

SIA Group Analyst/Media Briefing

1H FY26/27 Results

(Ended 30 September 2026)

12 November 2026

PRESENTATION BY:

Chief Financial Officer
Ms Tan JoAnn

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Group Financial Results

Key Highlights for 1H FY26/27

Record Revenue	Total Expenditure
11,296.8 million +16.8% YoY	10,727.6 million +20.9% YoY

Pax Flown Revenue	Cargo Revenue	Net Fuel Cost	Non-Fuel Cost
9,094.5 million +16.8% YoY	1,394.3 million +30.2% YoY	3,973.8 million +56.0% YoY	6,753.8 million +6.8% YoY

Elevated jet fuel price, driven by Middle East tensions, weighed heavily on the Group's operating and net profit

- 1H FY26/27 operating profit came in at $569.2 million, 29.1% lower YoY. Net profit was 43.9% lower YoY at $133.9 million.
- Operating profit declined largely due to higher total expenditure, driven mainly by significantly higher fuel cost, outweighing revenue growth.
- Net profit fell due to the lower operating profit, partially offset by a lower share of losses of Air India and lower tax expense.

Q2 operating and net profit performance showed YoY improvement

- Q2 operating profit came in at $463.7 million, 16.4% higher YoY. Q2 net profit was $209.7 million, 300.2% higher YoY.
- Revenue growth from sustained strong yields in both passenger and cargo business in Q2 outstripped the increase in total expense despite higher average fuel prices, supporting YoY increase in operating profit.

Interim ordinary dividend of 2 cents per share and interim special dividend of 5 cents per share to be paid on 11 December 2026

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Key Results of the Group's Main Companies

All Group Companies showed YoY improvement in Q2 FY26/27

		1H FY26/27 ($'M)	1H FY25/26 ($'M)	Better/ (Worse) (%)	Q2 FY26/27 ($'M)	Q2 FY25/26 ($'M)	Better/ (Worse) (%)
SIA (Full-service carrier)	Operating Profit	574.0	840.2	(31.7)	445.7	416.0	7.1
Scoot (Low-cost carrier)	Operating Profit/(Loss)	(24.0)	(39.0)	38.5	8.3	(22.5)	n.m.
SIAEC Group	Operating Profit	25.7	13.0	97.7	12.5	7.9	58.2
	Net Profit	81.9	83.3	(1.7)	41.7	40.4	3.2

Note: The financial results on this slide are presented before inter-company consolidation at the SIA Group level.

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Group Operating Statistics

Despite elevated fuel price, SIA and Scoot continued capacity growth, lifting Group passenger capacity +4.9% in 1H FY26/27

Passenger Airlines Capacity

SIA ASK

1H FY26/27 (YoY)
+3.9%
Q2 (YoY)
+3.7%

Scoot ASK

1H FY26/27 (YoY)
+8.7%
Q2 (YoY)
+5.3%

Group ASK

1H FY26/27 (YoY)
+4.9%
Q2 (YoY)
+4.1%

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Group Operating Statistics

1H FY26/27: Cargo capacity was up 0.4%, while overall capacity rose +3.1%

Passenger Airlines Capacity

SIA ASK

1H FY26/27 (YoY)
+3.9%
Q2 (YoY)
+3.7%

Scoot ASK

1H FY26/27 (YoY)
+8.7%
Q2 (YoY)
+5.3%

Group ASK

1H FY26/27 (YoY)
+4.9%
Q2 (YoY)
+4.1%

Cargo Capacity and Overall Capacity



Cargo CTK

1H FY26/27 (YoY)
+0.4%
Q2 (YoY)
+0.3%

Group Overall CTK

1H FY26/27 (YoY)
+3.1%
Q2 (YoY)
+2.5%

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Group Financial Results

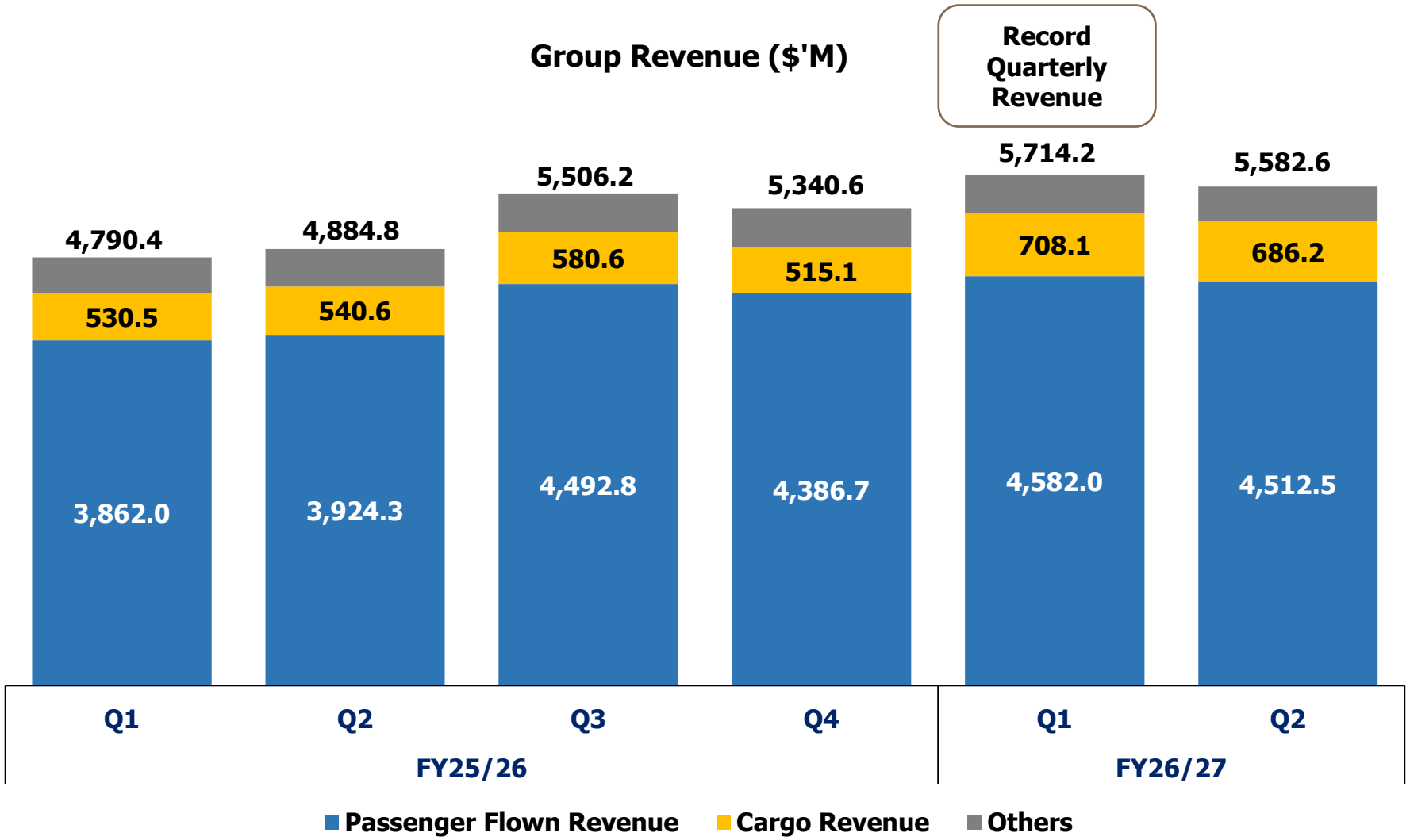
Record FY26/27 half-year revenue was supported by record half-year passenger carriage and robust yield increase. Elevated jet fuel prices amid Middle East tensions weighed on Group's operating and net profit performance.
Q2 operating and net profit improved on sustained strong yields despite high fuel cost

	1H FY26/27 ($'M)	1H FY25/26 ($'M)	Better/ (Worse) ($'M)	Better/ (Worse) (%)	Q2 FY26/27 ($'M)	Q2 FY25/26 ($'M)	Better/ (Worse) ($'M)	Better/ (Worse) (%)
Total Revenue	**11,296.8**	**9,675.2**	**1,621.6**	**16.8**	**5,582.6**	**4,884.8**	**697.8**	**14.3**
Total Expenditure	**10,727.6**	**8,872.3**	**(1,855.3)**	**(20.9)**	**5,118.9**	**4,486.4**	**(632.5)**	**(14.1)**
-- Net Fuel Cost	3,973.8	2,547.3	(1,426.5)	(56.0)	1,720.9	1,285.3	(435.6)	(33.9)
Fuel Cost (before hedging)	*4,705.0*	*2,472.3*	*(2,232.7)*	*(90.3)*	*2,075.9*	*1,270.7*	*(805.2)*	*(63.4)*
Fuel Hedging (Gain) / Loss	*(731.2)*	*75.0*	*806.2*	*n.m.*	*(355.0)*	*14.6*	*369.6*	*n.m.*
-- Non-fuel Expenditure	6,753.8	6,325.0	(428.8)	(6.8)	3,398.0	3,201.1	(196.9)	(6.2)
Operating Profit	**569.2**	**802.9**	**(233.7)**	**(29.1)**	**463.7**	**398.4**	**65.3**	**16.4**
Net Profit	**133.9**	**238.5**	**(104.6)**	**(43.9)**	**209.7**	**52.4**	**157.3**	**n.m.**

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Group Revenue

1H FY26/27: Record Group revenue driven by robust demand for both passenger travel and air cargo, supported by sustained strong yields



Record Half-year Revenue

1H FY26/27
$11,296.8M

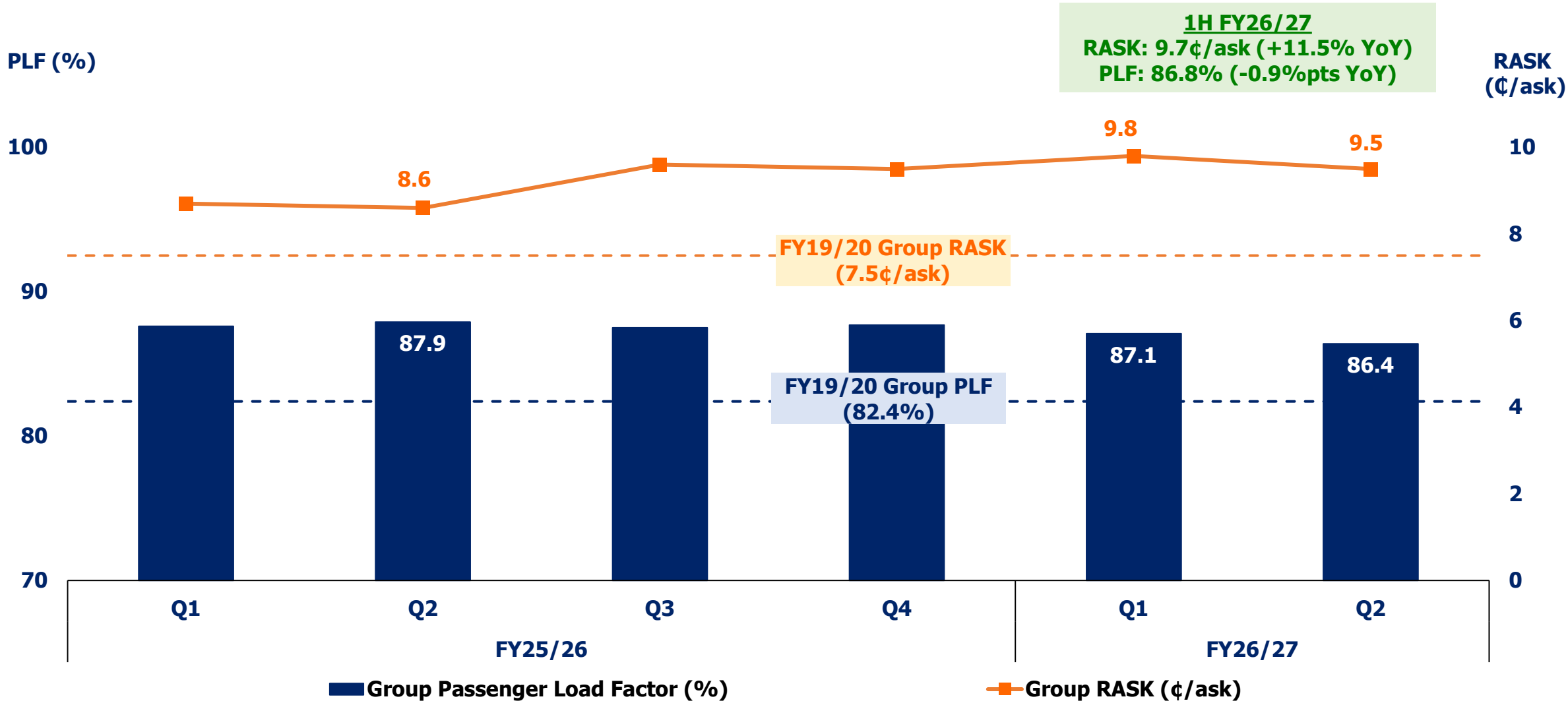
YoY
$1,621.6M
(+16.8%)

Q2 (YoY)
$697.8M
(+14.3%)

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Group Operating Statistics - Passenger

1H FY26/27: Group RASK rose 11.5% YoY as passenger carriage hit a half-year record of 21.8 million, 5.0% higher than last year

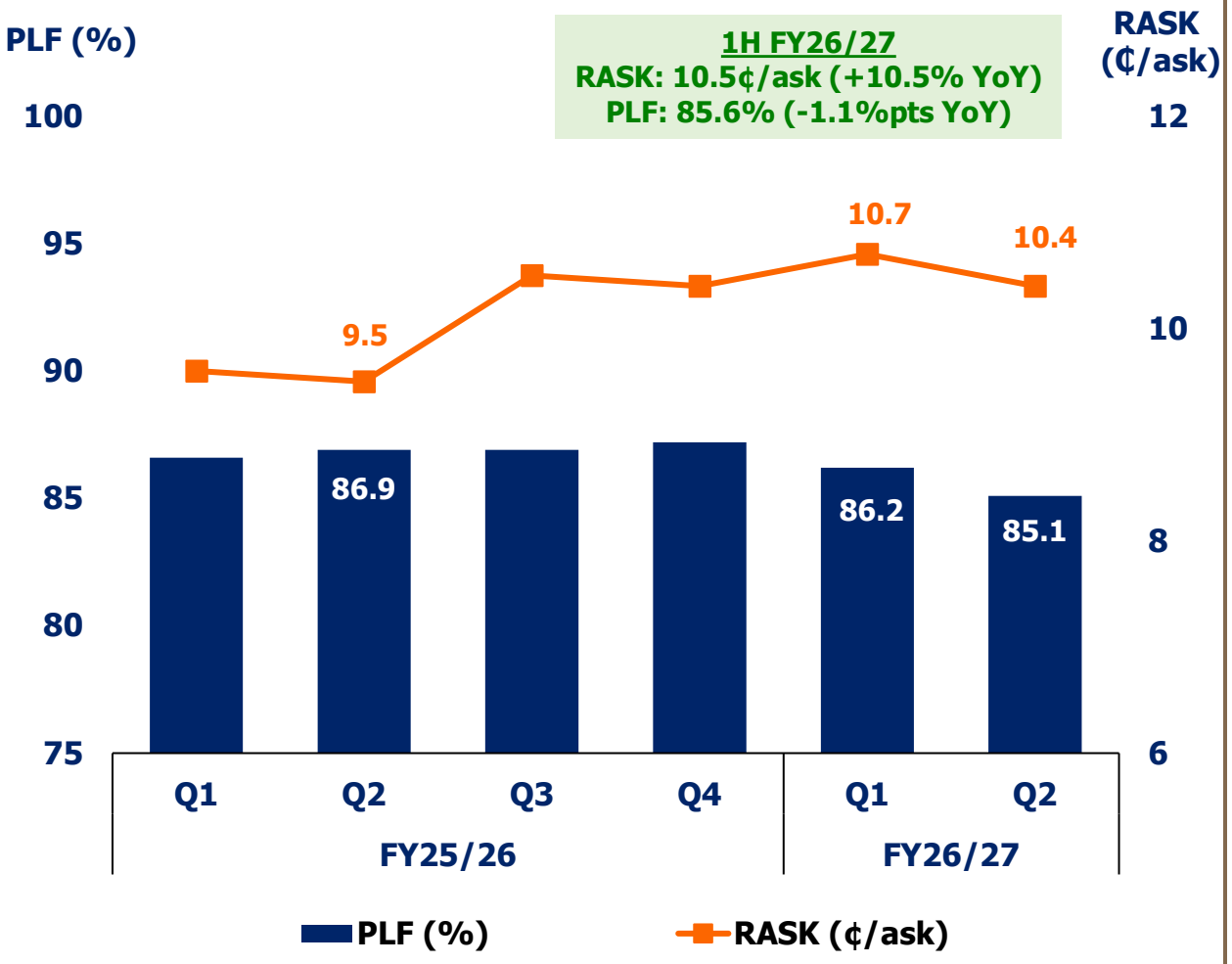


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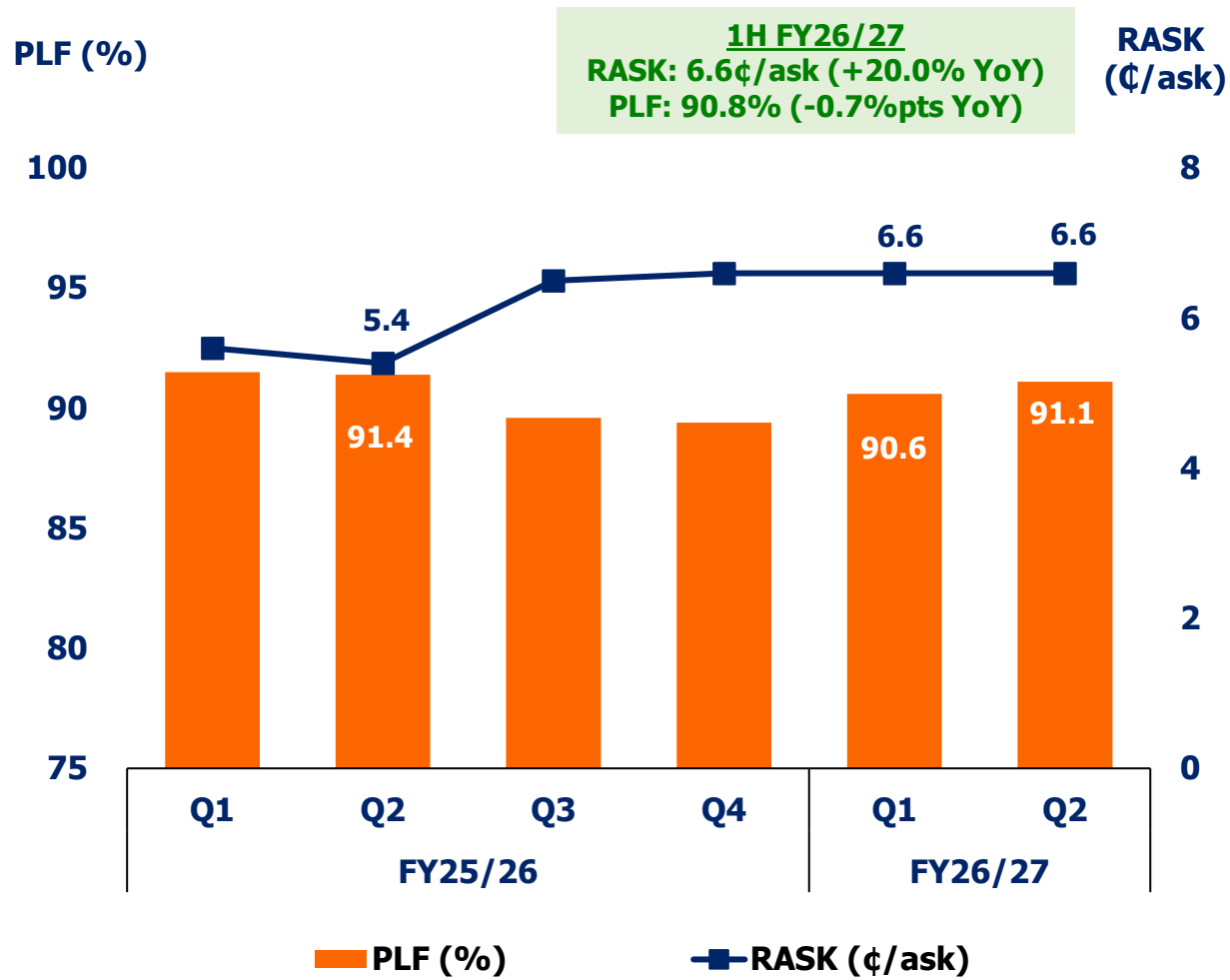
SIA and Scoot Operating Statistics - Passenger

1H FY26/27: Robust travel demand and yield increase supported YoY RASK improvement for FSC and LCC

FSC: SIA Operating Statistics



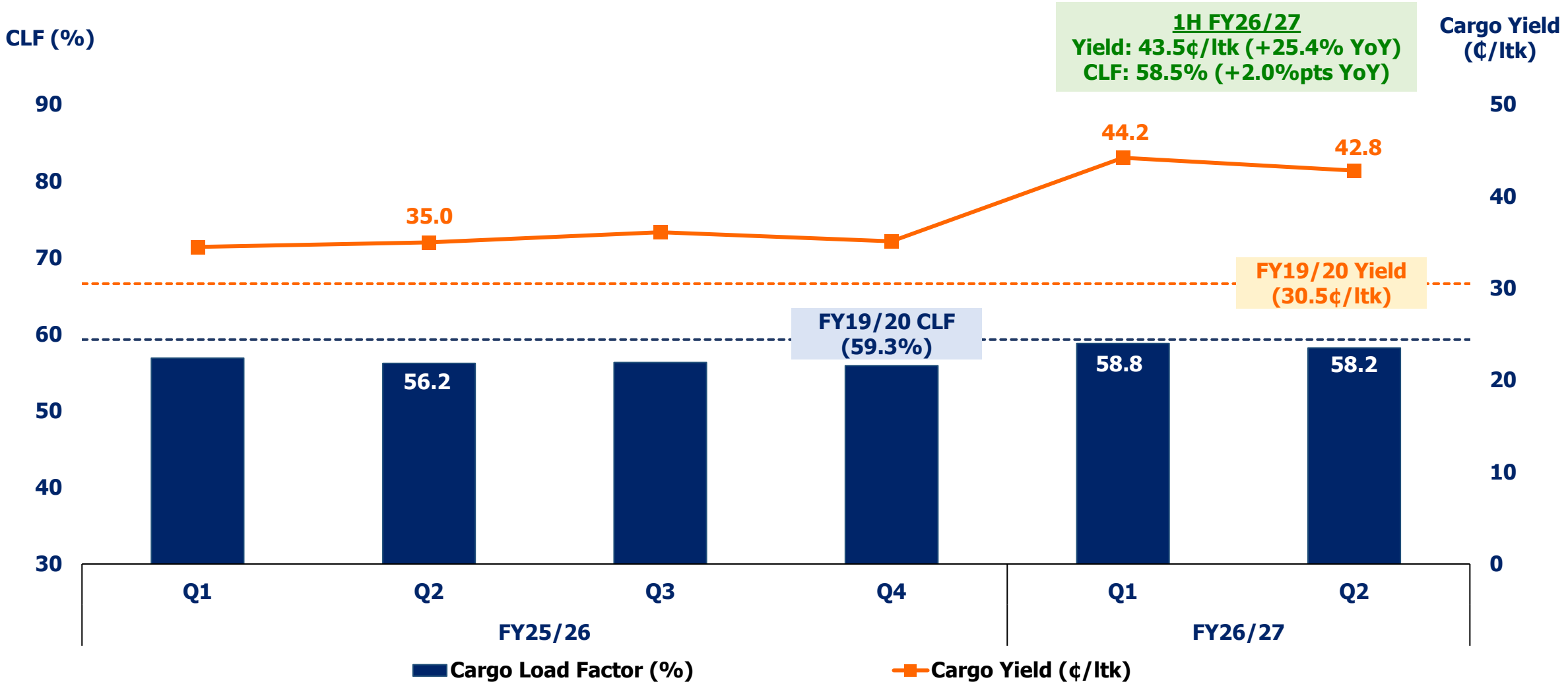
LCC: Scoot Operating Statistics



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Group Operating Statistics - Cargo

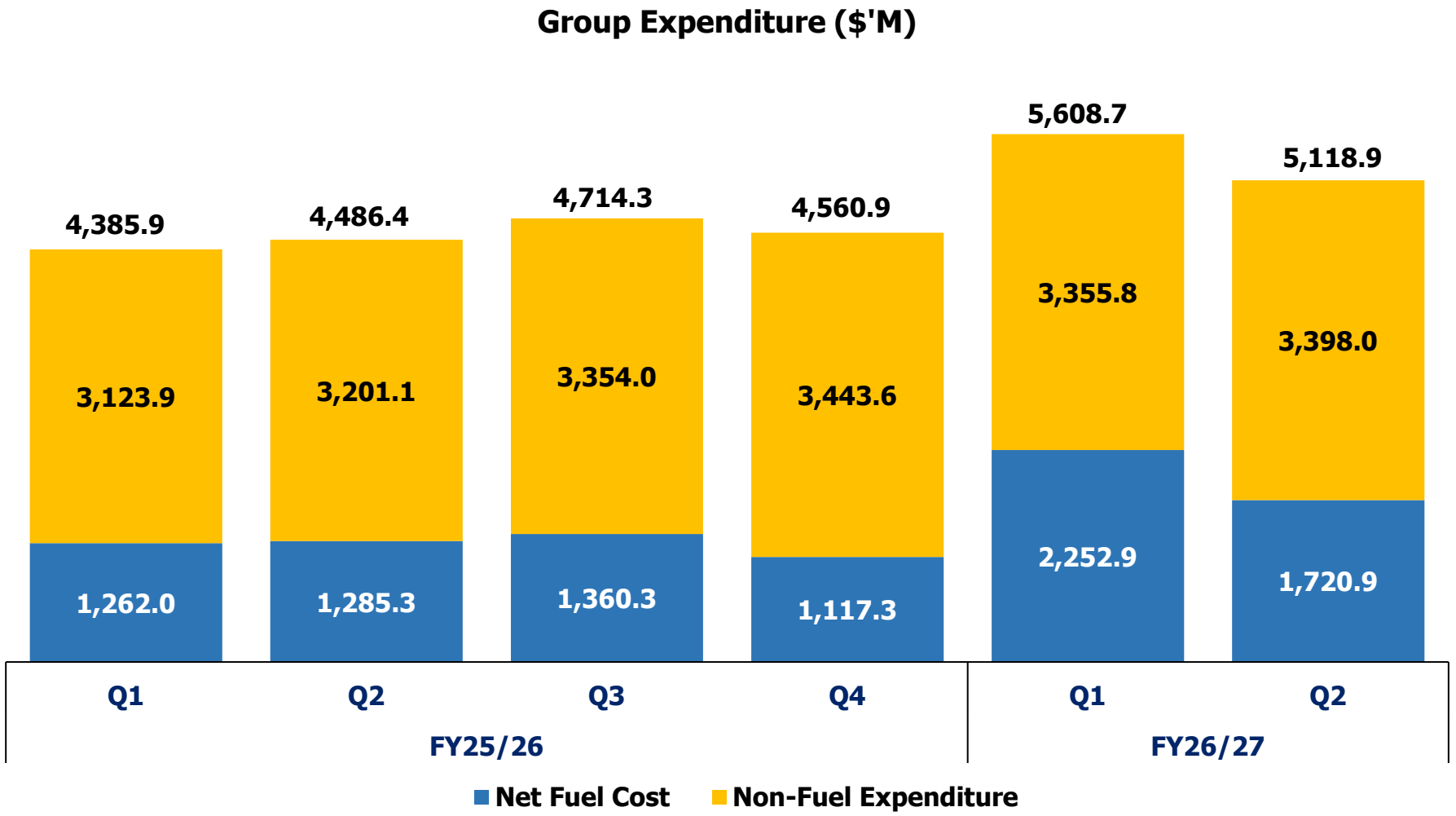
1H FY26/27: Strong cargo yield growth, with load factors up on healthy demand across key verticals.



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Group Expenditure

1H FY26/27: Total expenditure increased 20.9% YoY, driven primarily by a 56.0% surge in net fuel cost - the Group's largest cost item at 37% of total expenditure



1H FY26/27
$10,727.6M

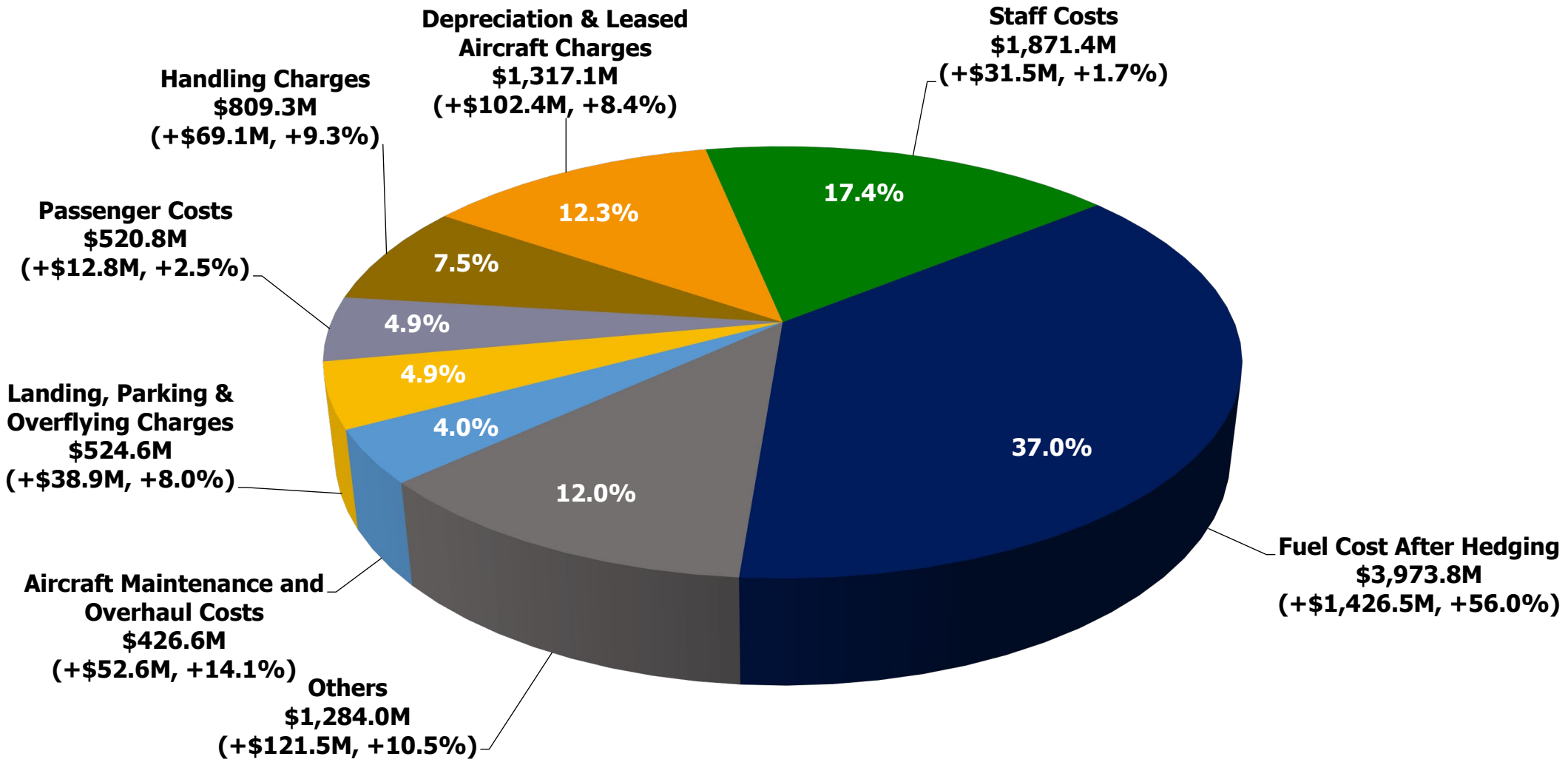
YoY
$1,855.3M
(+20.9%)

Q2 (YoY)
$632.5M
(+14.1%)

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Group Expenditure

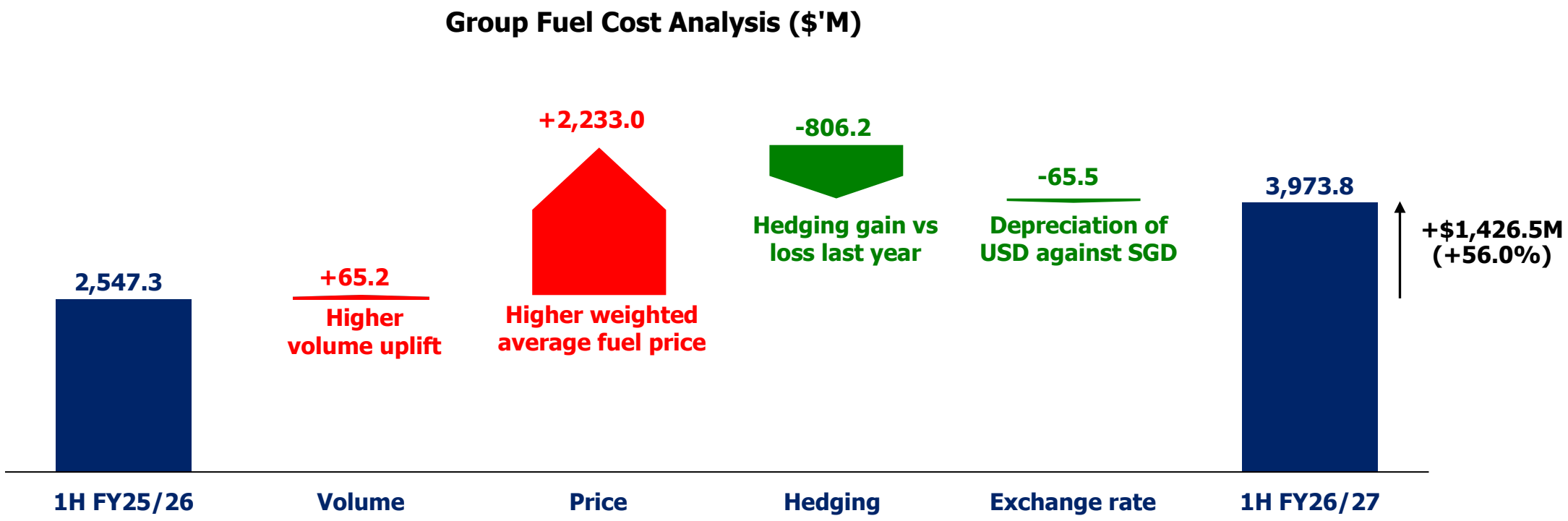
1H FY26/27



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Net Fuel Cost and Fuel Hedging

1H FY26/27: Net fuel cost rose sharply on higher prices amid the Middle East conflict, partly offset by a year-on-year swing from a hedging loss to a gain

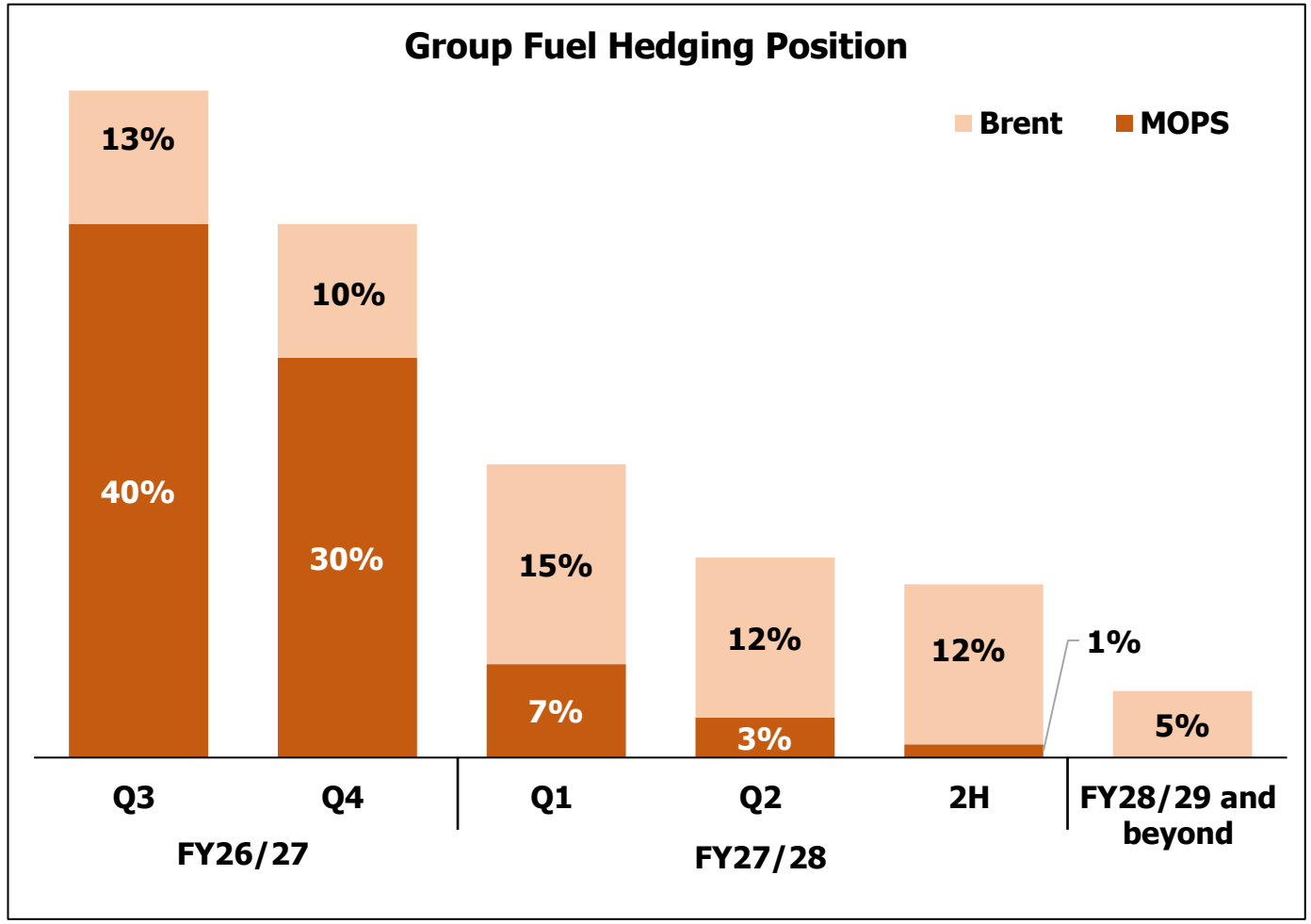


USD/BBL	1H FY26/27	1H FY25/26	% Change
Fuel price (before hedging)	170.82	91.49	+86.7%
Fuel price (after hedging)	145.16	94.28	+54.0%

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Fuel Hedging Status as of 1 November 2026

Fuel hedging program in place to provide a level of fuel price certainty, for a proportion of fuel cost



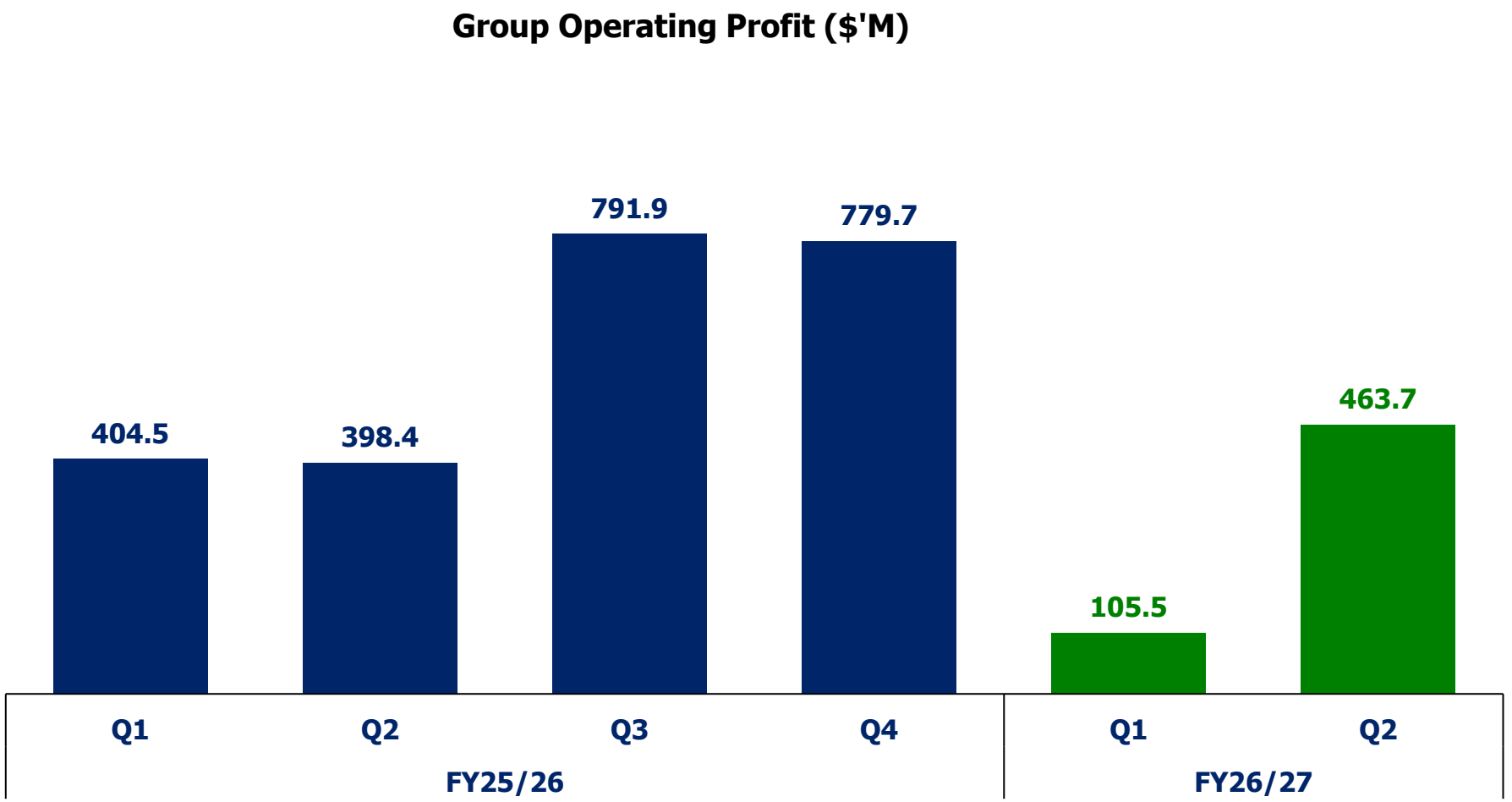
Average Hedged Price (USD/BBL)		Brent	MOPS
FY26/27	Q3	65	107
	Q4	64	100
FY27/28	Q1	65	94
	Q2	66	96
	2H	66	95
FY28/29 and beyond		67	-

Note: Fuel hedging positions are rounded to the nearest whole percentage.

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Group Operating Profit

Q2 FY26/27: Operating profit increased YoY, supported by sustained strong yields, despite high fuel price



1H FY26/27
$569.2M

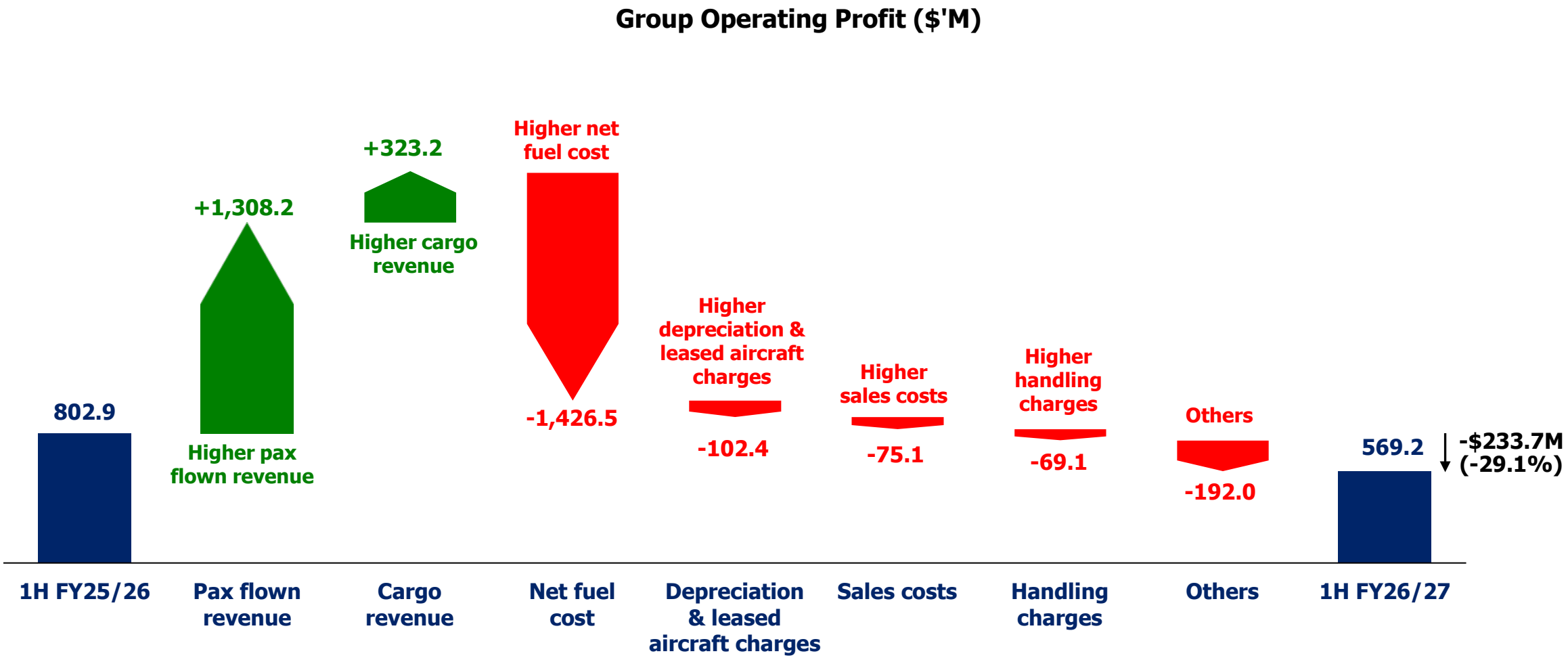
YoY
$233.7M
(-29.1%)

Q2 (YoY)
$65.3M
(+16.4%)

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Group Operating Profit (YoY progression)

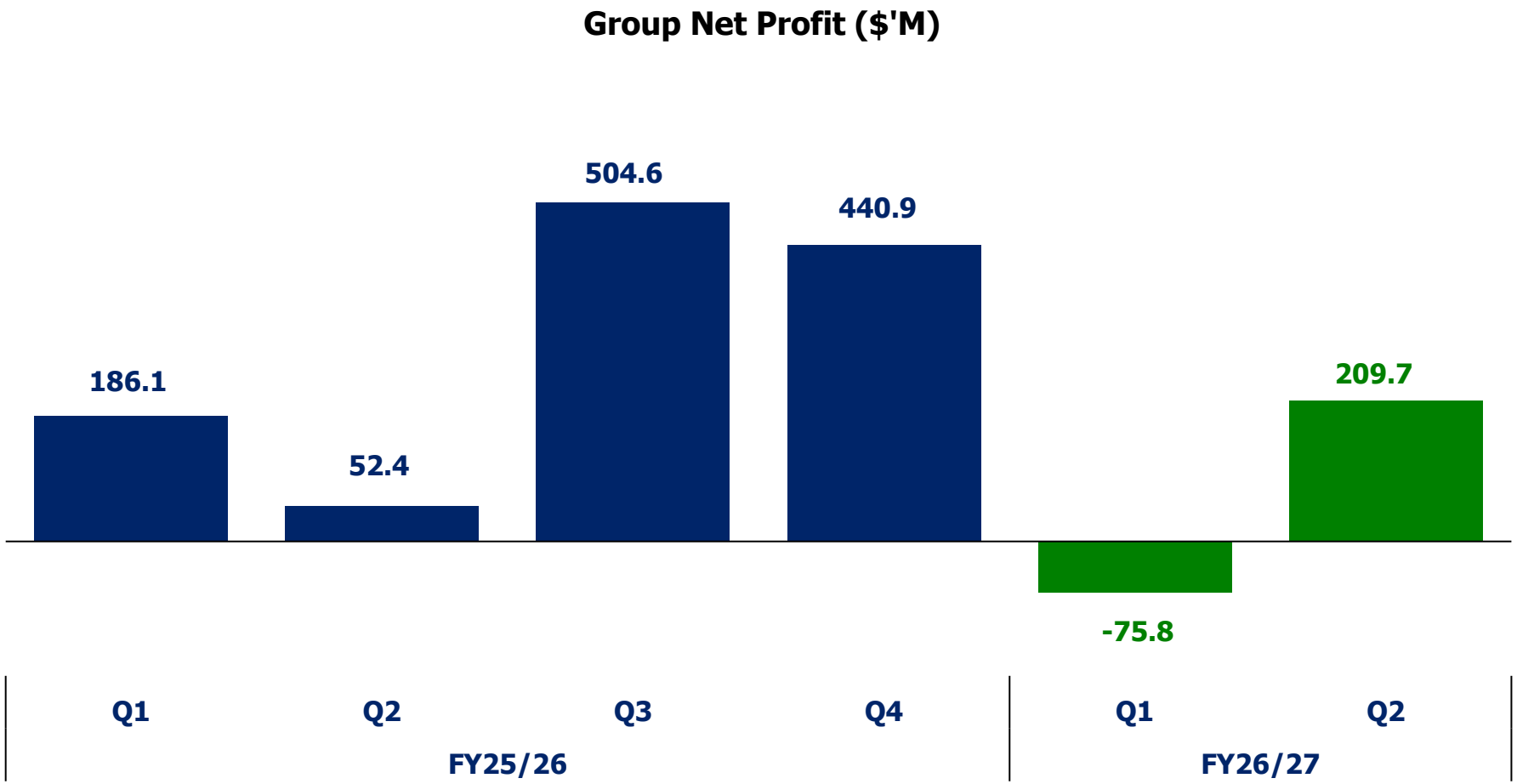
1H FY26/27: Higher total expenditure, driven mainly by significantly higher fuel cost particularly in Q1, outweighed revenue growth, lowering 1H operating profit



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Group Net Profit

Q2 FY26/27: Net profit improved YoY due to a higher operating profit and lower share of losses from associated companies, mainly Air India



1H FY26/27
$133.9M

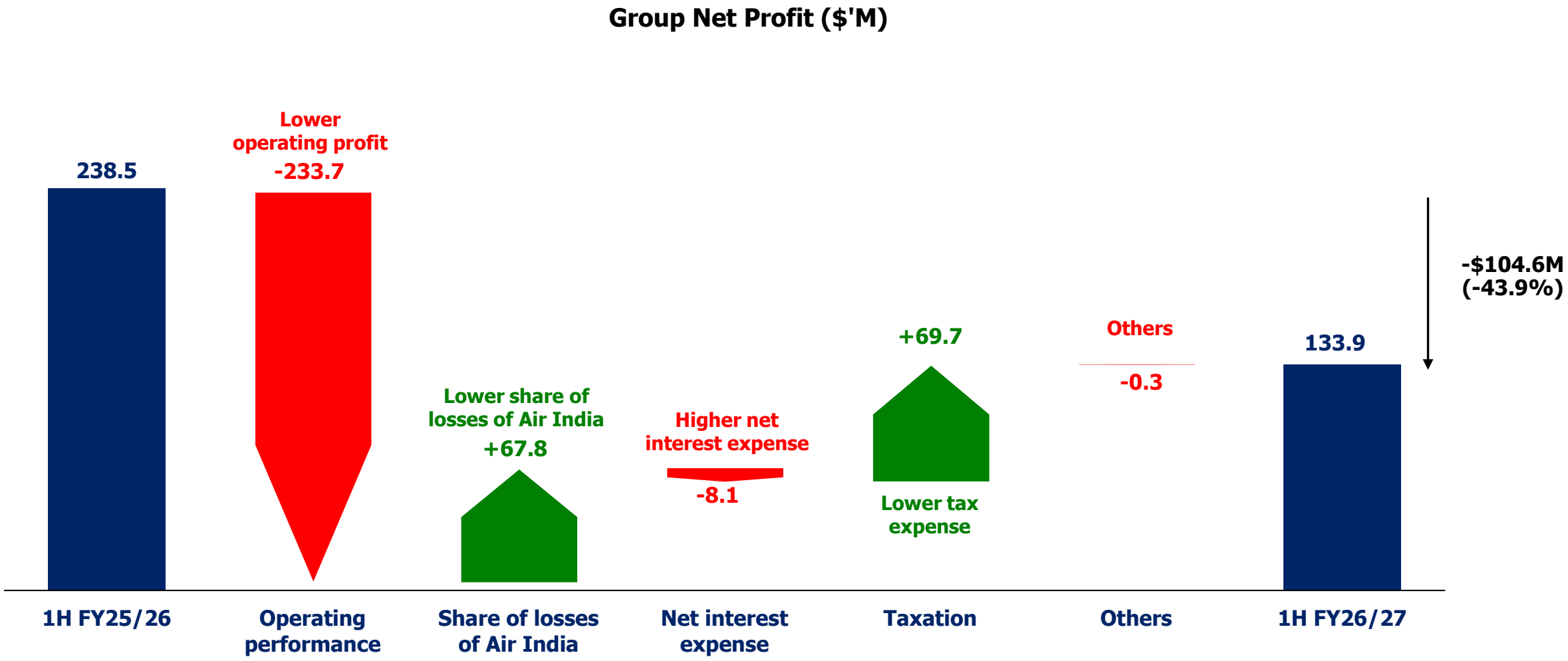
YoY
$104.6M
(-43.9%)

Q2 (YoY)
$157.3M
(n.m.)

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Group Net Profit

1H FY26/27: Net profit declined largely due to lower operating profit, partially offset by a lower share of losses of Air India and lower tax expense



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Group Financial Position

Strong balance sheet

	As at 30 September 2026	As at 31 March 2026
Total assets ($'M)	**42,477.8**	**43,412.7**
Total debt ($'M)	**10,007.3**	**10,644.7**
Total cash and bank balances ($'M)	**8,121.9**	**7,931.2**
Fixed deposits (placed for tenors longer than 12 months) ($'M)	**854.7**	**1,689.8**
Total liabilities ($'M)	**25,612.8**	**25,726.7**
Equity attributable to Owners of the Company ($'M)	**16,446.9**	**17,261.7**
Debt : Equity ratio (times) [R1]	**0.61**	**0.62**
Net Asset Value Per Share ($) [R2]	**5.22**	**5.48**

[R1] Debt : Equity ratio is total debt divided by equity attributable to owners of the Company.
[R2] Net Asset Value Per Share is computed by dividing equity attributable to owners of the Company by the number of ordinary shares in issue less treasury shares.

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Group Financial Results

	1H FY26/27	1H FY25/26
Earnings Per Share (cents)		
- Basic [R3]	**4.3**	**7.9**
- Diluted [R4]	**4.2**	**7.9**
EBITDA ($'M) [R5]	**1,772.2**	**1,855.2**
EBITDA margin (%) [R6]	**15.7**	**19.2**

[R3] Earnings per share (basic) is computed by dividing profit attributable to owners of the Company by the weighted average number of ordinary shares in issue less treasury shares, in accordance with IAS 33 Earnings Per Share.
[R4] Earnings per share (diluted) is computed by dividing profit attributable to owners of the Company by the weighted average number of ordinary shares in issue less treasury shares, adjusted for the dilutive effect of the vesting of all outstanding share-based incentive awards granted, in accordance with IAS 33.
[R5] EBITDA denotes earnings before interest, taxes, depreciation, and amortisation.
[R6] EBITDA margin is computed by dividing EBITDA by the total revenue.

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Group Operating Fleet Development

The Group's operating fleet is expected to be 225 aircraft at the end of the financial year

	Operating Fleet	As at 30 September 2026	In	Out	As at 31 March 2027
SIA	777-300ER	22			22
	A380-800	12			12
	A350-900	65			65
	787-10	28			28
	737-8	25	+1[R1]		26
	747-400F	7			7
	Total	159	+1		160
Scoot	787-8	13			13
	787-9	11			11
	A320ceo	5		-1[R2]	4
	A320neo	13	+1[R3]		14
	A321neo	14			14
	E190-E2	9			9
	Total	65	+1	-1	65
Group Total		224	+2	-1	225

[R1] SIA expects to add one 737-8 into the operating fleet in 2H FY26/27.
[R2] Scoot expects to remove one A320ceo from the operating fleet in 2H FY26/27 in preparation for lease returns.
[R3] Scoot expects to add one A320neo into the operating fleet in 2H FY26/27.

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Interim Dividend

Interim special dividend is part of SIA Group's Special Dividend Package, of 10 cents per share per year from FY25/26 to FY27/28, which was announced in November 2025. It is a reflection of the Group's strong financial position.

Per Share (cents)	1H FY26/27
Interim Ordinary Dividend	**2.0**
Interim Special Dividend	**5.0**
Total	**7.0**

Note: The interim ordinary dividend and interim special dividend will be paid on 11 December 2026 to shareholders as of 26 November 2026.

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Projected Group Capital Expenditure

Projected Capital Expenditure ($'M)	FY26/27	FY27/28	FY28/29	FY29/30	FY30/31
Aircraft	2,600	4,100	4,300	3,100	1,700
Others	1,000	500	400	500	300
Total	3,600	4,600	4,700	3,600	2,000

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PRESENTATION BY:

Chief Executive Officer
Mr Goh Choon Phong

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1 Complex Operating Environment

2 Investing to Lead

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Complex Operating Environment

Geopolitical and macroeconomic uncertainties add to the airline industry's financial and operational pressures



Macroeconomic headwinds may weigh on demand**:**

- Higher inflation and slower GDP growth may temper demand
- Weaker global consumer confidence

IATA **lowered its 2026 traffic growth forecast from 4.9% to 2.1%**, and **projected industry-wide net profit to halve**



Operational disruptions caused by geopolitical tensions:

- Service cancellations
- Flight-route adjustments

SIA's Dubai services and **Scoot's Jeddah services cancelled** until 28 February 2027; SIA's **Riyadh launch deferred** to 28 March 2027.



Jet fuel prices have increased significantly from pre-conflict levels, and remain persistently elevated, adding **to airlines' operating cost pressures**

SIA Group's 1H FY26/27 net fuel cost reached S$3.9B, up 56% (S$1.4B) YoY



Persistent supply-chain constraints:

- Delayed aircraft deliveries
- Limited global availability of spare parts

SIA's new **Boeing 777-9 aircraft delayed by more than five years; Airbus A350F delivery delayed by around one year**

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Complex Operating Environment

The SIA Group outperforms the industry despite a challenging operating environment

SIA Group's capacity growth outperformed industry peers, both in Asia Pacific and globally.

- In 1H FY26/27, SIA Group's ASKs **increased by 4.9% YoY [SQ: 3.9%, TR: 8.7%]** even as industry peers in the Asia-Pacific increased capacity by 1.8%.
- This enabled the Group to **capture latent demand** while maintaining high load factors.

SIA Group carried more passengers than other airlines operating from Singapore

- SIA Group's passenger carriage **rose 5.0% in 1H FY26/27**, against an **8.8% fall for other carriers at Changi Airport**.
- SIA Group's growth helped **moderate the decline in Changi Airport's overall passenger carriage to 0.5%.**

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Investing to Lead

Strengthening our three brand pillars to deliver a seamless, world-class end-to-end customer experience



Network Connectivity



Product Leadership



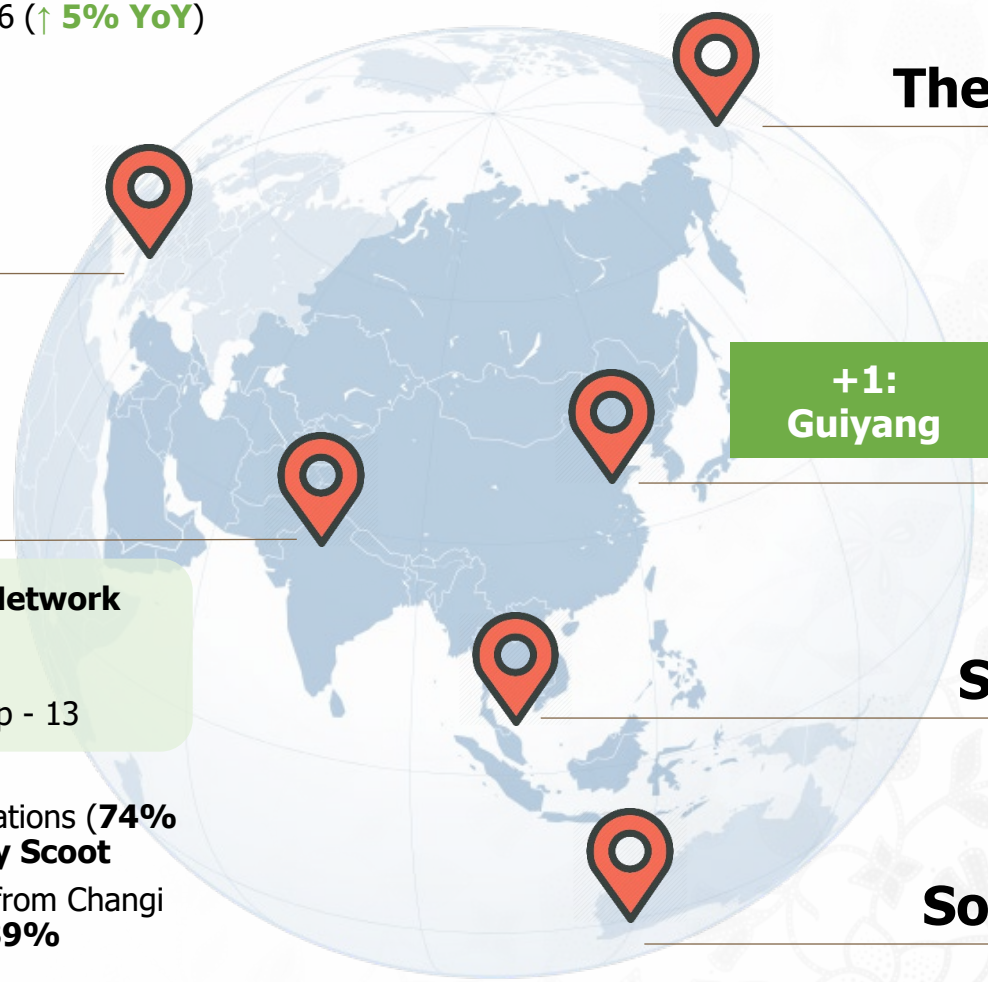
Service Excellence

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Network Connectivity

Breadth and depth of the SIA Group's network create greater value and more options for customers

Number of Destinations (as at 30 Sep'26): 136 (↑ **5% YoY**)
Weekly Frequency: 1,871 (↑ **7% YoY**)
ASK Growth in 1H FY26/27: ↑ **5% YoY**



The Americas

5 points

Europe

+1: Madrid

14 points
+2 points

North Asia

+1: Guiyang

18 points
+17 points

Mainland China Network
SQ – 9
TR – 15
SIA Group – 22

West Asia & Africa

14 points
+5 points

Indian Network
SQ – 8
TR – 6
SIA Group - 13

South East Asia

18 points
+34 points

South West Pacific

9 points

+1: Western Sydney Int'

- **SIA** operates to **78 destinations**
- Together with **Scoot**, the Group serves 136 destinations (**74%** more than SIA alone) including **58 served only by Scoot**
- This represents **80%** of total destinations served from Changi Airport, of which SIA and Scoot exclusively serve **39%**
- New routes launched since Sep'26:
  - **SIA** – Madrid (Oct26), Western Sydney International (Nov'26)
  - **Scoot –** Guiyang (Oct'26)

Notes: data as of 30 Sep 2026; percentages indicate changes versus H1 FY2025/26

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Partnership Strategy

Win-win airline partnerships deliver greater **choice** and **benefit** for customers

Key Developments

All Nippon Airways

- Completed first year of JV operations, with positive revenue growth for both airlines.

Air India

- Launched SQ-AI joint fares in Oct26.
- Average daily bookings on flights operated by both carriers have increased.

Malaysia Airlines

- Launched SQ-MH joint fares in Jun'26, with growth in ticket sales on flights operated by both carriers.
- Work is underway on additional joint-fare products

Vietnam Airlines

- Regulatory approvals underway for proposed SQ-VN JV



SIA Group has **~130 airline partners**, including 35 codeshare partners, connecting customers to **>900 additional destinations**

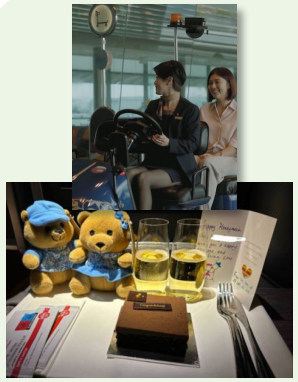
~60% of airlines operating into Changi Airport are **SIA and Scoot partners**

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A New End-to-End Travel Experience For All Customers

A comprehensive elevation of the customer journey encompassing both products and services

1 From Ground



Travelling with Ease

- **Streamlined handling procedures**
  - Automatic seat assignment for customers travelling with children under 12
  - More support for senior customers
- **Personal concierge** service providing end-to-end assistance for Suites and First Class customers, from kerbside to aircraft



Elevating Lounge Experience

- Upgraded SilverKris and KrisFlyer Gold lounges in Changi Airport T2 with **refreshed looks, upgraded facilities, and expanded dining options**
- Consistent look and options across refreshed overseas SilverKris lounges; new lounge in **Melbourne** slated to open in Dec' 26
- Full service dining experience at the First Class SilverKris Lounge at Changi Airport Terminals 2 & 3

2 To Air



Enhanced Dining Experience

- **SIA Chefs' Selections**, with **>100** new and refreshed dishes cross all cabin classes
- **New wine labels** for Suites, First and Business, and new spirits options across all cabin classes
- **New serviceware** for Suites, First and Business



New KrisWorld In-Flight Entertainment System

- Immersive in-flight entertainment experience, with >**2,500 content options**
- **High-speed internet connectivity,** enabling customers to remain connected from take-off to landing
- **Pair personal devices** via Bluetooth



New Amenities for all Customers

- New **amenity kits** from luxury brand for Suites, First Class, and Business Class customers.
- New **amenity pouches** for Premium Economy and Economy customers
- New **sleeper suits** for First Class and Business Class customers

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A New End-to-End Travel Experience For All Customers

SIA's Next-Generation Long-Haul Cabin Products

First Class



- A **luxurious private sanctuary** with curved sliding doors and premium finishes.
- **Exceptionally spacious**, with generous storage and a large table for companion dining or work.
- Centre seats convert into a **comfortable two-seater sofa, or the largest double bed** in commercial aviation.
- **Smart controls** and a **32-inch 4K entertainment** display with spatial audio.

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A New End-to-End Travel Experience For All Customers

SIA's Next-Generation Long-Haul Cabin Products

Business Class



- An **adaptable personal space** with sliding doors, adjustable dividers, and enhanced ergonomics.
- Full-flat beds, companion-bed configurations, and an innovative footwell design for **greater space and comfort** while resting.
- Smart controls, ample storage, wireless charging, and immersive entertainment.
- **A fresh and modern design** offering a contemporary take on premium travel

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A New End-to-End Travel Experience For All Customers

SIA's Next-Generation Long-Haul Cabin Products

Premium Economy Class





- **More space, comfort, and support** for long-haul journeys.
- Premium upholstery, plush cushioning, improved recline and seat pitch, and adjustable headrest, leg-rest, and foot-rest.
- Convenient personal storage options, and wireless charging options.

Economy Class





- **Thoughtful comfort enhancements** centred on the essentials of long-haul travel.
- Ergonomic cushioning, adjustable headrests, and greater knee and shin clearance.
- Convenient charging, practical storage, and enhanced KrisWorld entertainment.

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A New End-to-End Travel Experience For All Customers

Affirmation of our dedication to delivering world-class service consistently

SIA remains one of the world's most awarded airlines











"These successes highlight the level of product and service excellence they [SIA Group] are providing to customers and should be a source of great pride and motivation for the management and staff in the Group"

- Mr Edward Plaisted, CEO Skytrax

" Its modern fleet, extensive network, and superb attention to detail make it the world's best airline"

- Mr Chris Chamberlin, Aviation Writer

on SIA clinching the Business Traveller Awards 2026

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Strategic Investment in Air India

India remains a key strategic growth market for the SIA Group

Beyond a Singapore-Centric Hub

The SIA Group's investment in Air India enables **direct participation in** a **fast-growing air transport market.**



The Air India Group has valuable **international traffic rights and airport slots**, as well as an **extensive domestic network**.

India's Potential

Projected to become **3rd largest economy** after the US and China by 2031[1]. India's GDP growth is expected to **average 7.9% through 2035**[2].

India's middle-class population is expected to double by 2030 and **become the world's largest by 2035 (>1.25B)**[3]. Middle-class expected to contribute to an **increase of $2.7 trillion in spending by 2030-2031**[4].

[1] IMF
[2] Bloomberg
[3] World Data Lab
[4] PRICE

India is the **world's 3rd largest air transport market**, but with **far fewer aircraft in operation** than the two largest (U.S. and China).

India's aviation market is expected to grow at a **CAGR of 11.38% over 2027-2032**[1].

[1] Mordor Intelligence

Infrastructure investments expected to increase the number of **airports** from 163 in 2025 to **350-400 by 2047**[1]; **India's commercial aircraft fleet** expected to almost **triple** in size to 2,250 aircraft by 2035[2]

[1] Reuters
[2] Ministry of Civil Aviation

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Strategic Investment in Air India

Air India has continued to make **tangible progress** in its **multi-year transformation programme**



Fleet & Network Growth

- 600 aircraft on order, including 30 Boeing 737 MAX ordered in January 2026.
- Streamlining network by **rationalising non-cash-contributing routes** and **launching new services** to underserved markets
- Expanding access to new markets through airline partnerships, including with Singapore Airlines, Azerbaijan Airlines, Saudia, Thai Airways, Riyadh Air



Product & Services

- Retrofit of 26 787-8 and 13 777-300ER aircraft targeted for completion by 2028.
- New **amenity kits** and **loungewear** for First and Business Class customers from October 2026.
- Enhanced multi-course dining service for Business Class customers on long-haul routes
- **New Maharaja Lounge opened** in Delhi and San Francisco in 2026.



Operations & Customer Metrics

- Ranked the world's **3rd most punctual airline** in July 2026, with OTP of 84.3%.
- Improving fleet serviceability and reliability through the **development of in-house MRO capabilities**
- **Centralising operational governance and policy setting** to strengthen consistency and quality in baggage handling and crew service

Named **Best Airline in India** at the 2026 Skytrax World Airline Award

Air India and Air India Express certified as a **SkyTrax 4-Star Airline** in 2026

Net Promoter Score improved from **-35** in late 2022 to **+42 in Jun'26**

Maharaja Club voted the Program of the Year in Middle East & Asia Pacific at the **Freddie Awards 2026**

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Strategic Investment in Air India

Tewolde Gebremariam started work as Air India CEO in Sep'26, with clear priorities

Revenue Generation

- **Rebalancing services between Mumbai and Delhi, and establishing a third hub in Bengaluru,** to mitigate impact of Pakistani airspace restrictions
- **Diversifying traffic profile** and **increasing sales contributions from global markets** to mitigate exposure to Indian Rupee depreciation
- Expanding airline partnerships to improve access to new markets.
- **Growing cargo business**, including plans to convert passenger aircraft into dedicated freighters.

Cost Management

- **One Air India Group** initiative to integrate corporate services and resources across Air India and Air India Express to reduce duplication and strengthen coordination.
- Established a **dedicated, cross-functional cost savings team** to review expenditures and identify savings opportunities
- Launched **PRABHAV – The Value Creator Award** to solicit employee ideas to reduce costs, improve productivity, and identify additional revenue opportunities
- **Pursuing disciplined** network and fleet growth, aligning aircraft numbers and deployment with sustainable, profitable growth

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Robust Digital Capabilities

The Group's 2016 **digital transformation** laid the foundation for **AI capabilities** that drive **business outcomes**

Digital Strategy



Cultivate a digital culture



Build digital capabilities



Strengthen tech infrastructure



Innovate through collaboration

Business Outcomes

Personalised Services and Offers for Customers

Optimised Operations

Productive Workforce

Revenue Generation

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Robust Digital Capabilities

Our people are **empowered** and **encouraged** to innovate and deliver business value using AI

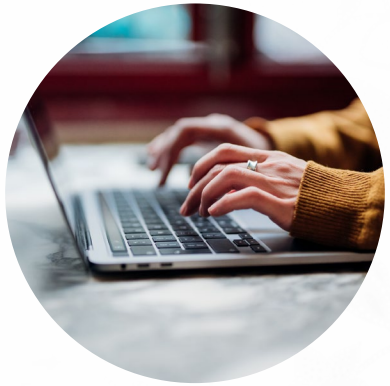
AI Enablement Framework Across All Levels



Learn & Know

Equip employees with the knowledge and skills to use AI responsibly

>



Use & Adopt

Build the culture of applying AI in daily work through self-service tools and role-relevant examples

>



Drive & Scale

Turn adoption into measurable business outcomes at scale

Scaling AI with In-House Capabilities
Empowering business users to build and run AI workflows independently in JARVIS

70.2 %
(↑ 17.5%pts YoY)
JARVIS's
Monthly Average Users

5,000+ Agents
created via JARVIS
Build custom agentic workflows using plain language

1,000+ Invoices processed per month
With AI-based solutions

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Robust Digital Capabilities

Ability to **scale application of AI solutions** to **unlock more business value**

SIA Group GenAI Use Cases (as of Sep 2026)

Total: **550** (↑ 67% YoY) | Completed: **190** (↑ 109% YoY)

SIA Enterprise Operating Model

Customer & Revenue Gen		Operational Efficiency		Workforce Productivity	
AI Flight Recommender	**Kris AI Chatbot**	**Agent Assist**	**Cabin Crew Training**	**IT Product Development**	**Agent Builder**
Customer Insights Portal	**Aircraft Utilisation Plan**	**AI Crew Scheduling**	**Pilot Coach**	**Action with Data (Excel)**	**Invoice Insight**

Reimagine 60+ end-to-end key business processes with four transversal opportunities

Integrated Optimisation
Unlock more value from our fleet and workforce through connected decisions and continuous optimisation.

Revenue Maximisation
Capture demand and improve yield through faster commercial decisions, efficient execution and personalised engagement.

Productive Workforce
Scale business capacity through AI-led process redesign, governed automation and workforce upskilling.

Service, Reliability and Trust
Strengthen SIA's premium positioning through proactive service, resilient operations and better-informed people.

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Robust Digital Capabilities

Collaboration with leading AI companies to co-develop solutions and tools

OpenAI

Partnering with OpenAI to harness **frontier AI capabilities** and transform the airline experience, from elevating customer journeys and empowering our people to reimagining how we operate.

SIERRA

Transform every customer conversation into a smarter, more seamless experience with **voice AI** that understands, acts and gets things done.

Qwen

Seedance

MINIMAX

Advancing AI capabilities **with leading AI model developers** to enhance customer experience, drive revenue, optimise operations, and improve employee experience and productivity.

Muse

Early partner for **Agentic Commerce** in Meta's AI Agent Muse, allowing users to explore and make travel arrangements.

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SINGAPORE AIRLINES

We are Well-Positioned for the Future



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