UNI-ASIA GROUP LIMITED

Registration No. 201701284Z
Incorporated in the Republic of Singapore

1H2026 Results Presentation

Disclaimer

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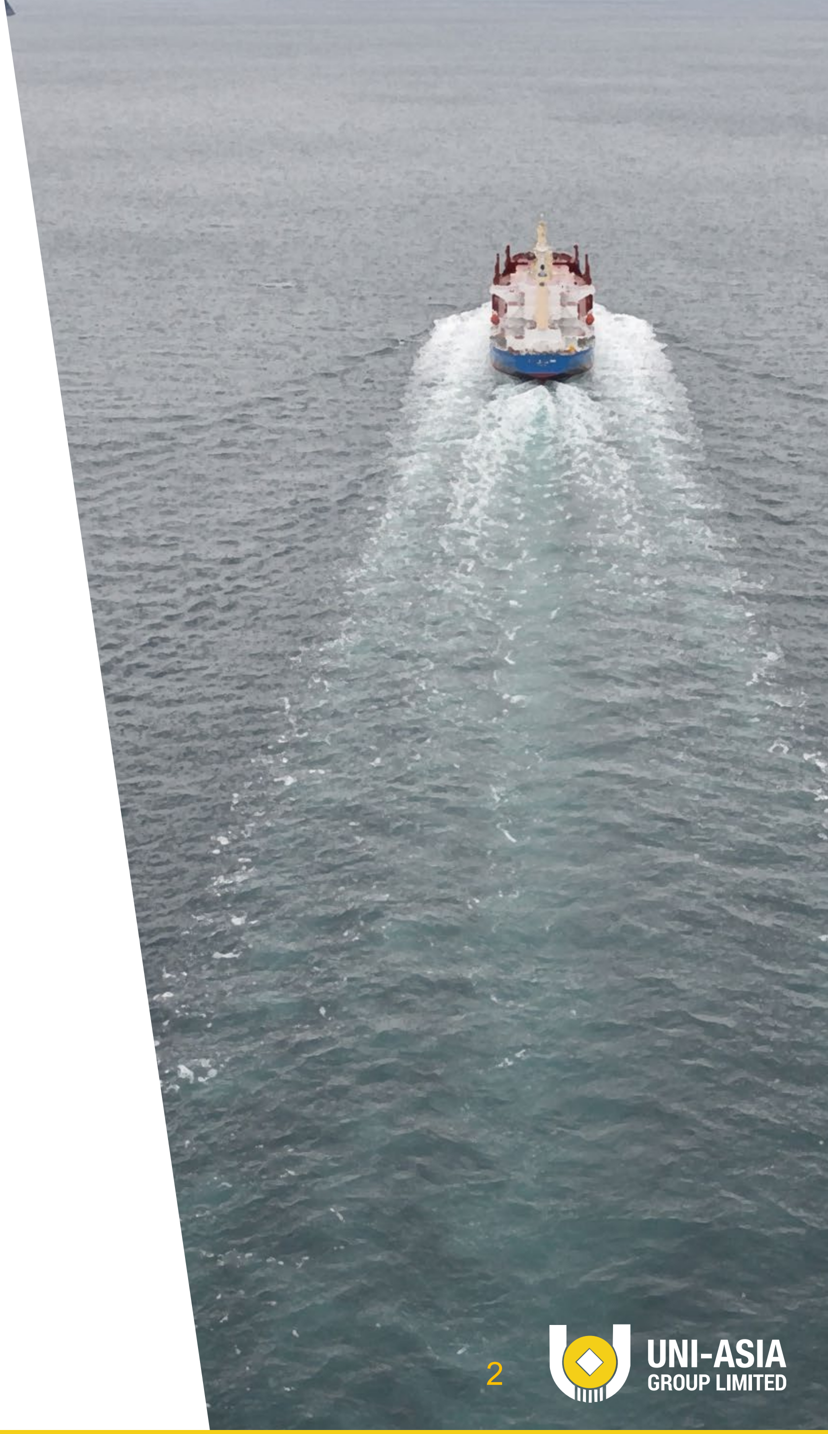

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Corporate Overview

Corporate Profile

The Group was founded on 17 March 1997

Listed on Singapore Exchange on 17 August 2007

Bloomberg Code: UAG:SP

SGX Stock Code: CHJ

Total number of issued shares: 78,599,987

The Group's 3 main offices are in Hong Kong, Tokyo and Singapore.

Business Model

- Acquire assets at competitive prices.
- Provide clients solutions relating to alternative assets including ship and property finance arrangement, sale and purchase arrangement.

1

- Manage and/or operate assets to enhance asset value and recurring income.

2

- Capital returns
- Recurring income including charter income, administration fee income.
- Ad hoc fee including finance arrangement fee, brokerage fee.

3

Business Model Example - Subsidiary

UNI-ASIA GROUP LIMITED

Lenders

Subsidiary (consolidated)

Charterer / Tenant

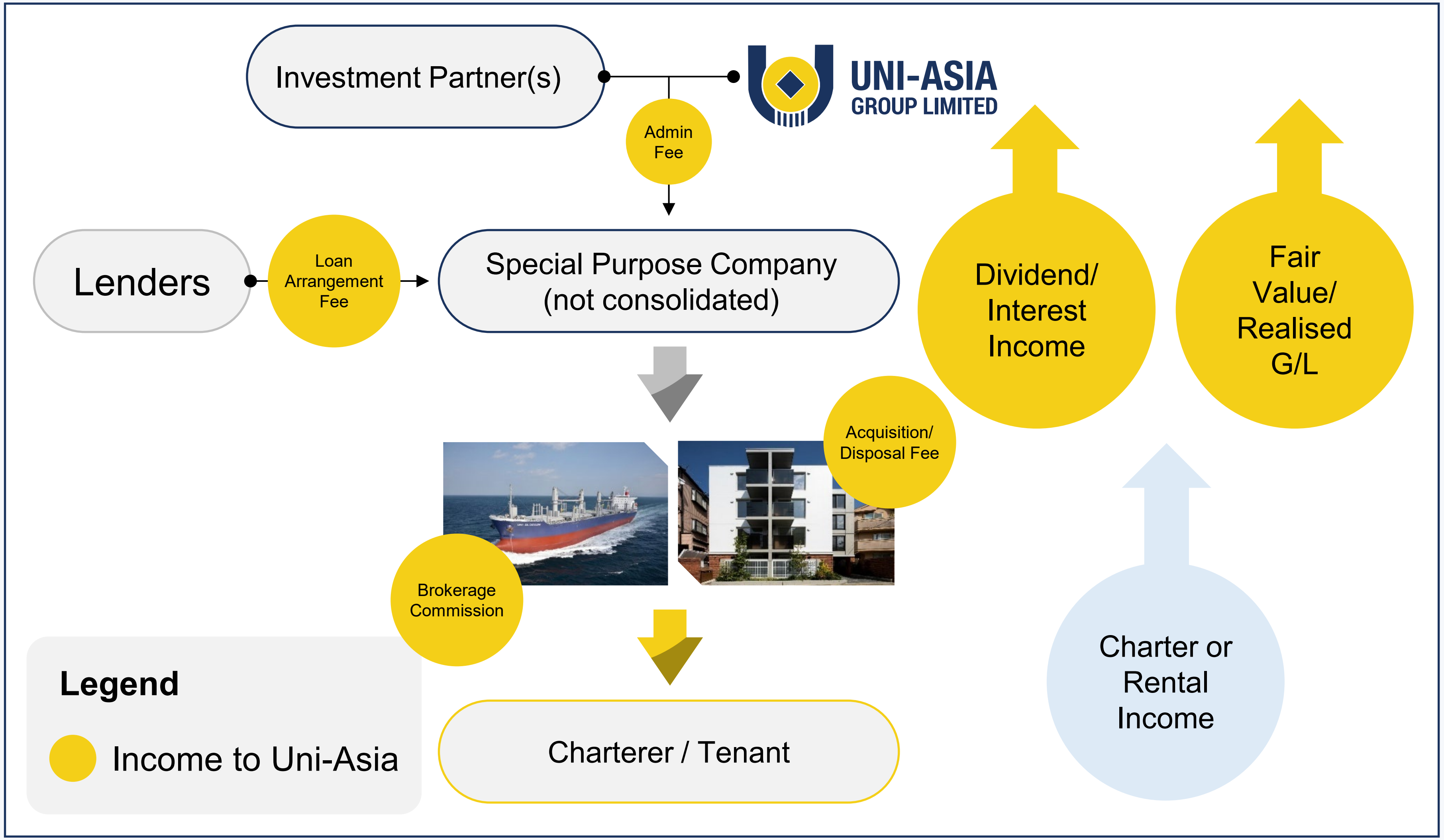
Charter or Rental Income

Fair Value or Realised Gain/Loss

Legend

Income to Uni-Asia

Business Model Example – JV Structure



Business Segments

SHIPPING

PROPERTY

Ship Owning and Chartering

- Ship Owning and Chartering

Maritime Asset Management

- Investment/ Asset Management of Ships
- Finance Arrangement

Maritime Services

- Commercial/ Technical Management of Ships
- Ship Related Brokerage Services

Property Investment (ex-Japan)

- Investment/ Asset Management of Properties ex-Japan

Property Investment (in-Japan)

- Investment/ Asset Management of Properties in-Japan

1H2026 Selected Financial Highlights

1H2026 Executive Summary & Strategic Highlights

Strong Operational Momentum & Next-Generation Leadership Transition

SHIPPING | Fleet Renewal & Earnings Growth

- **All 9 wholly / majority-owned vessels operational and contributing to earnings** from 22 April 2026 following Uni Phoenix's return to service.
- Continued fleet renewal towards a **younger, more efficient Japanese-built fleet**, with **two 40,000 dwt eco-spec newbuildings secured** to support future growth.
- Co-investment model continues to expand, including the proposed acquisition of a **55.6% stake in Uni Harmony**, while generating charter, asset management and shipping-related fee income.

JAPAN PROPERTY | Expanding Recurring Income

- **4 ALERO projects completed and 2 new projects added** in 1H2026, with **9 projects under development** at period end.
- Strategic evolution from **"Develop & Sell" towards selective "Develop & Hold"**, including serviced apartments, to capture rental upside and build recurring income.
- UACJ expanded its asset management platform to **JPY70.5 billion AUM**, spanning PFI, healthcare, residential and hospitality assets; the Takashimaya-sponsored Sanitas I Fund further strengthened its third-party asset management credentials.

LEADERSHIP | Planned CEO Succession

- **Mr. Masahiro Iwabuchi to retire after 28 February 2027** following nearly three decades with Uni-Asia and having led the Group through its recent business transformation and return to profitability.
- **Mr. Shinichiro Ishizaki appointed CEO from 1 March 2027**, providing leadership continuity while bringing energy, deep shipping expertise and a forward-looking approach to the Group's next phase of growth.

KEY TAKEAWAY

1H2026 reflects Uni-Asia's transition towards a larger and more efficient shipping fleet, a broader recurring-income property platform and an orderly leadership succession for the Group's next phase of growth.

Retirement of CEO – Mr. Masahiro Iwabuchi

Mr. Masahiro Iwabuchi will retire as **Chief Executive Officer and Executive Director after 28 February 2027** upon the expiration of his Service Agreement on 28 February 2027, following nearly three decades of service since joining Uni-Asia at its inception in 1997.

During his tenure as CEO, Mr. Iwabuchi led the Group's **strategic business transformation**, strengthening its business model, sharpening its investment focus and laying a stronger foundation for sustainable growth. Under his leadership, the Group successfully navigated the losses recorded in FY2024, returned to profitability in FY2025 and delivered further improvement in 1H2026, reflecting the progress of the transformation initiatives and stronger performance across the Group's core businesses.

Mr. Iwabuchi also provided **calm, steady and decisive leadership during a challenging FY2025**, when the Group faced both a major vessel incident and a cyber incident. He worked closely with management and key stakeholders to contain operational disruption, mitigate potential financial impact and safeguard the Group's interests, while maintaining business continuity and supporting the Group's subsequent recovery.

The Board and Management express their **deepest appreciation for Mr. Iwabuchi's leadership, dedication and invaluable contributions** to Uni-Asia, and wish him a happy and fulfilling retirement.

Appointment of Mr. Shinichiro Ishizaki as Chief Executive Officer

Mr. Shinichiro Ishizaki will be appointed **Chief Executive Officer of Uni-Asia Group Limited with effect from 1 March 2027**, succeeding Mr. Masahiro Iwabuchi upon his retirement.

Mr. Ishizaki joined the Group in 2016 and currently serves as Head of Shipping, overseeing the Group's shipping activities across projects, sale and purchase, spot and period chartering, ship operations and maritime asset management.

Mr. Ishizaki has played a key role in shaping the Group's shipping strategy. In particular, he spearheaded the Group's fleet renewal programme, progressively repositioning the fleet towards younger, more efficient and potentially more profitable vessels. He was also instrumental in securing the Group's two newbuilding contracts, strengthening the Group's fleet pipeline and supporting its longer-term growth ambitions.

Through his work in the shipping business, Mr. Ishizaki has developed strong relationships across the maritime industry and is highly regarded by charterers, shipyards, ship managers and other industry partners. He is also well respected by the Group's key shareholders, fellow management and employees, reflecting both his industry capabilities and his ability to work effectively with stakeholders across the organisation.

The Board believes that Mr. Ishizaki's energy, industry experience and forward-looking approach position him well to lead Uni-Asia into its next phase of development. Supported by the complementary expertise of the other Executive Directors and wider management team, Mr. Ishizaki will lead the Group with a balanced and collaborative management approach across both shipping and property.

1H2026 Performance

Led by Fleet Expansion, Higher Charter Rates, Higher Fee Income
Strong Revenue Surge Drives 9-Fold Net Profit Growth

(US$'000)	1H2026	1H2025	% Change
Total Income	25,121	18,151	38%
Total Expenses	(17,223)	(16,162)	7%
Operating Profit	7,898	1,989	297%
Profit	**5,696**	619	820%
Profit attributable to owners of company	5,187	911	469%
Earnings per Share (US cents)	**6.60**	1.16	469%

KEY TAKEAWAY

Strong income growth, operating leverage and improved contributions across core businesses drove a surge in net profit in 1H2026.

- **Total Income** increased by 38%, driven primarily by a 60% increase in charter income arising from fleet expansion and stronger market charter rates. This was further supported by a 47% increase in fee income generated from the Group's shipping and property businesses.
- The increase in **Total Expenses** was significantly lower than income growth and mainly reflected higher vessel operating expenses and depreciation arising from the larger fleet, partly offset by lower employee benefits expenses.
- **Operating Profit** nearly quadrupled (+297%) as substantial growth in charter and fee income far outpaced the moderate rise in expenses.
- **Net Profit** surged by 820%, reflecting strong operational gains across dry bulk shipping and investment returns, despite higher interest expenses from financing vessel acquisitions.
- **Earnings per Share** increased in line with the higher profit attributable to owners of the company.

Balance Sheet - Stronger Equity Base and Lower Gearing

(US$'million)	As at 30 Jun 2026	As at 31 Dec 2025	Increase / (Decrease)
Total Assets	**216.2**	222.1	(5.9)
Total Liabilities	**87.5**	97.8	(10.3)
Total Equity	**128.7**	124.3	4.4
Total Debt	**82.6**	87.5	(4.9)
Total Cash	**28.5**	34.0	(5.5)
Debt to Equity Ratio (Gearing)	**0.64**	0.70	(0.06)
NAV per share (US$)	**1.64**	1.58	0.06

KEY TAKEAWAY

Strong profitability supported equity growth and scheduled debt repayments, lowering gearing to 0.64 and strengthening the Group's overall balance sheet and financial flexibility.

- The decrease in **Total Assets** mainly reflected lower cash balances, lower prepayments, deposits and other receivables, as well as depreciation of property, plant and equipment.
- **Total Liabilities** declined mainly due to scheduled repayment of borrowings and the settlement of accrued vessel repair costs.
- The increase in **Total Equity** was primarily attributable to the Group's profit for 1H2026, partly offset by the FY2025 final dividend.
- **Total Debt** decreased following scheduled principal repayments during the period, notwithstanding new borrowings undertaken for investment activities.
- **Gearing** improved as total debt declined while equity increased, strengthening the Group's overall capital position.
- **NAV per Share** increased in line with improved profitability in 1H2026.

Interim Dividend of 1.0 SG ¢/share
Steady Returns Alongside Growth Investment

The Board is pleased to declare an interim dividend of
1.0 Singapore cent per share
payable on
30 September 2026.

This payout reflects the Group's measured approach to **returning capital to shareholders while preserving sufficient financial flexibility** to support ongoing operations, fund fleet expansion and investment growth, and further strengthen its balance sheet.

Key Dates for Dividend

Date on which Registrable Transfers to be received by the Company will be registered before entitlements to the dividend are determined:

5.00 p.m., 16 September 2026

Payment Date:

30 September 2026

Adopting a Formal Dividend Policy From FY2026

*"The Board intends to declare dividends of **not less than 25% of the Group's consolidated net profit after tax** attributable to owners, for each financial year."*

The Board will also weigh:

- Financial performance, cash flow generation and cash reserves
- Capital expenditure commitments, incl. newbuild vessel contracts
- Gearing, liquidity position and debt covenant requirements
- Prevailing dry bulk shipping and Japan property market conditions

The policy is not a legally binding obligation; the Board retains full discretion and will announce any changes via SGXNET.

KEY TAKEAWAY

A formal 25% minimum payout policy gives shareholders a credible floor for capital returns while preserving flexibility to fund fleet renewal.

Why This Matters

Rationale for a formal dividend policy

Credible Capital Return

Gives shareholders a clear, predictable floor for dividends as the Group's earnings base grows.

Balanced Flexibility

Preserves capital for fleet renewal and continued deleveraging, with room for higher discretionary payouts.

Investor Confidence

Signals Board confidence in the sustainability of improved earnings following the Group's transformation.

1H2026 Cash Flows

(US$'000)	1H2026	1H2025
Cash and cash equivalents at beginning of the period	**33,991**	**45,523**
Cash Inflows / (Outflows)		
○ Operating Activities	4,360	(2,952)
○ Investing Activities	(1,762)	(13,876)
○ Financing Activities	(7,801)	9,098
○ Effect of exchange rate changes	(304)	622
Net Cash Inflows / (Outflows) for the period	**(5,507)**	**(7,108)**
Cash and cash equivalents at the end of the period	**28,484**	**38,415**

Operating activities
Net inflow of US$4.4 million
Cash generated from operations staged a strong recovery to US$4.4 million cash inflow in 1H2026 from a US$3.0 million outflow in 1H2025, driven by higher charter rates and fee income growth.

Investing activities
Net outflow of US$1.8 million
Investing outflows narrowed significantly year-on-year, as 1H2025 included heavier vessel acquisition spending. 1H2026 outflows were mainly for property-related investments in Japan (US$1.1m) and a vessel purchase deposit (US$1.7m), partly offset by inflows from investment redemptions and rental/investment income.

Financing activities
Net outflow of US$7.8 million
The outflow mainly reflected net repayment of borrowings, interest and other financing costs, lease payments and the payment of the FY2025 final dividend.

Borrowings Remain Well-Collateralised and Conservatively Geared

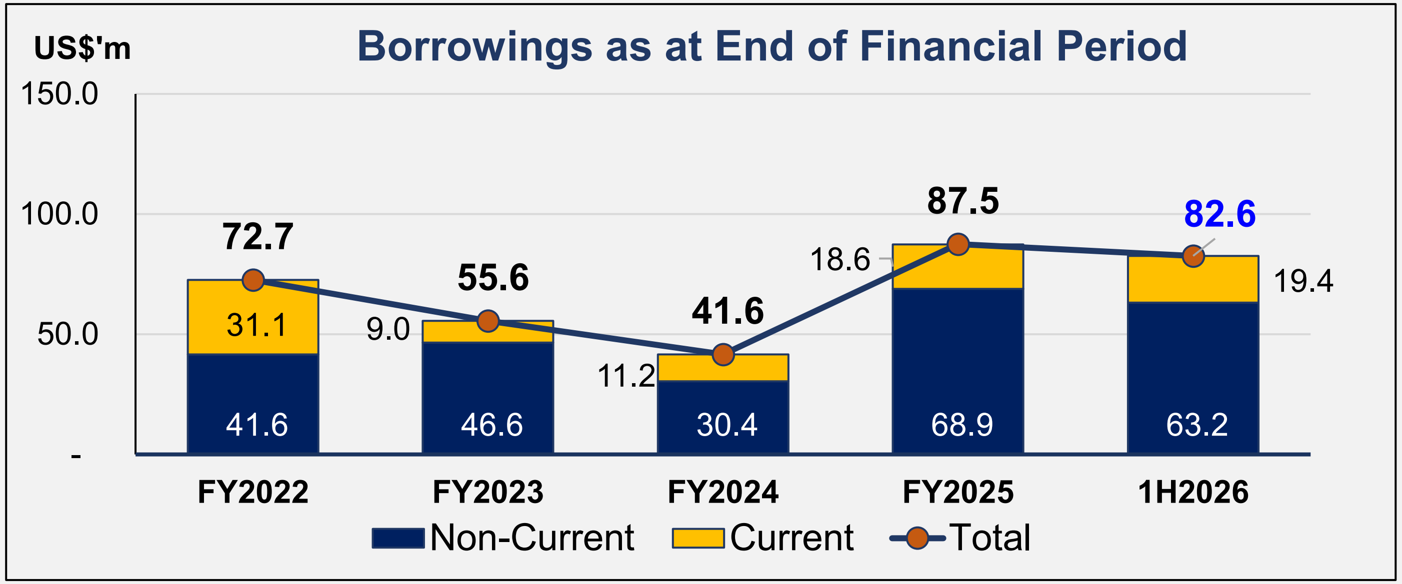
As at 30 Jun 2026 Borrowings Collateralised By:	Current Borrowings USD'm	Non-Current Borrowings USD'm	Total Borrowings USD'm	Book Values of Assets Collateralised USD'm
Ship assets	9.5	55.9	65.4	145.0
Property assets	7.9	5.3	13.2	19.4
No collateral	2.0	2.0	4.0	–
Total	**19.4**	**63.2**	**82.6**	**164.4**

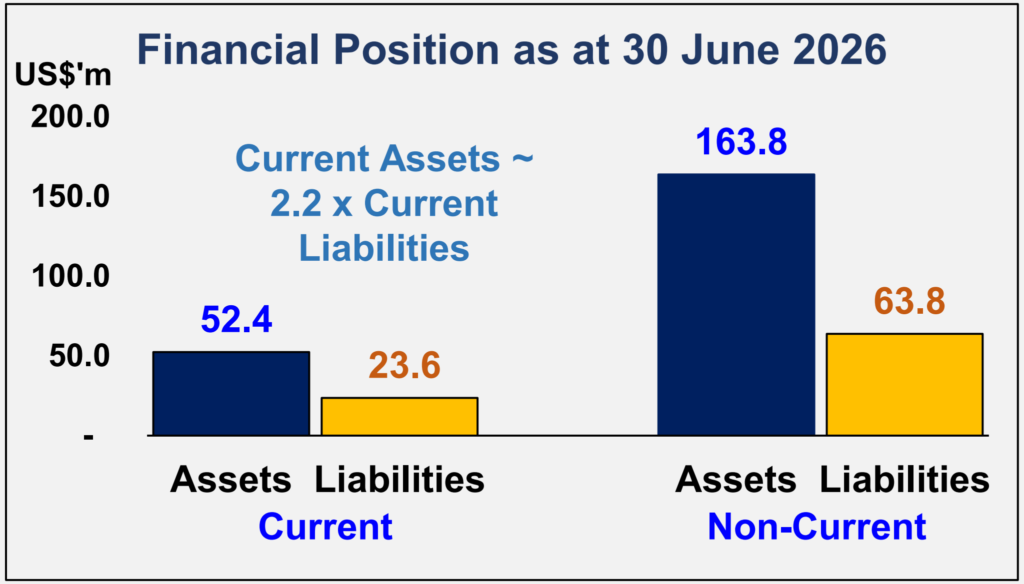
	USD'm
Total Secured Borrowings	78.6
Total Book Value of Assets Collateralised	164.4
Total Cash	28.5
Total Operating Cash Flows	4.4

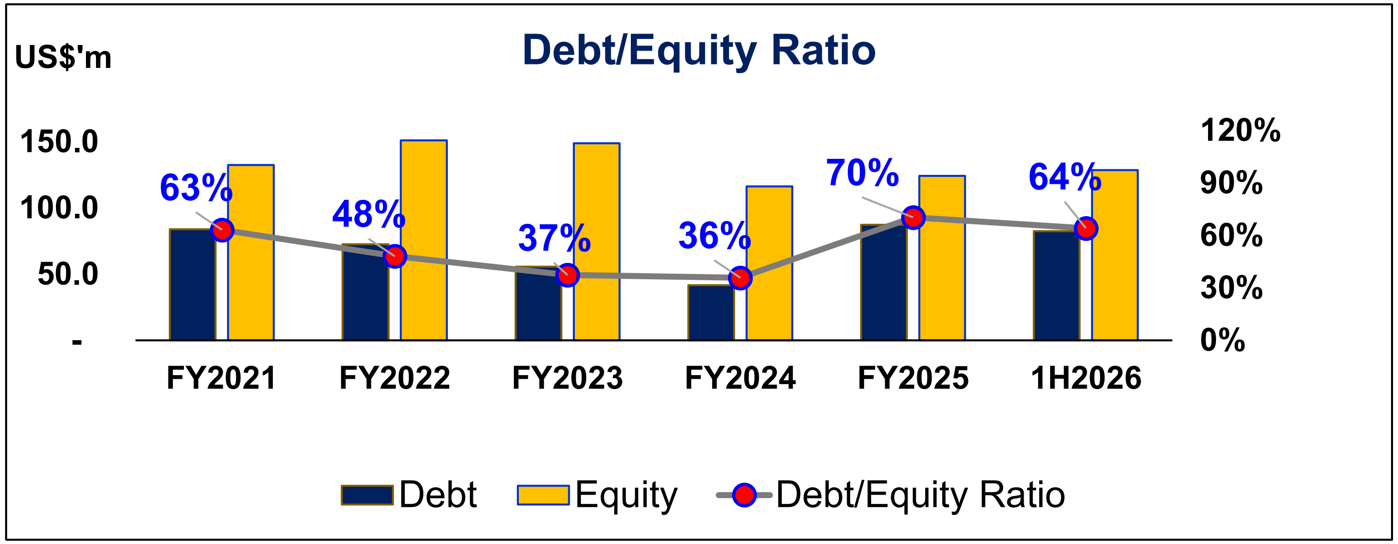
Borrowings are 47.8% of book value of total assets collateralised

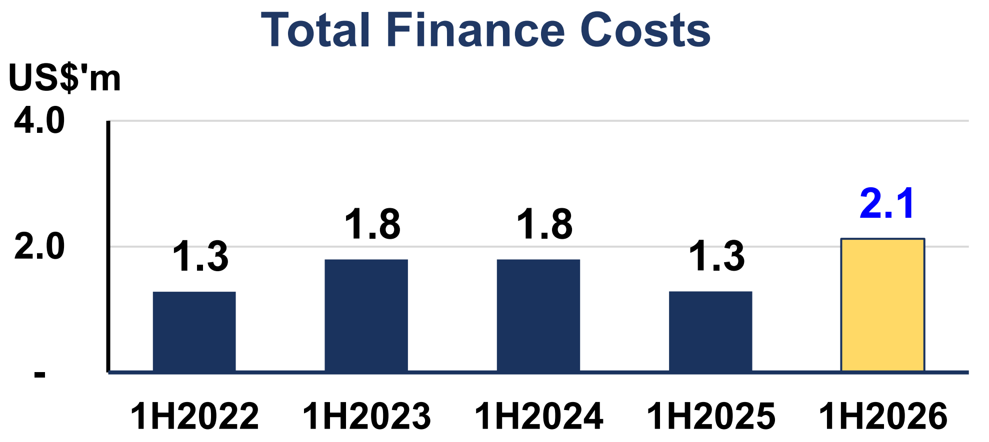
The Group maintains a prudent and manageable debt profile backed by high-quality collateral. Total borrowings stand at US$82.6 million, of which US$78.6 million is secured against US$164.4 million in collateralised asset book value — providing robust asset coverage of over 2.0x (47.8% LTV). In particular, our shipping portfolio provides a strong asset cushion, supporting US$65.4 million in debt against US$145.0 million in net book value. With 77% of borrowings structured as long-term debt and a healthy cash balance of US$28.5 million exceeding total current debt maturities (US$19.4 million), the balance sheet remains comfortably geared, financially flexible, and fully supported by positive operating cash flows.

Financial Highlights









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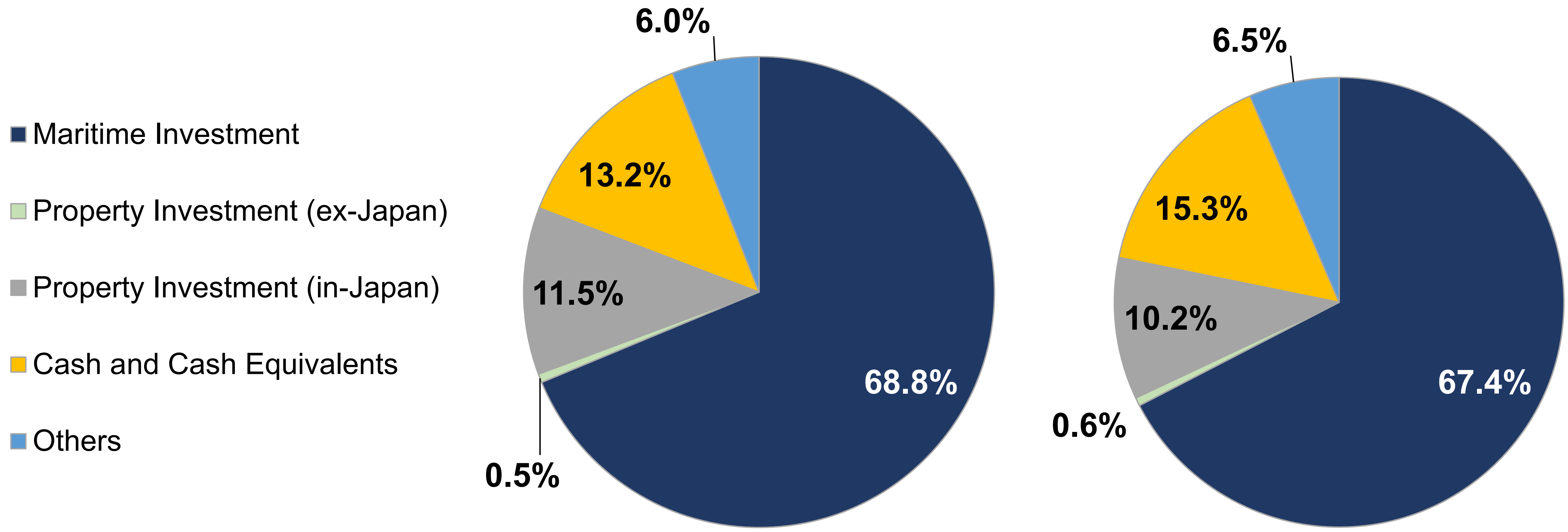
Total Assets Allocation



US$'million	30 June 2026	31 December 2025
Total Assets	216.2	222.1

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Business Update

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Shipping

Higher Charter Income and Transaction Fees Lift Shipping Earnings

(US$'000)	Ship Owning and Chartering ("SOC") 1H2026	1H2025	% Change	Maritime Asset Management ("MAM") 1H2026	1H2025	% Change	Maritime Services ("MS") 1H2026	1H2025	% Change
Turnover	**19,469**	**13,503**	**44%**	**2,576**	**2,410**	**7%**	**351**	**846**	**(59%)**
Charter Income	19,097	11,902	60%	–	–	–	–	–	–
Fee Income	156	289	(46%)	1,460	190	668%	338	815	(59%)
Investment Returns	–	–	–	1,116	2,220	(50%)	–	–	–
Interest Income	140	433	(68%)	–	–	–	13	12	8%
Other Income	76	879	(91%)	–	–	–	–	19	(100%)
Expenses	**(13,413)**	**(11,683)**	**15%**	**(700)**	**(698)**	**0%**	**(481)**	**(1,149)**	**(58%)**
Profit/(loss) from Operation	6,056	1,820	233%	1,876	1,712	10%	(130)	(303)	(57%)
Finance costs	(2,262)	(1,286)	76%	–	–	–	–	–	–
Profit before Tax	3,794	534	610%	1,876	1,712	10%	(130)	(303)	(57%)
Profit/(loss) after Tax	**3,794**	**534**	**610%**	**1,876**	**1,712**	**10%**	**(130)**	**(302)**	**(57%)**

KEY TAKEAWAYS

1. SOC charter income benefited from higher hire days and stronger charter rates.
2. MAM fee income rose on arrangement fees from transactions closed.
3. MAM investment returns reflected fair value gain from 18%-owned JV ships.
4. SOC and MAM profits contributed significantly to the Group's bottom line.

MV Uni Phoenix Resumes Operations and Contributes to Group Earnings

MV Uni Phoenix | Resumed operations 22 April 2026

22 APRIL 2026

Resumed Operations

Uni Phoenix returned to service and resumed revenue-generating operations.

ORIGINAL CHARTERER

Charter Contract Resumed

Time-chartered back to its original reputable charterer at the original charter rate.

POSITIVE CONTRIBUTION

Back to Earnings

Contributing to the Group's charter income and operating profit since returning to service.

KEY TAKEAWAY

Return to service restores Uni Phoenix as an income-generating asset within the Group's expanded fleet.

Fleet Renewal Accelerates

Second 40,000 dwt eco-specification newbuild secured

Strategic step to modernise the Group's maritime portfolio for long-term competitiveness and evolving environmental standards.

Key transaction highlights

Agreement Signed	6 August 2026 with Nihon Shipyard Co., Ltd.
Vessel Type	40,000 dwt double-hull bulk carrier
Builder	Imabari Shipbuilding Co., Ltd. at Imabari Shipyard
Expected Delivery	4Q2029 to 1H2030
Funding	Internal cash, external debt and other appropriate financing

Eco-type Engine
Optimised for fuel efficiency and reduced emissions

Dual-fuel ready
Allows future retrofitting with eco-fuel system

WHOLLY / MAJORITY-OWNED DRY BULK PORTFOLIO

9 vessels now contributing to Group cash flows and profits from 22 Apr 2026

Fleet scale after renewal

Fleet renewal has expanded operating capacity, with a mix of 38k Handysize and 58k Supramax-type bulk carriers.

All vessels are Japanese-built, supporting operational quality and long-term commercial competitiveness.

9
Operating vessels

376k
Gross DWT capacity

5+4
Wholly + majority owned

Portfolio details

Ownership / Capacity / Year Built

#	Vessel	Capacity	Ownership	Year of Built	Shipyard
1	MV Ansac Pride	37,094 DWT	100%	2013	Onomichi
2	MV Island Bay	37,649 DWT	100%	2014	Imabari
3	MV Inspiration Lake	37,706 DWT	100%	2015	Imabari
4	MV Uni Phoenix	37,679 DWT	100%	2015	Imabari
5	MV Uni Bulker	37,700 DWT	100%	2016	Imabari
6	MV Kellett Island	57,836 DWT	75%	2015	Tsuneishi
7	MV Uni Sunshine	36,300 DWT	72.7%	2018	Oshima
8	MV Uni Horizon	36,300 DWT	70.2%	2018	Oshima
9	MV Trident Star	57,836 DWT	65.1%	2015	Tsuneishi

5 wholly-owned Handysize vessels

4 majority-owned vessels

Capacity stated in deadweight tonnes (DWT).

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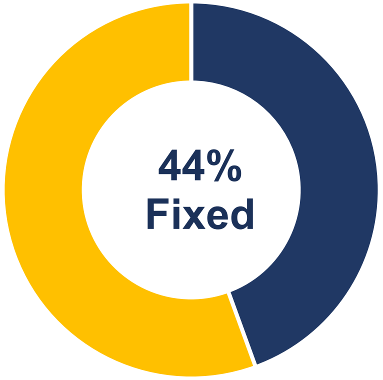
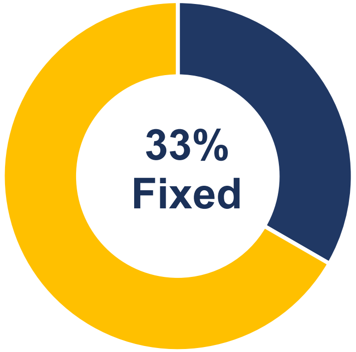
Charter Book Coverage Outlook for 9 Wholly/Majority-Owned Ships

Charter Status Across the Fleet, by Half-Year Period

As at End Dec 2026



As at End Jun 2027



Time Charter Status	As At End Dec 2026	As At End Jun 2027	As At End Dec 2027
Currently Fixed	4	3	0
Currently Not Fixed	5	6	9

Renewal & Rate Snapshot

Vessels due to reprice

5 of 9
Open for charter fixing in 2H2026

1 of 9
Open for charter fixing in 1H2027

~ US$12.7k – 15.5k
Current daily charter rate range*

> US$14.2k per day
Current firm average daily charter rate for 2H2026*

* Rates exclude index-linked time charters, which are currently achieving higher rates amid the strong market.

KEY TAKEAWAY

4 of 9 ships remain fixed beyond 2026, well placed to keep riding today's strong charter market, while the current fleet is already earning a strong average firm rate of US$14.2k/day for 2H2026 (excluding index-linked charters).

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Modern and Efficient Dry Bulk Fleet

Wholly-owned Japanese-built vessels with fuel-efficiency and environmental features

MV Ansac Pride

DWT	Built	Shipyard
37,094	2013	Onomichi

Efficiency & Environmental Features

✓ Low Friction Antifouling Paint
✓ Open Hatch

MV Island Bay

DWT	Built	Shipyard
37,649	2014	Imabari

Efficiency & Environmental Features

✓ Propeller Coatings
✓ Silicone Hull Coatings
✓ Log Fitted

MV Inspiration Lake

DWT	Built	Shipyard
37,706	2015	Imabari

Efficiency & Environmental Features

✓ Propeller Boss Cap Fin
✓ Propeller Coatings
✓ Silicone Hull Coatings
✓ Log Fitted

Modern and Efficient Dry Bulk Fleet

Wholly-owned and majority-owned Japanese-built vessels with fuel-efficiency and environmental features

MV Uni Phoenix

DWT	Built	Shipyard
37,679	2015	Imabari

Efficiency & Environmental Features

✓ Propeller Boss Cap Fin
✓ Propeller Coating
✓ Silicone Hull Coating
✓ Log Fitted

MV Uni Bulker

DWT	Built	Shipyard
37,700	2016	Imabari

Efficiency & Environmental Features

✓ Propeller Boss Cap Fin
✓ Propeller Coating
✓ Low-friction Antifouling Coating
✓ Log Fitted

MV Kellett Island

DWT	Built	Shipyard
57,876	2015	Tsuneishi

Efficiency & Environmental Features

✓ Scrubber Fitted
✓ Propeller Boss Cap Fin
✓ Propeller Coating
✓ Silicone Hull Coating

Modern and Efficient Dry Bulk Fleet

Majority-owned Japanese-built vessels with fuel-efficiency and environmental features

MV Uni Sunshine

DWT	Built	Shipyard
36,300	2018	Oshima

Efficiency & Environmental Features

✓ Ultra-low Friction, Hydrolysis Antifouling Coatings
✓ Log Fitted

MV Uni Horizon

DWT	Built	Shipyard
36,300	2018	Oshima

Efficiency & Environmental Features

✓ Low Frictional Silyl Methacrylate Antifouling Coatings
✓ Log Fitted

MV Trident Star

DWT	Built	Shipyard
57,836	2015	Tsuneishi

Efficiency & Environmental Features

✓ Propeller Boss Cap Fin
✓ Propeller Coatings
✓ Silicone Hull Coatings

Joint-Investment Dry Bulk Portfolio

Three Japanese-built 37,700 DWT vessels held through 18% co-investment stakes

MV Uni Harmony
Quest Bulkship S.A.

DWT	Built
37,700	2016
Shipyard	**Stake**
Imabari	18%

MV Uni Blossom
Stella Bulkship S.A.

DWT	Built
37,700	2018
Shipyard	**Stake**
Imabari	18%

MV Sider Montediprocida
Tiara Bulkship S.A.

DWT	Built
37,700	2020
Shipyard	**Stake**
Imabari	18%

Co-investment model: expands vessel investment opportunities while generating asset management and shipping-related service income.

Acquisition of Uni-Harmony from Existing Joint-Investment Company

Uni-Asia 18%

Interested Person 82%

Quest Bulkship S.A.

Vessel Sale

Uni-Asia 55.6%

New Co-Investor(s) 44.4%

Emerald Bulkship S.A.

Uni-Asia is able to book gain from the 18% stake and receive proportionate cash distribution upon sale

Upon purchase, Uni-Asia is able to record more charter income and expand co-investors network

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Japan Properties

Enhanced Asset Management & Fair Value Gains Momentum
Robust Rebound in Japan Properties

(US$'000)	1H2026	1H2025	% Change
Turnover	**3,127**	**1,695**	**84%**
Fee Income	1,566	1,287	22%
Sale of Properties under Development	-	-	N/M
Investment Returns	1,401	403	248%
Interest Income	57	4	N/M
Other Income	103	1	N/M
Expenses	**(1,876)**	**(1,624)**	**13%**
Profit from Operation	1,287	71	N/M
Finance costs/TK Allocation	(37)	(43)	(14%)
Profit before Tax	1,250	28	N/M
Profit after Tax	**1,154**	**(31)**	**N/M**

Turnover increased 84% to US$3.1 million, mainly driven by higher fee income (+22%) and a US$1.0 million increase in investment returns, despite no property development sales during the period.

Investment returns rose to US$1.4 million from US$0.4 million, supported by realised and fair-value gains from the Group's Japan residential investments.

Expenses increased 13% to US$1.9 million, substantially below the growth in turnover, resulting in profit from operations increasing to US$1.3 million from US$0.1 million.

Consequently, the segment recorded profit after tax of US$1.2 million, compared with a US$31,000 loss in 1H2025, reflecting stronger fee-based and investment income contributions.

Uni-Asia Japan Property Business' Three Pillars of Growth

1. INVESTMENT OF BALANCE SHEET

INVESTMENT OF BALANCE SHEET

* Aleros
* Landbank
* Hospitality Assets
* Other property assets

KEY STRATEGY

CONVERT promising **ALERO** projects to **SERVICE APARTMENT PROJECTS**

Generate
LONG-TERM RECURRING INCOME

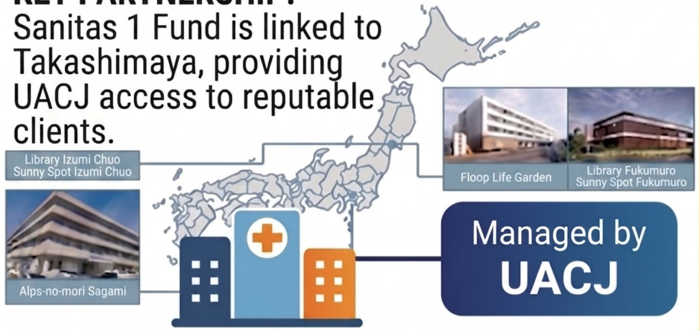
2. ASSET MANAGEMENT

CLIENT & OWN BALANCE SHEET MANAGEMENT

Client Asset Management | Own Asset Management

EXAMPLE: SANITAS 1 FUND

KEY PARTNERSHIP:
Sanitas 1 Fund is linked to Takashimaya, providing UACJ access to reputable clients.



Note: UACJ currently manages 5 specific assets within this fund.

3. PRIVATE FINANCE INITIATIVE PROJECTS (PFI) - EXPANSION

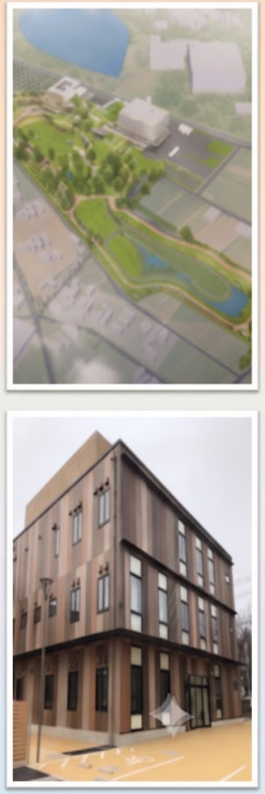
PUBLIC-PRIVATE PARTNERSHIPS

Target: >20

CURRENT 5

Target >20 Projects in Coming Years

GOAL: SECURE MORE RECURRING INCOME



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(1) Investment of Balance Sheet - ALERO Projects

The Group invests in and develops small residential property projects in Tokyo, named “ALERO” Series.

The Group purchases land and develops into 4 - 5 storey buildings with 10 - 30 units of studio or maisonette type flats.

The completed projects can **be sold or held for rental**.

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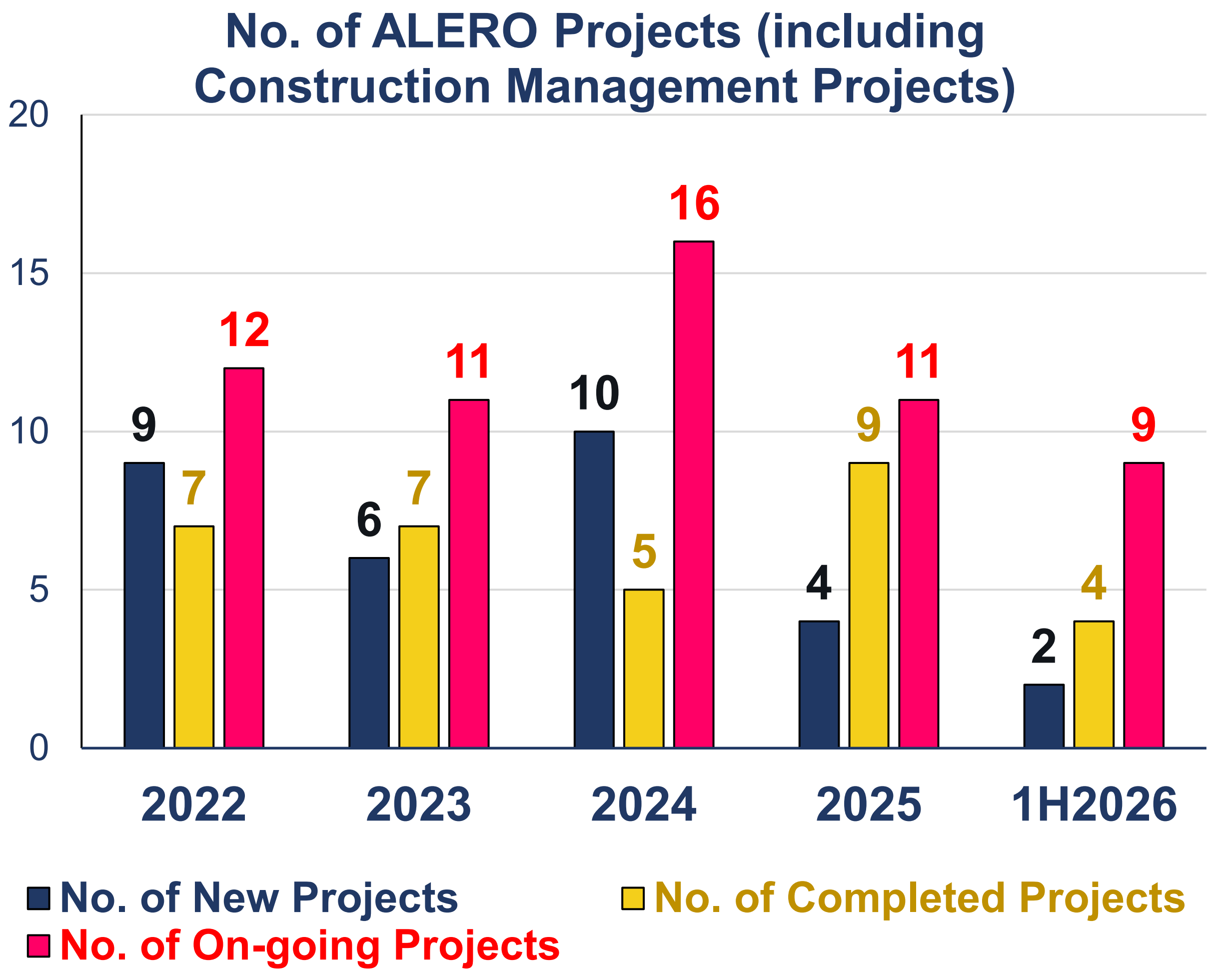
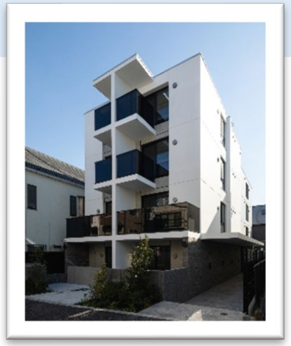
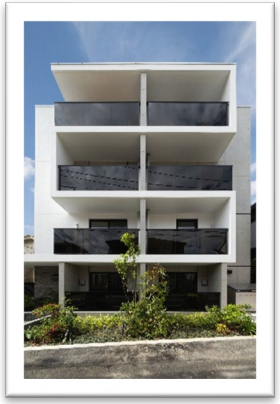
ALERO Projects

In 1H2026, 4 ALERO projects were completed and 2 new projects were added, with 9 projects remaining under development at period end.



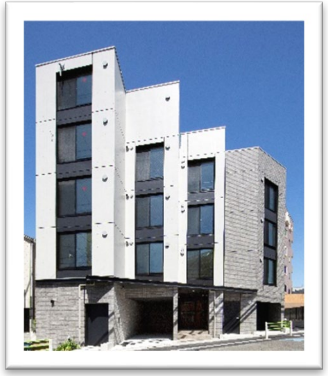


◀ 30% owned ALERO Osaki was completed and sold in 1Q2026.



▲ 30% owned ALERO Osaki II was completed and sold in 2Q2026.

20% owned ALERO Nakameguro was completed and sold in 1Q2026. ▶



◀ 30% owned ALERO Kita Senzoku was completed and sold in 2Q2026.

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From Develop & Sell to Develop & Hold – Building Recurring Income

Selective retention of completed ALERO properties for serviced-apartment rental

TRADITIONAL MODEL

DEVELOP → SELL

One-off development profit

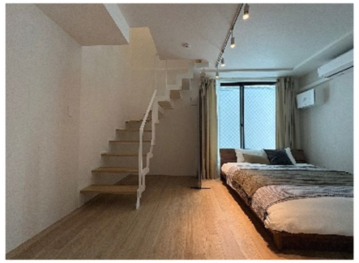
STRATEGIC SHIFT

DEVELOP → HOLD → SERVICE APARTMENT

WHY HOLD?

Retaining selected ALERO properties allows the Group to capture higher furnished-rental potential, build long-term recurring income and enhance property value, while reducing reliance on one-off development gains.

ALERO Base Sasazuka South



Pilot approach: 6 of 10 units at Sasazuka South are being converted to furnished serviced apartments targeting longer-stay / digital-nomad demand.

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(2) Assets Management Business – JPY70.5 billion AUM

JPY 70.5bn

Total AUM

By contract value | 30 Jun 2026

PFI — **JPY 35.6 bn**

Healthcare / Medical / Group Home — **JPY 17.0 bn**

Residential — **JPY 10.4 bn**

Hotel / Hostel / Resort — **JPY 7.5 bn**

What this demonstrates

- **Breadth:** Four asset classes across public infrastructure, healthcare, residential and hospitality.
- **Scale:** JPY70.5bn AUM provides a meaningful platform for continued growth.
- **Recurring fees:** Higher AUM supports growth in asset management fee income over time.

Growth objective: Build on UACJ's track record and reputation to expand AUM in Japan and increase recurring asset management fee income.

Asset Management Business – Sanitas Ⅰ Fund Mandate

What this mandate proves?

UACJ appointed asset manager of Sanitas I Fund in March 2026

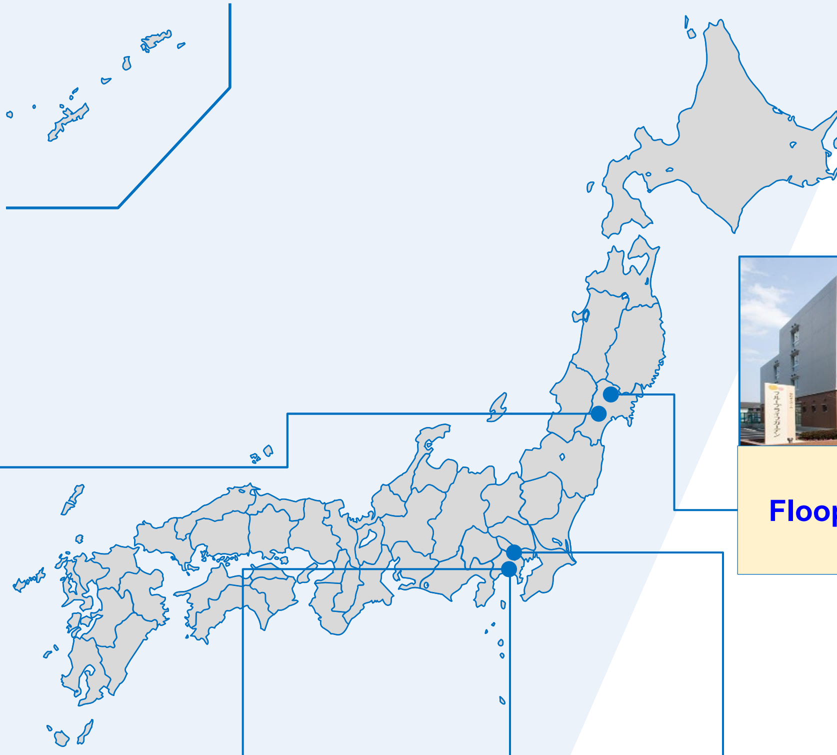
Takashimaya
sponsored fund

5 assets across 4 sites

Healthcare & specialised residential

Strategic takeaway

Strengthens UACJ's credentials to win further third-party asset management mandates from reputable fund and institutional investors.



Library Izumi Chuo Sunny Spot Izumi Chuo

Alps-no-mori Sagami

Floop Life Garden

Library Fukumuro Sunny Spot Fukumuro

Family Hospice Futakotamagawa House

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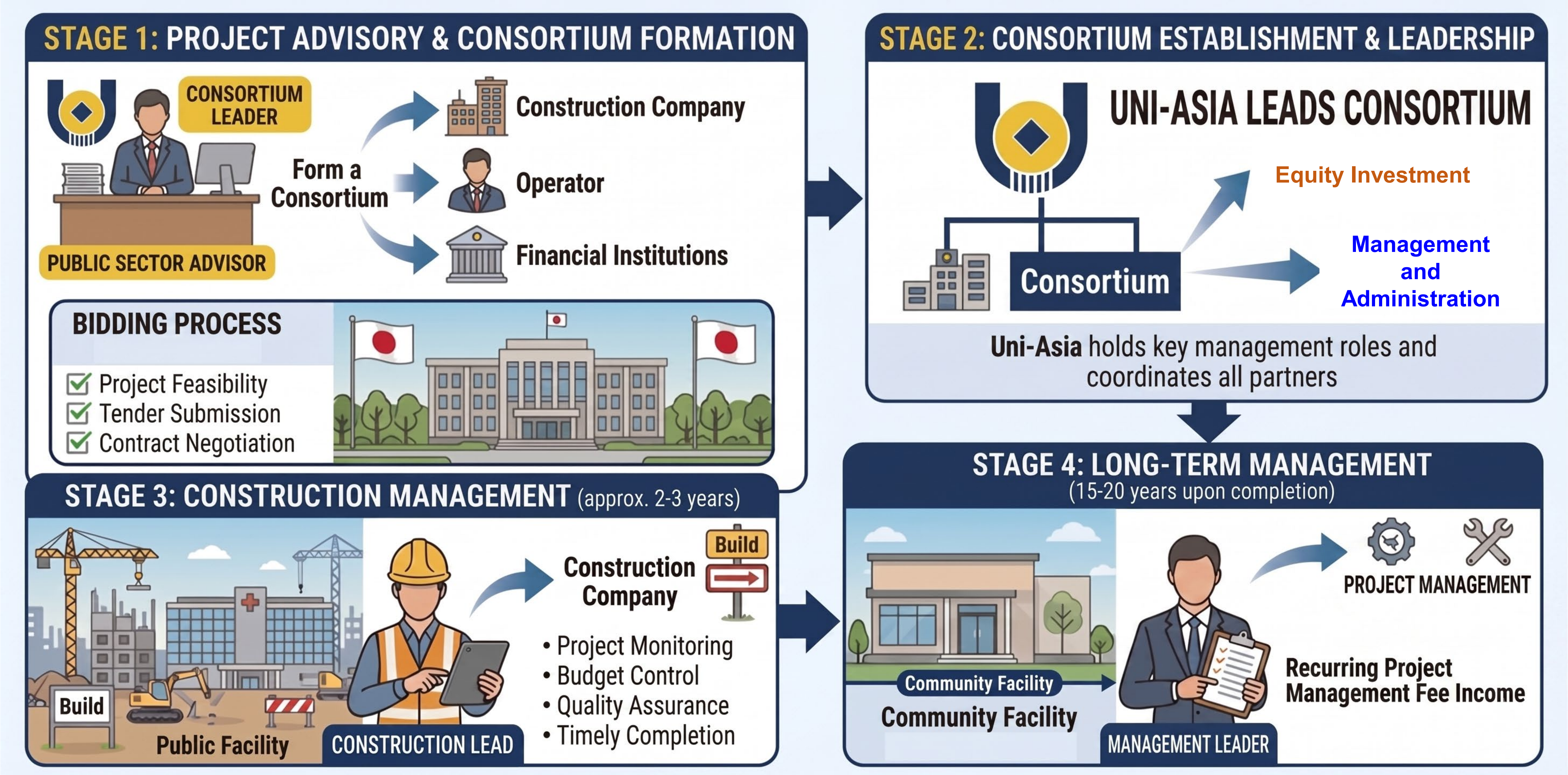
(3) Private Finance Initiative (PFI) Process at a Glance



Expanding Sustainable Infrastructure: Uni-Asia's PFI Portfolio in Japan

Building long-term, recurring-income public infrastructure PFI portfolio across Greater Tokyo

Wako City Mascot: Wakotti

Wako City (Saitama)

COMPLETED • OPERATING SINCE DEC 2021

Community facility with a children's centre, healthcare facility, public pool and spa; operated by the UACJ-led consortium under a 20-year contract.

Kuki City Mascot: Shobu Panky

Kuki City (Saitama)

2ND PFI • EXPECTED COMPLETION ~ 2027

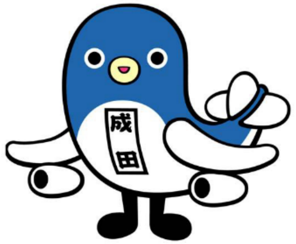
Public facility utilising residual heat from an existing waste treatment plant; the consortium will operate the facility for 20 years after completion.

Kawasaki City has several mascots for different purposes.

Kawasaki City (Kanagawa)

3RD PFI • EXPECTED COMPLETION ~ 2029

Redevelopment of a public facility using residual heat from a waste treatment plant; followed by a 20-year operating period.



Narita City Mascot: Unari-kun

Narita City (Chiba)

EXPECTED COMPLETION ~2029

Located 7 km (15 minutes by car) from Narita Airport, the facility will promote health and wellness for residents and travellers. It will pursue ZEB Ready certification, targeting over 50% lower energy consumption than conventional buildings.

Niiza City Mascot: Zoukirin

Niiza City (Saitama)

EXPECTED COMPLETION ~ 2030

The facility will integrate a library, children's centre, multi-purpose spaces and a public park, featuring greenery extending from ground level to the rooftop and extensive wooden finishes, with the aim of becoming a new city landmark.

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Others

Singapore Governance and Transparency Index

The Singapore Governance and Transparency Index ("SGTI") is the leading index for assessing the corporate governance practices of Singapore-listed companies.

In the latest SGTI 2026, published on 5 August 2026, Uni-Asia Group Limited was ranked 49th amongst all listed companies in Singapore (excluding REITs). While the Group is encouraged by this recognition, we remain committed to continually upholding and enhancing corporate governance standards and practices to the best of our abilities, with the objective of safeguarding stakeholder interests and supporting the Group's sustainable long-term growth.

Year	Ranking	SGTI Score
2026	**49**	**83.1**
2025	35	91.3
2024	89	80
2023	181	77

More information on SGTI:
[SINGAPORE GOVERNANCE AND TRANSPARENCY INDEX - Centre for Governance and Sustainability (CGS)]

Thank You!

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