

NEWS RELEASE

Credit Bureau Asia delivers modest revenue growth for first half 2025 and maintains interim dividend at 2.0 Singapore cents

- H1 2025 Revenue grew about S\$640,000 or 2% to S\$30.2 million
- H1 2025 Net Profit Before Tax contracted about S\$493,000 or 3% to S\$15.4 million
- H1 2025 PATMI dipped S\$472,000 to S\$5.4 million
- Declares an interim dividend of 2.0 Singapore cent per share

Singapore, 7 August 2025 – Credit Bureau Asia Limited (“CBA”, “亚洲征信有限公司” and together with its subsidiaries, the “Group”), a leading player in the credit and risk information solutions market in Southeast Asia, is pleased to announce for the half year ended 30 June 2025 (“H1 2025”), revenue grew 2% to S\$30.2 million and net profit before tax (“NPBT”) contracted 3% to S\$15.4 million. Profit after tax and minority interest (“PATMI”) dipped 8% to S\$5.4 million.

The Group is managing the uncertainties brought about by the ongoing US trade policies fairly well and is able to largely maintain the net profit margin of the business, at more than 50%.

Revenue and NPBT for our FI Data business grew 8% and 6% respectively in 1H 2025. Credit Bureau Singapore continues to outperform, while Credit Bureau Cambodia is encountering stronger headwinds as Cambodia faces the prospect of a 19% US tariff, which indirectly inhibit consumer credit growth and loan applications in the country.

Revenue and NPBT for our non-FI Data business contracted 2% and 11% respectively in 1H 2025. A more subdued economic outlook arising from global trade policy shifts has contributed to a slight dip in demand for services in the non-FI Data business. Recent trade deals between the US and its major trading partners have promoted a cautious view on growth returning.

Finally, the Board has approved to maintain the interim dividend at 2.0 Singapore cents per share.

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Note: This media release is to be read in conjunction with the announcement issued on SGXNET on the same date.

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