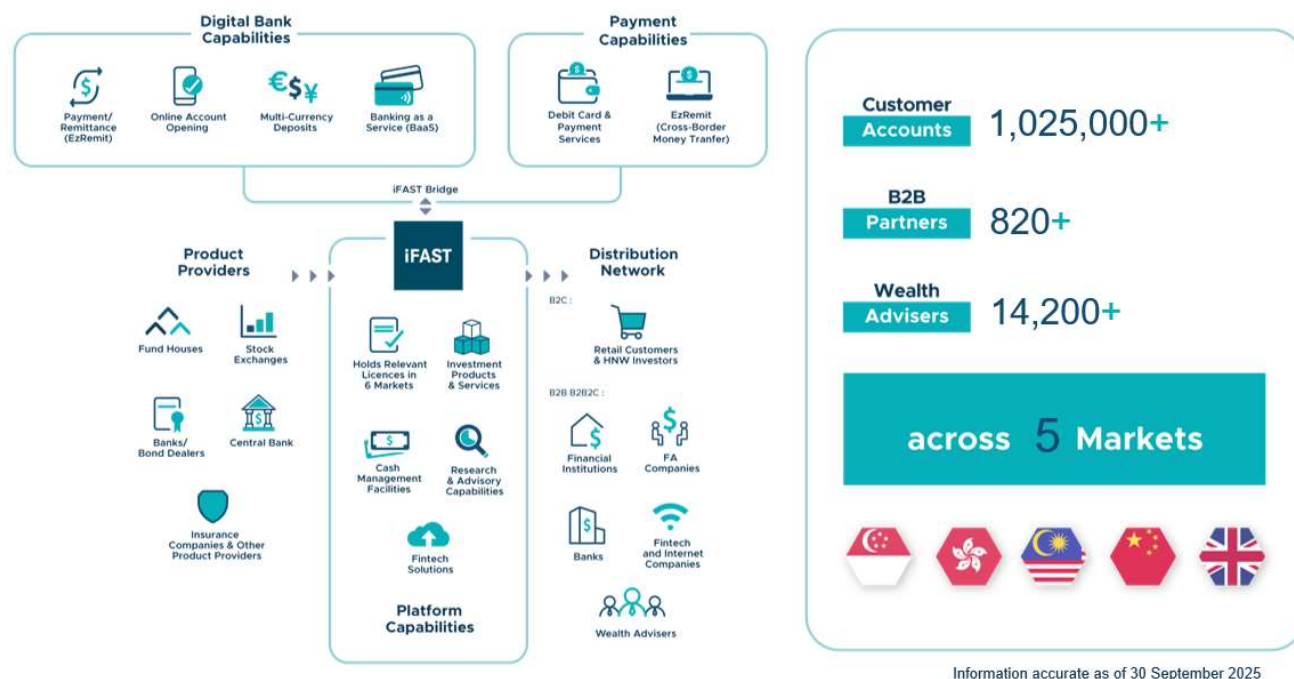
Profit / (Loss) S\$ Million	FY2021	FY2022	FY2023	FY2024	9M2025
Singapore	28.43	16.57	25.20	36.14	30.50
Hong Kong	8.39	8.07	23.82	52.96	47.44
Malaysia	5.39	4.25	4.39	4.96	4.77
China	(5.82)	(7.12)	(7.19)	(5.85)	(2.77)
Other ¹	(0.35)	0.30	0.22	(0.02)	0.00
Non-banking operations	36.04	22.08	46.44	88.19	79.94
UK banking operation	-	(5.04)	(8.60)	(4.36)	2.01
Profit before tax ²	36.04	17.04	37.84	83.83	81.95
Impairment loss related to an associate	-	(5.20)	-	-	-
Tax expense	(5.41)	(5.41)	(9.57)	(17.20)	(14.80)
Net profit after tax ²	30.63	6.42	28.27	66.63	67.15

Notes:

1. Representing share of results of associates.
2. Attributable to owners of the Company.

Chart 2: Group AUA increased 29.6% YoY to another record high of S\$30.62 billion as at 30 September 2025


About iFAST Corp



iFAST Corp (stock code: AIY) is a digital banking and wealth management platform, with assets under administration (AUA) of S\$30.62 billion as at 30 September 2025.

Incorporated in the year 2000 in Singapore and listed on the SGX-Mainboard in December 2014, the Group is also present in Hong Kong, Malaysia, China, and UK. Through the years, the Group has built a well-established Fintech ecosystem connecting its product providers and clients.

iFAST Corp holds the requisite licences in the various jurisdictions it operates in to provide a wide range of products and services. As at end September 2025, the Group offers access to over 27,400 investment products including over 16,000 funds from over 345 fund houses, over 2,500 bonds, stocks and ETFs listed on the Singapore, Hong Kong, US, Malaysia, UK, and China A stock exchanges, as well as services including wealth management solutions, banking services, research and investment seminars, Fintech solutions, pension administration, and investment administration and transaction services.

The main business divisions of the Group include the Wealth Management division, the Digital Bank division, and the ePension division. Within the Wealth Management division, the Business-to-Consumer ("B2C") platform, FSMOne.com (formerly known as Fundsupermart.com), is a multi-products transactional platform that caters to investors who prefer to do their own investments online. The Business-to-Business ("B2B") platforms cater to the specialised needs of more than 820 financial advisory companies, financial institutions, banks and internet companies with over 14,200 wealth advisers. The iFAST Global Bank is a full-licensed UK bank that aspires to provide global banking connectivity to customers, corporates and financial institutions. iFAST ePension Services division provides a wide range of pension administration services and

white label solutions for pension scheme sponsors, trustees and other institutions, enabling seamless digital access as well as efficient management and processing of pension scheme transactions.

The Group's mission statement is, "To help investors around the world invest globally and profitably".

For more information, please visit www.ifastcorp.com

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