



**SING INVESTMENTS
& FINANCE LIMITED**

ANNUAL GENERAL MEETING

26 April 2022, Tuesday

3.00 pm

**CREATING A
BETTER
FUTURE**



Content

- FY2021 Highlight
- Corporate Governance
- SIF BIZ
- Robotic Process Automation
- Looking Forward

FY2021 Highlight

Record financial performance


	FY 2021
Total income	↑ 18.0%
Net profit after tax	↑ 60.4%
Net interest margin	↑ 40bps
Cost-to-income ratio	Improved to 41.3%
Total loans and advances	↑ 3% to \$2.14b
Deposits and balances	Grew to \$2.29b

AWARDS

- Singapore Corporate Awards 2021
Special Edition Corporate Excellence And Resilience Award
- SIAS Investors' Choice Awards 2021
Singapore Corporate Governance Award (Small Cap) – Winner



- Available on mobile (SIF BIZ) and online (SIF BIZ Online) platforms.
- With this new digital app, our business customers can now:
 - ✓ View their accounts information, such as transaction history
 - ✓ Perform funds transfer
 - ✓ Create online transactions



WELCOME TO SIF BIZ MOBILE

OUR NEW BUSINESS APP

EMPOWERING YOUR BUSINESS WITH NEW POSSIBILITIES

Go digital with us

Convenience, speed and security are what matter to your business. The new SIF BIZ, available on mobile and desktop (SIF BIZ Online), is a simplified digital solution tailored to manage your business needs.

Welcome to SIF BIZ, empowering your business with new possibilities!

The advertisement features a woman smiling at a computer monitor. A smartphone displays the SIF BIZ mobile app interface, which includes a navigation bar with 'HOME' and 'MY ACCOUNT', and several content cards. One card is titled 'Starting or Expanding?' and another is 'The Essential Business Tool for Today's Market: Online 24/7, Anywhere'. The background is a blurred office setting with warm lighting.

Robotic Process Automation

01



Rise in productivity

02



Enhanced quality of
service and improved
customer experience

03



Positive worker
outcomes and
workforce
transformation

Looking Forward

- To place our customers at the centre of our business
- To focus on knowing our customers and their needs
- To be nimble in responding not only to the needs of our customers but also our operating environment
- To continue to invest in our infrastructure and capabilities
- To continue to embrace digital transformation



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Resolution 1

Adoption of Directors' statement and audited financial statements

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	No. of Votes	Percentage
For	47,584,079	99.69%
Against	150,000	0.31%

Resolution 2

Approval of Directors' fees

Resolution 2

Approval of Directors' fees

	No. of Votes	Percentage
For	47,584,079	99.69%
Against	150,000	0.31%

Resolution 3

Declaration of first and final dividend

Resolution 3

Declaration of first and final dividend

	No. of Votes	Percentage
For	47,584,079	99.69%
Against	150,000	0.31%

Resolution 4

Re-election of Mr Joseph Toh Kian Leong as Director

Resolution 4

Re-election of Mr Joseph Toh Kian Leong as Director

	No. of Votes	Percentage
For	47,584,079	99.69%
Against	150,000	0.31%

Resolution 5

Re-election of Mr Michael Lau Hwai Keong as Director

Resolution 5

Re-election of Mr Michael Lau Hwai Keong as Director

	No. of Votes	Percentage
For	47,563,379	99.64%
Against	170,700	0.36%

Resolution 6

Re-election of Ms Quan Wai Yee as Director

Resolution 6

Re-election of Ms Quan Wai Yee as Director

	No. of Votes	Percentage
For	47,584,079	99.69%
Against	150,000	0.31%

Resolution 7

Re-appointment of Messrs Deloitte & Touche LLP as Auditors and authorisation of Directors to fix their remuneration

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	No. of Votes	Percentage
For	47,584,079	99.69%
Against	150,000	0.31%

Resolution 8

General mandate to authorise the Directors to issue new shares or convertible instruments

Resolution 8

General mandate to authorise the Directors to issue new shares or convertible instruments

	No. of Votes	Percentage
For	46,810,004	98.06%
Against	924,075	1.94%

Resolution 9

Authority to issue shares under Sing Investments & Finance Limited
Performance Share Plan 2020

Resolution 9

Authority to issue shares under Sing Investments & Finance Limited Performance Share Plan 2020

	No. of Votes	Percentage
For	46,779,104	98.00%
Against	954,975	2.00%



SING INVESTMENTS
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Thank you for tuning in to our live webcast

For more information on SIF Annual General Meeting, please go to
www.sif.com.sg/annual-general-meeting