INVESTOR FACTSHEET

Updated: 31 Dec 2016

iFAST Corporation Ltd.

(Company Registration Number: 200007899C)

(Incorporated in the Republic of Singapore on 11 September 2000)

ABOUT iFAST CORPORATION LTD.

iFAST Corporation Ltd. ("iFAST Corp" and together with its subsidiaries, the "Group") is an Internet-based investment products distribution platform, with assets under administration ("AUA") of approximately $6.10 billion as at 31 December 2016.

Incorporated in the year 2000 in Singapore, iFAST Corp is also present in Hong Kong, Malaysia, China and India. The Group provides a comprehensive range of investment products and services to financial advisory ("FA") firms, financial institutions, banks, multinational companies, as well as retail and high net worth ("HNW") investors in Asia. The Group offers access to over 5,000 investment products including unit trusts ("funds"), bonds and Singapore Government Securities ("SGS"), exchange traded funds ("ETFs"), insurance products, and services including online robo-advisory portfolio management services, research and investment seminars, IT solutions, investment administration and transaction services.

iFAST Corp has two main business divisions, namely our Business-to-Consumer ("B2C") platform, Fundsupermart.com (which offers the new FSMOne multi-products platform in Singapore), which caters to investors who prefer to do their own investments online; and our Business-to-Business ("B2B") platforms, iFAST Central and iFAST Global Prestige, that cater to the requirements and business needs of FA firms, financial institutions and banks advising retail and HNW clients respectively. The B2B division also includes iFAST Pensions, which provides employee benefit solutions to companies that want to administer pension schemes for their employees via an Internet platform.

KEY MILESTONES IN 2016

- In December 2016, the Singapore Business launched FSMOne platform, allowing investors and the public in Singapore to invest in multiple products, including funds, bonds, stocks, ETFs, robo-advisory portfolio services which are known as MAPS (My Assisted Portfolio Solution), and insurance products, via one account
- Following the launch of the stockbroking business in Hong Kong, the AUA of the Hong Kong stocks business (including ETFs) has grown to about 3.4% of Hong Kong's total AUA as at 31 December 2016
- Acquisition of Canadian Financial Consultants Limited, an insurance brokerage firm in Hong Kong in Nov 2016 (completed in Jan 2017)
- Insurance products to B2C customers in Jul 2016 in Malaysia
- Official opening of the Shanghai office in China in Aug 2016

OUTLOOK

- Going forward, the Group believes that it will benefit from the efforts put in the last two years in strengthening the platform's capabilities; this includes the Singapore operation, which remains the largest revenue and profit contributor to date
- The Group expects the growth of AUA and revenue will benefit from the stockbroking services starting 2017, in addition to the additional services launched including discretionary portfolio management services and bonds
- The Group expects China to remain loss-making in 2017, as the Group continues to invest in growing the China business. However, the Group does not expect the losses to increase significantly
- Barring a significant deterioration of the current stock market conditions, the Group expects to see improvements in its business over the next two years

STOCK INFORMATION

Listing:	SGX Mainboard (11 December 2014)
Shares in issue (excluding Treasury Shares):	262,223,415 shares (as at 31 Dec 2016)
Market Capitalisation:	$221.58 million @ $0.845 per share (as at 31 December 2016 closing price)
Counter Name:	SGX Code: AIY Bloomberg Code: IFAST_SP_Equity
52-Weeks High:	$1.350
52-Weeks Low:	$0.790

KEY SUMMARY FOR FY2016

Presentation of Group's results (including and excluding China)

- In view of the guidance we have provided on our China operation (that the China business would be expected to have a negative impact on the Group's overall operating profit on a consolidated basis in 2016 and 2017), and that our Dividend Guidance for FY2016 and FY2017 is based on 60% or more of the Group's net profit (excluding China operation, and exceptional items), we are presenting our presentation results based on the results of:
  (1) Group (Singapore, Hong Kong, Malaysia) excluding China operation; and
  (2) Group (Singapore, Hong Kong, Malaysia) including China operation

Assets under Administration (AUA)

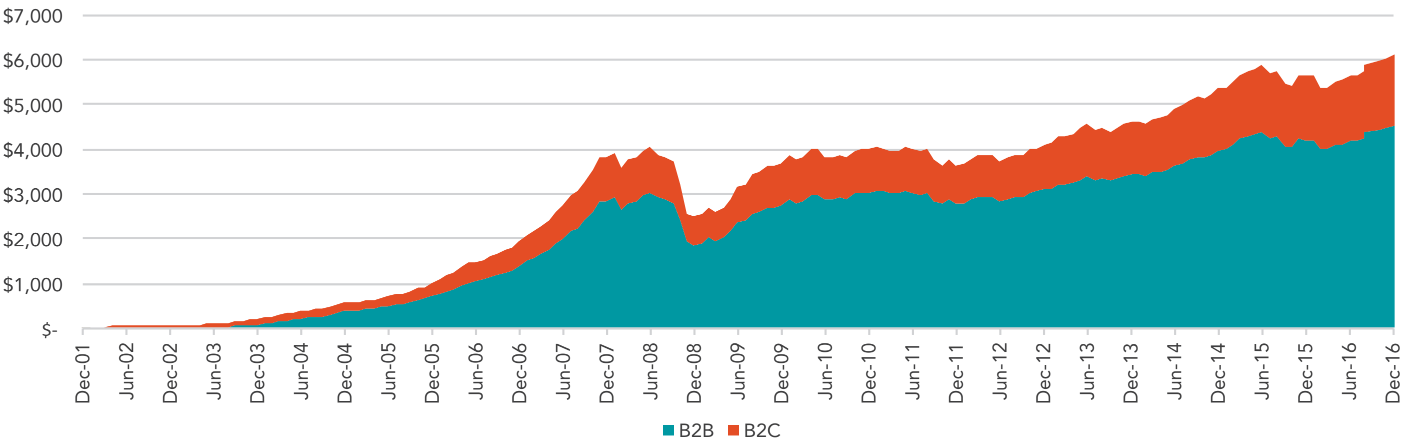
- Assets Under Administration (AUA) increased 8.1% YoY to hit a record high of $6.10 billion as at 31 December 2016
- The Group's AUA as at 31 Dec 2016 includes the AUA contribution from India Business, as well as the AUA contribution from the China Business (which was soft launched in March 2016). Singapore remains the Group's largest market by AUA at 71.7%, while the AUA from Hong Kong and Malaysia accounts for 21.6% and 6.0% of the Group's AUA respectively
- The contribution from the Bonds / ETFs / Stocks distribution business stood at a combined 7.2% of the Group's AUA level (as at 31 December 2016), with the remaining 92.8% coming from Funds
- The AUA 10-year CAGR was at 11.4% as at 31 December 2016

Net Revenue & Net Profit

- 2016 was a challenging year for the Group. The net revenue of the Group (excluding China operation) was down 2.6% to $40.46 million in FY2016, negatively affected by very tough market conditions in the first half of 2016
- Excluding China operation which is still at the initial investment phase, and an impairment loss of $0.68 million on investment in financial assets recognised in FY2016, the operating expenses increased 7.9% to $32.44 million in FY2016, in line with the Group's increased efforts in enhancing its platform capabilities and broadening the range of products and services being provided to customers in the year
- The start-up losses in the China operation (which was soft-launched in March 2016) stood at $3.61 million in 2016
- A combination of lower revenue and increased expenses led to a 25.5% decline in the net profit to $9.75 million (excluding China operation and the impairment loss) in FY2016. The start-up losses from China operation further reduced the overall profitability of the Group (excluding impairment loss) to $6.13 million in FY2016

ASSETS UNDER ADMINISTRATION ("AUA")

As at 31 December 2016, AUA increased 8.1% YoY to hit a record high of $6.1 billion[1]



Note: The Group's AUA as at 31 December 2016 includes its effective 16.3% share of the India Business.

FINANCIAL HIGHLIGHTS (INCLUDING CHINA OPERATION) (FY2012-FY2016)

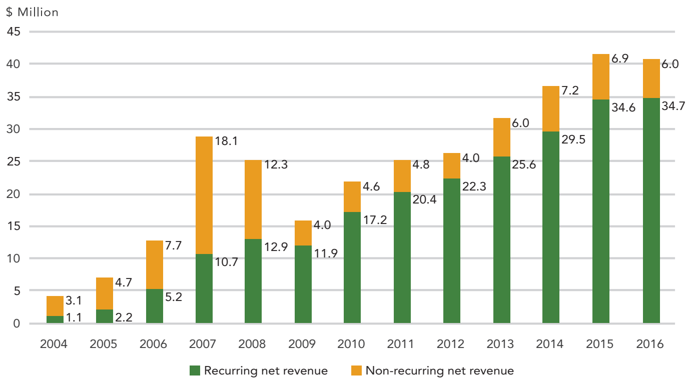
	FY2012	FY2013[1]	FY2014[2]	FY2015	FY2016[4]
Net revenue ($ million)	26.29	31.59	36.69	41.53	40.69
Net profit ($ million)	3.74	7.86	10.51	12.10	6.13
PBT margin (based on net revenue)	15.0%	25.9%	29.6%	30.7%	16.7%
EPS (cents)	1.86	3.89	5.06	4.65	2.34
Dividend per share (cents)	0.54	1.98[3]	5.38	2.79	2.79

FINANCIAL HIGHLIGHTS (EXCLUDING CHINA OPERATION) (FY2012-FY2016)

	FY2012	FY2013[1]	FY2014[2]	FY2015	FY2016[4]
Net revenue ($ million)	26.29	31.59	36.69	41.53	40.46
Net profit ($ million)	3.74	7.86	11.03	13.08	9.15
PBT margin (based on net revenue)	15.0%	25.9%	31.1%	33.1%	26.0%
EPS (cents)	1.86	3.89	5.31	5.03	3.72
Dividend per share (cents)	0.54	1.98[3]	5.38	2.79	2.79

[1] Excluding one-off gain of $0.62 million on distribution to owners of the Company in October 2013
[2] Excluding IPO expenses of $1.95 million in December 2014
[3] Excluding dividend by way of distribution in specie in October 2013
[4] Excluding a one-off impairment loss of $0.68 million on investment in financial assets recognised in 2016.

RECURRING VS NON-RECURRING NET REVENUE



230,000+ B2B adviser-assisted and B2C customer accounts

5,000+ Investment products, including:
3,900+ funds
280+ ETFs
820+ bonds
HKEX-listed stocks

6,000+ Wealth advisers on our B2B platform

240+ FA firms, financial institutions, and banks on our B2B platform

190+ Distribution agreements with global fund houses

DIVIDEND PAYOUT

- The Group's Dividend Guidance is: "For FY2016, our Directors intend to recommend and distribute dividends of 60% or more of our Group's net profit (excluding our China operation, and exceptional items)"
- The final dividend of 0.75 cents per ordinary share in FY2016, approved by shareholders at the Company's Annual General Meeting on 11 April 2017, brought the total dividend to 2.79 cents per share in FY2016 (equivalent to 80.8% of the Group's net profit, excluding our China operation, and exceptional items), same as in FY2015
- Similar to FY2016, the Group's Dividend Guidance for FY2017 is: "For FY2017, our Directors intend to recommend and distribute dividends of 60% or more of our Group's net profit (excluding our China operation, and exceptional items)"