

Investor Factsheet

Updated: 31 December 2025



iFAST Corporation Ltd.

(Company Registration Number: 200007899C)

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

STOCK INFORMATION

Listing:	SGX Mainboard (11 December 2014)
Shares in issue:	304,684,519 shares (as at 31 December 2025)
Market Capitalisation:	\$2.89 billion (as at 31 December 2025 closing price)
Counter Name:	SGX Code: AIY Bloomberg Code: IFAST_SP_Equity
52-Weeks High:	\$9.81
52-Weeks Low:	\$6.09

About iFAST Corporation Ltd.

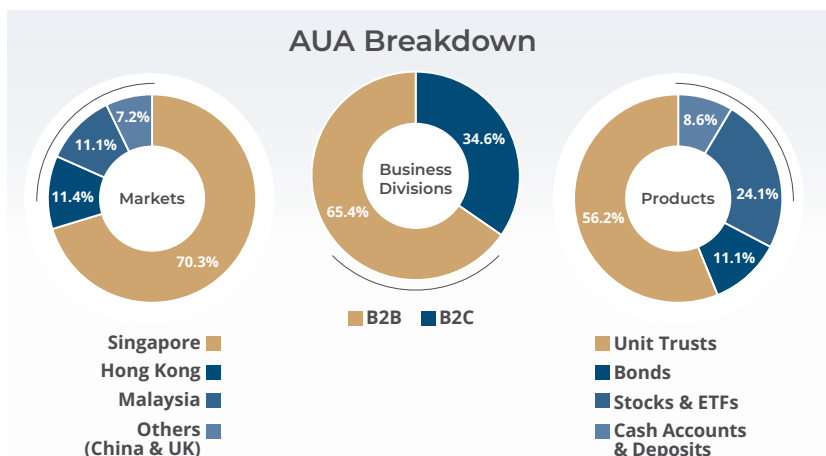
iFAST Corporation Ltd. ("iFAST Corp" or the "Company", and together with its subsidiaries, the "Group") (stock code: AIY) is a global digital banking and wealth management platform, with assets under administration (AUA) of \$31.98 billion as at 31 December 2025.

Incorporated in 2000, iFAST Corp is headquartered and listed in Singapore. iFAST Corp is also present in Hong Kong, Malaysia, China and UK. The Group offers access to over 28,300 investment products including unit trusts, bonds and Singapore Government Securities, stocks and exchange traded funds (ETFs), insurance products, and services including wealth management solutions, banking services, pension administration, research and investment seminars, fintech solutions, banking, and investment administration and transaction services.

The main business divisions of the Group include the Wealth Management, Digital Bank, and ePension divisions. Within the Wealth Management division, the Business-to-Consumer ("B2C") platform, FSMOne Global, caters to investors who prefer to manage their own investments online. The Business-to-Business ("B2B") platforms, include iFAST Central and iFAST Global Prestige which cater to the requirements and business needs of FA firms, financial institutions, banks and internet companies advising retail and HNW clients respectively, and the iFAST Global Markets ("iGM") platform which provides investors with transparent adviser-assisted wealth management plans. The iFAST Global Bank is a 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 labelled solutions for pension scheme sponsors, trustees and other institutions, enabling seamless digital access as well as efficient management and processing of pension scheme transactions.

About iFAST Corporation Ltd.

- In FY2025, the Group saw some major milestones as the Group total revenue crossed \$500 million (34.4% YoY increase to \$514.72 million) and Group net profit hit \$100.01 million (50.1% YoY increase).
- For the Group's core wealth management platform business, Group AUA increased 27.9% YoY to new record high of \$31.98 billion. Growth was seen in all the various markets that the Group is in, with Singapore continuing to be the main contributor.
- The Group's return-on-equity (ROE) in 2025 was a robust 28.3%.
- As at 31 December 2025, the Group's AUA breakdown by business divisions, products and markets is as follows:



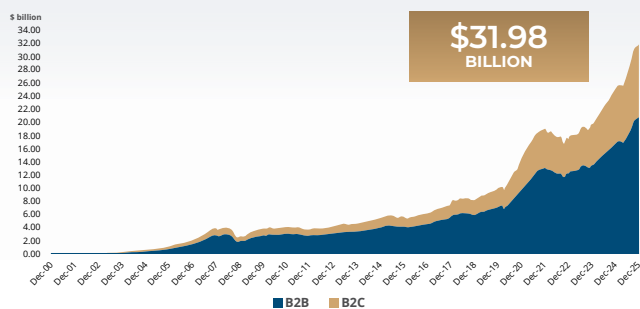
Key Milestones in 2025

- FSMOne Global becomes the first platform in Singapore to offer flat processing fees on ETF trading across Singapore and US Exchanges.
- iFAST received Trust Business Licence in Singapore.
- iFAST Securities US received approval for direct access to US Exchanges.
- iFAST Corp was recognised in Forbes Asia's 2025 Best Under A Billion list as one of the 200 top-performing small- and mid-sized listed companies in the Asia-Pacific region.
- iFAST Pay Malaysia received Approval-in-principle from Bank Negara Malaysia.
 - Electronic Money (E-Money) Issuer
 - Money Services Business (MSB) Class A licence
- iFAST Corp was included in the newly launched iEdge Singapore Next 50 Index and the iEdge Singapore Next 50 Liquidity Weighted Index by the Singapore Exchange.

Three-Year Plan (2026–2028) and Vision 2030

- As a Global Digital Banking and Wealth Management Platform, iFAST Aims to Make More Substantial Progress with Our Truly Global Business Model.** The past two years have demonstrated that our vision of a truly global business model is viable, with significant long-term potential. Moving forward, our presence in Singapore, London, and Hong Kong will remain central to this highly scalable strategy.
- The Group Targets AUA of \$100 billion by 2030. This implies a compound annual growth rate (CAGR) of 25.6% or higher over the next five years.** The AUA will be driven by contributions from the core wealth management platform business, the iFAST Global Bank deposits, and the Hong Kong ORSO (Occupational Retirement Scheme Ordinance) as well as Macau ePension services.
- Effectively Deliver on ePension Services.** With onboarding substantially advanced, our focus will shift towards further improving the quality of our service delivery and operational efficiency.
- Effectively Develop Innovative Fintech Services that are Complementary to Digital Banking and Wealth Management Platforms.** These include payment-related services and a bond marketplace targeting individual investors from around the world (BondsSupermart). The Group expects to secure payment services licences in several markets where it already has a presence. A notable milestone in this journey was iFAST Pay Malaysia receiving approval-in-principle from Bank Negara Malaysia in 2025 to operate as an Electronic Money (E-Money) Issuer and hold a Money Services Business (MSB) Class A licence.
- Continue to Broaden the iFAST Fintech Ecosystem.** The Group will continue to expand the iFAST fintech ecosystem by broadening the range of services offered and increasing the number of business partners globally.

Assets Under Administration



Recurring Vs Non-Recurring Net Revenue



iFAST in Numbers

Investment Products	28,300+	Stocks & ETFs across 6 markets Singapore Hong Kong Malaysia China A-Shares US UK	Customer Accounts	B2B Partners
Funds	16,300+		1,080,000+	850+
Direct Bonds	2,700+		Fund House Partners	Wealth Advisers
			350+	14,700+

Information accurate as of 31 December 2025

Dividend Payout

For the final dividend for FY2025, the Directors proposed a dividend of 2.50 cents per ordinary share (final dividend for FY2024: 1.60 cents per ordinary share). The proposed final dividend brings the total dividend to 8.40 cents per ordinary share for FY2025 (FY2024: 5.90 cents).*

FINANCIAL HIGHLIGHTS FY2021 - FY2025

Metric	FY2021	FY2022	FY2023	FY2024	FY2025
Total Revenue ¹ (\$ million)	216.90	208.87	256.54	382.99	514.72
Total Net Revenue ¹ (\$ million)	113.91	118.24	161.66	248.38	339.65
Operating Expenses (\$ million)	77.68	103.84	126.23	165.64	220.70
Net Profit ² (\$ million)	30.63	11.62 ²	28.27	66.63	100.01
PBT Margin ³ (based on total net revenue)	31.6%	13.5% ³	22.6%	33.5%	34.8%
EPS ² (cents)	11.10	3.97 ²	9.59	22.39	33.09
Dividend Per Share (cents)	4.80	4.80	4.80	5.90	8.40
Return on Equity ² (per annum)	25.8%	5.0% ²	12.2%	23.4%	28.3%

Note:

* The proposed final dividend will be subject to approval by shareholders at the Company's Annual General Meeting to be held on 24 April 2026.

1. Restated to include net interest revenue for FY2021.

2. Excluding impairment loss of \$5.2 million related to India Business recognised in 2Q2022.

3. Including UK banking operation from 2022 and excluding impairment loss of \$5.2 million related to India Business recognised in 2022.

All amounts in this Report are stated in Singapore dollars (SGD), unless otherwise indicated.