



8I HOLDINGS LIMITED FY2025 ANNUAL GENERAL MEETING

23 September 2025, 09:00AM SST



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Investment Portfolio

FY2025 Financial Performance

Moving Forward – Focused on Future Growth

Question and Answer

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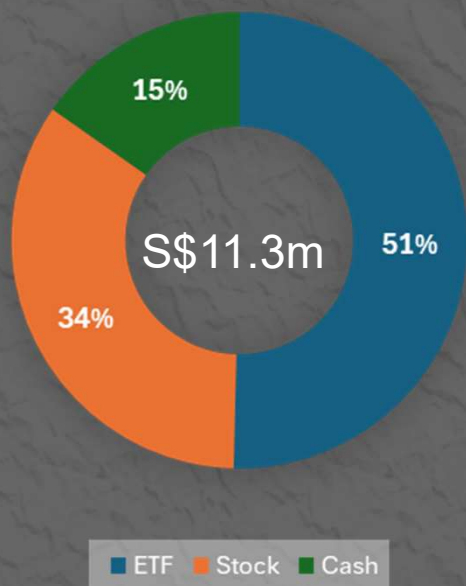
Strategy

Q&A

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Investment Portfolio FY2025



Mark-to-market gain
Dividend income
Forex loss
Interest income

Total

FY2025

S\$43,183
S\$129,729
(S\$38,078)
S\$137,032

S\$271,866
(2.5% return)

Cash and Cash Equivalents:

The decrease in cash and cash equivalents (from S\$4.2m to S\$1.7m) was a direct result of our strategic decision to deploy capital into highly liquid equity investments.

Balance Sheet Evolution:

The lean balance sheet reflects our deliberate transition to a streamlined, focused investment holding company, divesting non-core operational assets.

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FY2025 Financial Performance

Income Statement	FY2025	FY2024
Investment gains	S\$172,912	S\$707,399
(Loss)/profit from continuing operation	(S\$1,090,785)	S\$92,403
Loss from discontinued operation	-	(S\$3,049,327)

FY2025 Performance Summary:

The net loss of S\$1.09 million from continuing operations for FY2025 and the reduction in investment gains and other income was significantly impacted by unforeseen global market volatility, specifically the US market correction in March 2025, triggered by new tariff policies.

Post-FY2025 Recovery:

We are pleased to report that as of **30 June 2025**, our investment portfolio has not only recovered but has reached an **all-time high**.

FY2025 Financial Performance

Financial Position	FY2025	FY2024
Assets	S\$11,905,473	S\$13,482,495
Liabilities	(S\$246,308)	(S\$422,046)
NET ASSETS	S\$11,659,165	S\$13,060,449

The net assets of the Group have reduced by S\$1.4m from S\$13.1m to S\$11.7m, mainly due to the net loss of \$1.1m and fair value losses in financial assets at FVOCI of \$0.3m.

FY2025 Financial Performance

Addressing Fair Value Loss in Financial Assets at FVOCI:

The fair value loss recognized on our unquoted investment is primarily attributed to AutoWealth, our key robo-advisory firm investment.

As a 'Level 3' financial instrument, its valuation involves significant unobservable inputs, leading to short-term fluctuations.

We are confident in its potential, anticipating breakeven profitability upon receiving Central Provident Fund (CPF) approval for its investment products.

CPF approval would unlock a significant market thereby enhancing our investment value.

Note: CPF Approval has been received on 20 August 2025

Moving Forward – Focused on Future Growth



8IH's Strategic Outlook: Focused for Future Growth

Disciplined Investment Mandate:

As we move forward, our core focus remains on navigating a complex global landscape through disciplined capital allocation and prudent risk management.

Long-Term Value Creation:

Our investment strategy will continue to be anchored in a fundamentals-driven, value-investing philosophy. We will prioritize a blend of diversified, low-cost ETFs and carefully selected individual equities.

Moving Forward – Focused on Future Growth



Strategic Shift – Option to Use Leverage:

Historically, 8IH has maintained a no-leverage stance. Looking ahead, we are prepared to introduce limited leverage as a strategic tool to maximise opportunities in favourable market conditions. This represents a shift in our approach, aimed at accelerating NTA growth and enhancing shareholder value. At the same time, we remain committed to prudence — leverage will only be deployed if market conditions justify it, and always within strict limits, with diversification, liquidity buffers, and close Board oversight to safeguard against undue risk.

Targeting Structural Trends:

We will continue to seek opportunities in sectors driven by long-term structural trends, such as technology and healthcare.