SKYLINK
HOLDINGS LIMITED

Annual General Meeting

31 July 2026

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The contact person for the Sponsor is Ms. Lee Khai Yinn, at 1 Robinson Road, #21-01 AIA Tower, Singapore 048542, telephone: +65 6232 3210.

At a Glance

We are a fast-growing integrated mobility service provider in Singapore

Founded in 2017, **Skylink Holdings Limited** (“Skylink Holdings” or the “Company” and together with its subsidiaries, the “Group”) is a one-stop customer-centric commercial vehicle specialist that has grown into one of the largest commercial vehicle leasing companies in Singapore with 3 core business segments:

CREDIT

Offers vehicle financing solutions for customers who wish to purchase or refinance their own vehicles

Total loan book of **~S$66.24 mil***

COMMERCIAL VEHICLE LEASING

Leasing of a wide range of commercial vehicles for mobility, transportation and logistics needs of corporate clients

One of the **largest** leasing fleets in Singapore

ENGINEERING

Wide range of Maintenance, Repair & Overhaul (MRO) services and engineering solutions to suit specific business needs

8 workshop units** in Wcega Plaza

***As at 31 March 2026**
****As at 17 June 2026**

GROUP VALUE CREATION DASHBOARD

KPI	FY2025	FY2026	Change
Revenue Growth	+75.7%	+34.1%	▲
Gross Profit Growth	+33.6%	+45.9%	▲
Net Profit* Growth	+34.8%	+61.7%	▲
Fleet Size	1,231	1,366	▲
Equity*	S$6.67m	S$16.98m	▲
Total Asset	S$111.06m	S$129.81m	▲

*After one-off non-cash accounting loss of S$9.92 million recognised on Reverse Acquisition (“RTO Accounting Effect”) and one-off RTO listing related expenses of S$1.85 million.

PROPOSED DIVIDEND

0.55 SG cents per share

(~30%^ of FY2026’s Net Profit)

^Based on the expected enlarged share capital following the issuance of deferred consideration shares.

KEY STOCK INFO

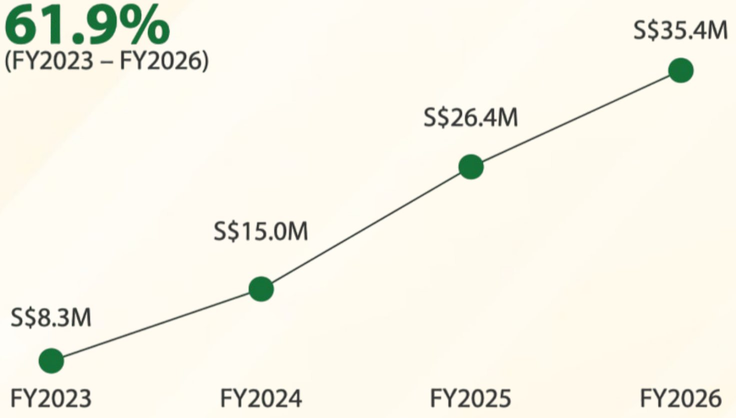
Listing	Catalist Board of the Singapore Exchange (SGX), following the reverse takeover of Sincap Group Limited in September 2025.
Stock Codes	• SGX Code (XZB) • Bloomberg Code (SCG:SP)
Key Shareholders	• **PM Capital Pte. Ltd. – 62.69%** • **Teh Wing Kwan – 10.12%**

Track Record of Sustainable Growth

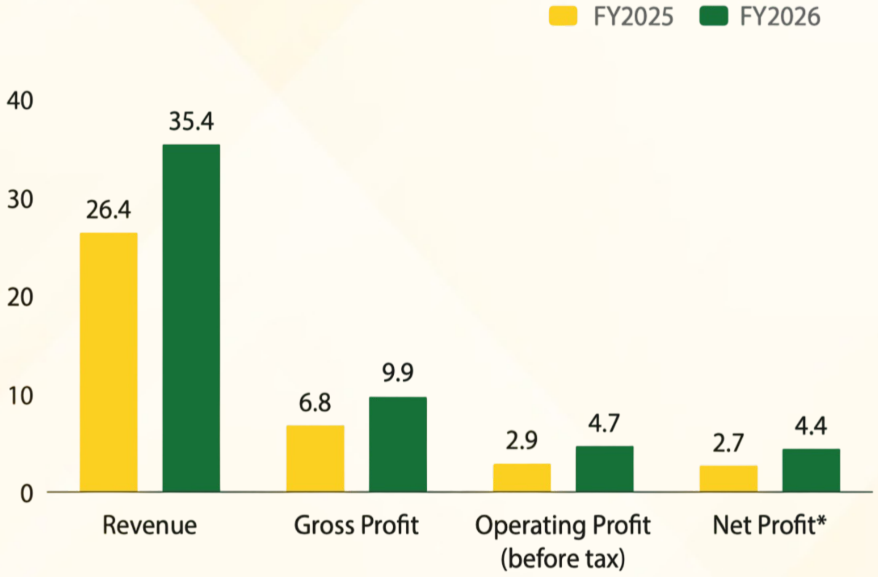
Consistent growth supported by a diversified business model

REVENUE BY BUSINESS SEGMENT FY2026

REVENUE 3-YEAR CAGR



FINANCIAL PERFORMANCE (S$ MILLION)



* Excludes the one-off non-cash accounting loss of S$9.92 million recognised in accordance with SFRS on Reverse Acquisition ("RTO Accounting Effect") and one-off RTO listing expenses of S$1.85 million.

Revenue Growth	Gross Profit Growth	Net Profit Growth*	Profit 3-years (FY2023 – FY2026) CAGR
+34.1%	+45.9%	+61.7%	+88.3%

VISION 2030 – INTEGRATED MOBILITY PLATFORM COMPANY WITH MARKET CAPITALISATION OF S$500M

NET PROFIT

S$4.4M
+61.7% YoY

REVENUE

S$35.4M
+34.1% YoY

OUR INTEGRATED MOBILITY ECOSYSTEM

SME ENABLER → LEASING / FINANCING / ENGINEERING → CUSTOMER RETENTION → SHAREHOLDER VALUE CREATION

Support by Quality asset-backing bank facilities with total assets of S$129.81M

Growing Portfolio of Reputable Customers in Singapore

Creating avenues to provide more value-added services

SBS Transit
PanUnited
sembcorp
SHENGSIONG ... all for you!
ST Engineering
CERTIS
CBRE
ECOLAB
F&N
KUMPULAN
SKYNET WORLDWIDE EXPRESS
ISS

Skylink Holdings - Commercial Vehicle Leasing

We are one of the largest in the industry by fleet size

We took only 7 years to become one of the largest Commercial Vehicle Leasing company in Singapore

- Strategic expansion of fleet from FY2023 onwards
- High growth with minimal capital injection and small equity base
- Effectiveness of business model, leadership team and operational execution
- Management team has extensive industry experience and keen business acumen to capitalise on emerging trends

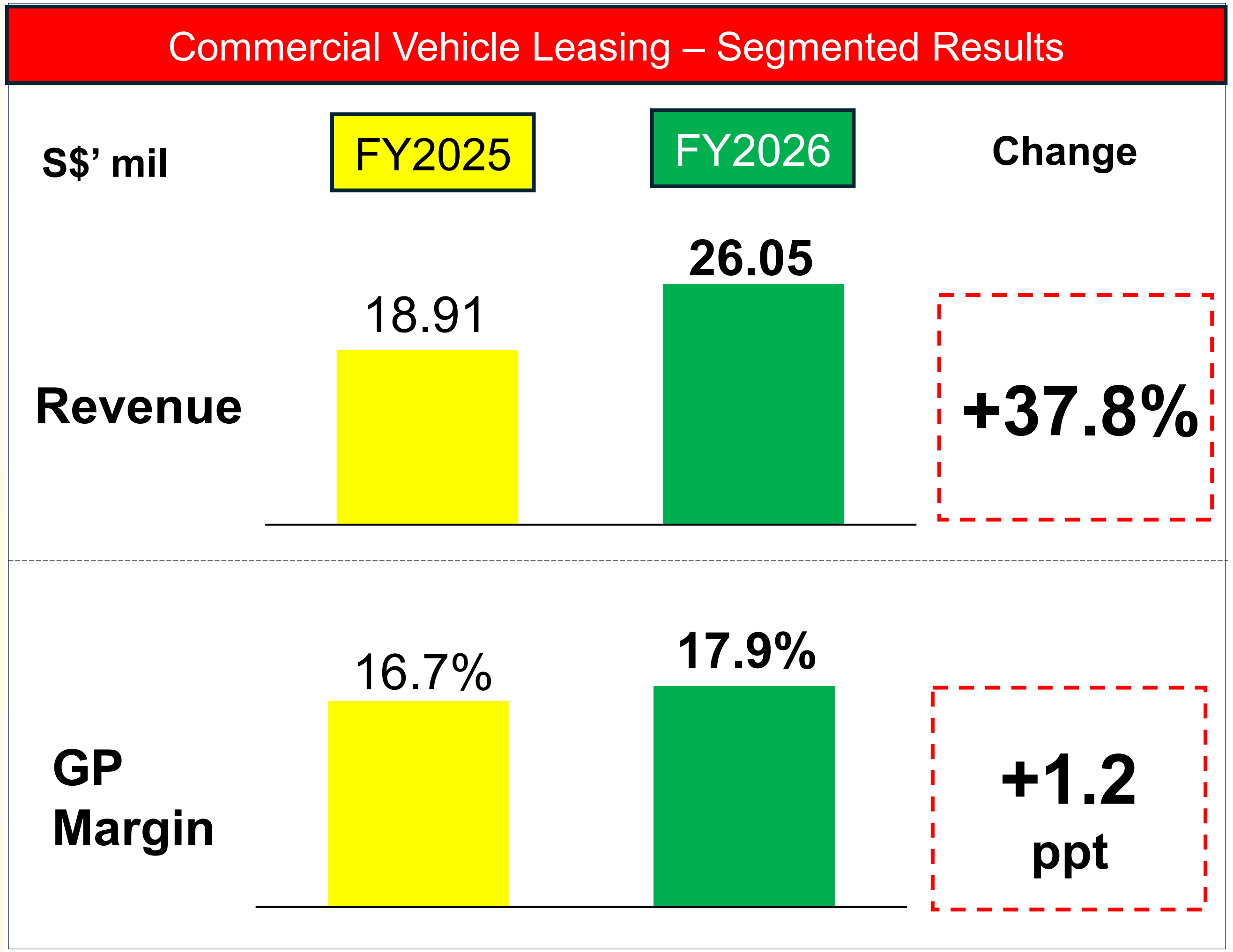
Continued expansion of the Group's commercial vehicle fleet, improving utilisation rates and growing EV fleet adoption reflect strong recurring demand, and operational scalability of its leasing platform.

Skylink Holdings - Commercial Vehicle Leasing

Minimal financial impact of rising fuel costs

The Group does not expect the recent fluctuations in fuel prices to materially impact its financial performance specifically during 4Q2026

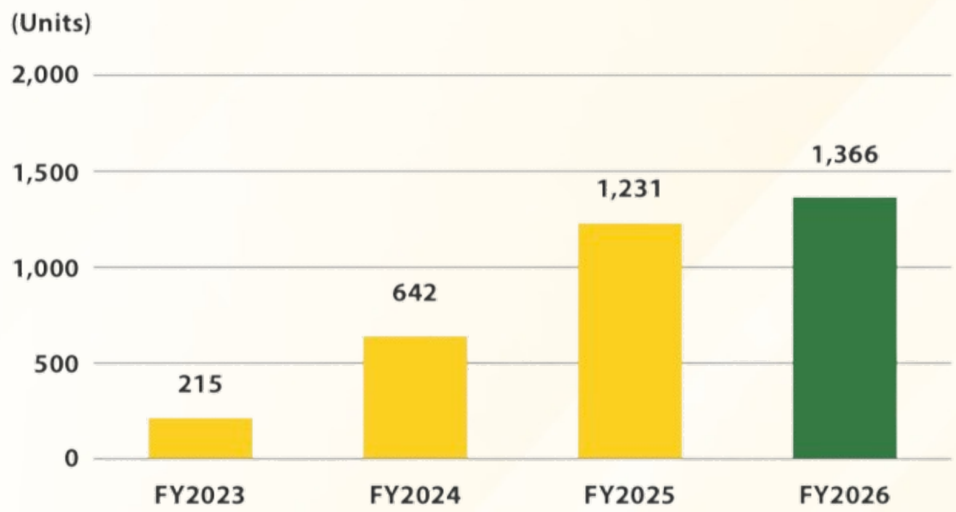
- Under the Group's leasing arrangements, lessees are responsible for operating expenses relating to the use of the commercial vehicles, including fuel costs.
- Majority of the Group's commercial vehicle leases are on long-term contracts for more than 1 year, thereby providing greater earnings visibility.

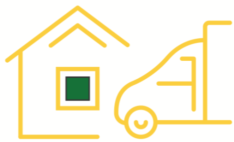


Skylink Holdings - Commercial Vehicle Leasing

High fleet utilisation & a diversified customer base support recurring revenue

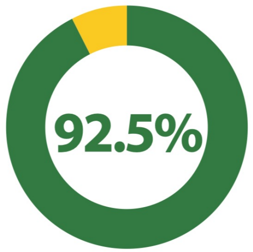
FLEET SIZE





1,366
Total Fleet

1,264
Active Contracts



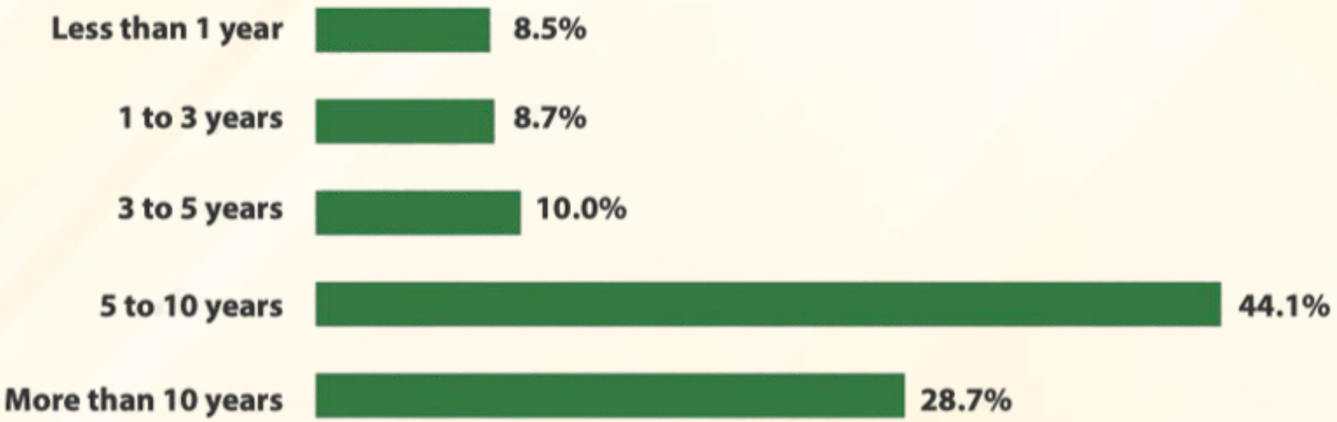
Utilisation Rate

CUSTOMER DIVERSIFICATION (BY CONTRACT COUNT)

Total 778 customers and growing.

- 1 contract – 592 customers
- 2 contracts – 113 customers
- 3 contracts – 30 customers
- 4-10 contracts – 34 customers
- More than 10 contracts – 9 customers

VEHICLE AGING PROFILE



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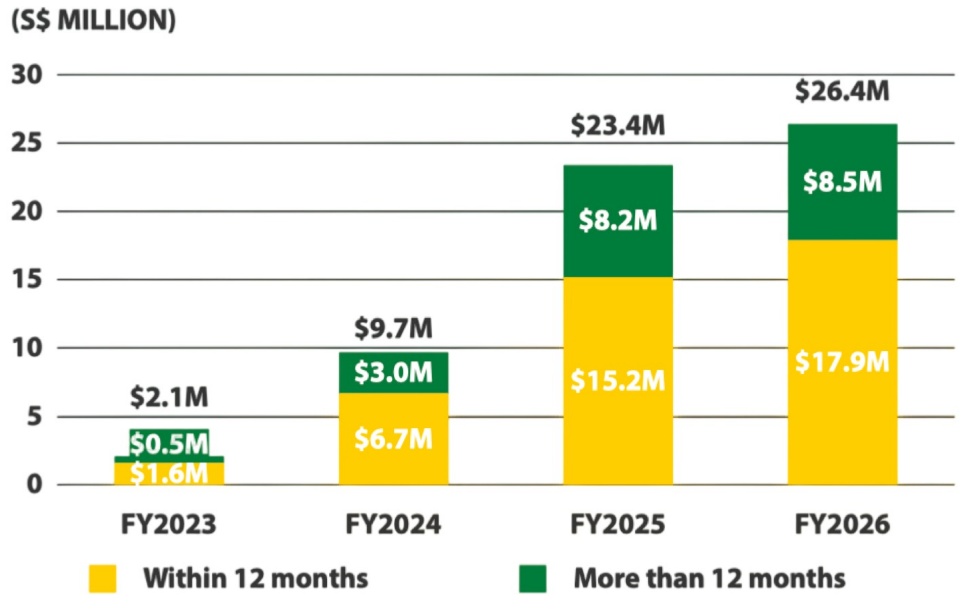
Skylink Holdings - Commercial Vehicle Leasing

Long-term lease contracts & healthy liquidity support resilient recurring earnings

MINIMUM CONTRACT AMOUNT (WITHIN 12 MONTHS & >12 MONTHS)



Average fleet age

7.4 years

Weighted average contract tenor

1.5 years

Portfolio consists of quality and newer vehicles

LEASE CONTRACT TENOR PATH

FY	Total no. active of contracts	<= 6 months	> 6 months but < 12 months	= 12 months	>1<=2 years	>2<=3 years	>3<=5 years	Cumulative > 12 months of lease income
FY2024	585	65 (11.11%)	6 (1.03%)	172 (29.40%)	251 (42.91%)	81 (13.85%)	10 (1.70%)	**87.86%**
FY2025	1,060	144 (13.58%)	7 (0.66%)	366 (34.53%)	359 (33.87%)	159 (15.00%)	25 (2.36%)	**85.75%**
FY2026	1,264	104 (8.23%)	9 (0.71%)	453 (35.84%)	450 (35.60%)	213 (16.85%)	35 (2.77%)	**91.06%**

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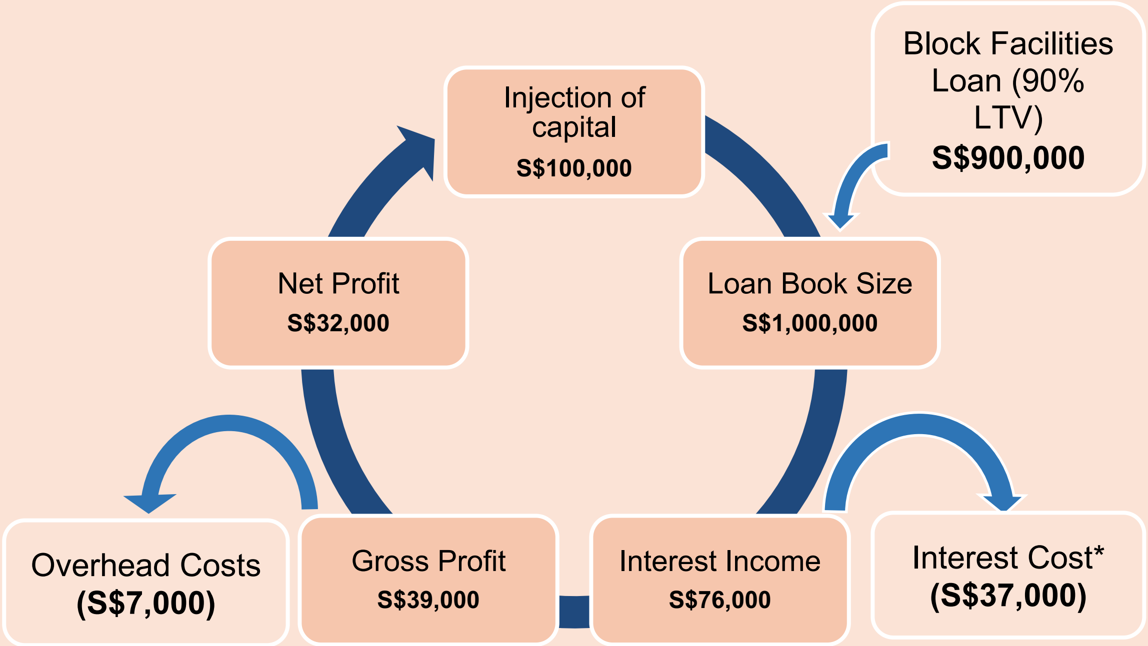
Skylink Holdings - Credit

Significant increase in loan book within 7 years with opportunities for further expansion



Calculated based on prevailing interest rate of **2.4%*

Scalability of our Credit Business

S$100,000 capital translates to:

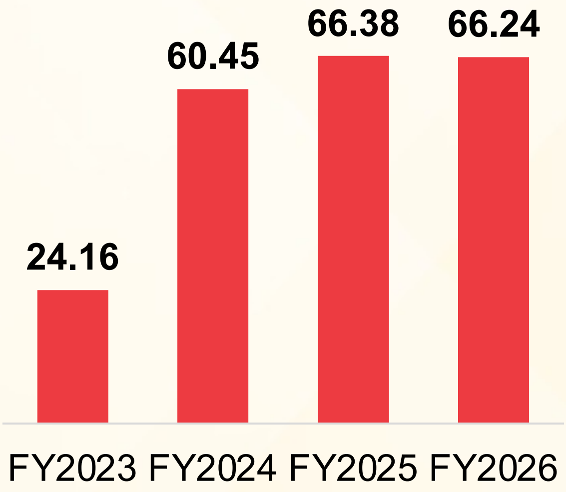
Annual Revenue – S$76,000

Net Profit Margin – 42.1%

Free cash flow of S$34,000 in year 1

ROI: 32.0%

Loan book (S$ mil)



Strengthened financial position support increase in loan book and block discounting facilities from banks

Skylink Holdings - Credit

Continues to originate new loans for its hire purchase customers during 2H2026

Improved Yields with Stable Growth in New Hire-Purchase Loan Book

- **Generated higher newly added loan books in 2H2026:** Leads to higher yields as compared to those legacy loan books, which have since been progressively paid off.
- **Continue to earn higher interest income during the first few years:** Typical of these new hire-purchase terms, as underpinned by a high-quality asset portfolio that enhances return on capital with less than 0.5% of general bad debts provision recognised in 2H2026.
- **Funding costs have remained largely stable:** Reflecting lenders confidence on the Group's strong credit track record.

Credit Segment – Segmented Results

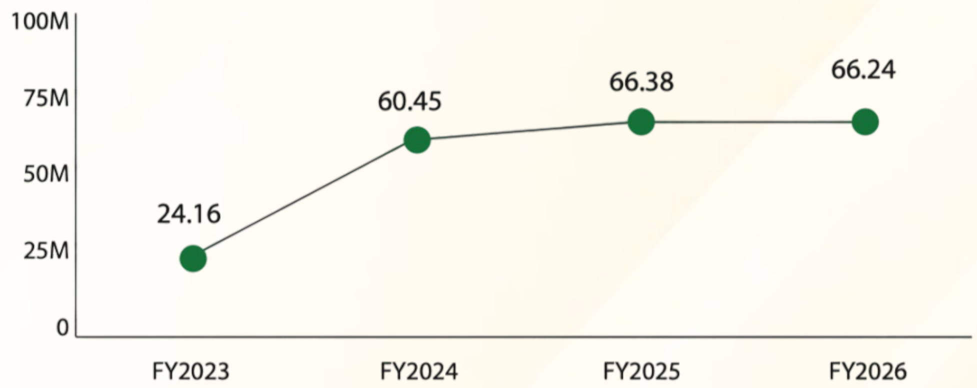
S$' mil	FY2025	FY2026	Change
Revenue	3.77	3.60	(4.5%)
GP Margin	54.9%	55.9%	+1.0 ppt

Skylink Holdings - Credit

Prudent risk management & an asset-backed financing model support sustainable growth.

CREDIT FINANCING BUSINESS

LOAN BOOK SIZE (S$ Million)



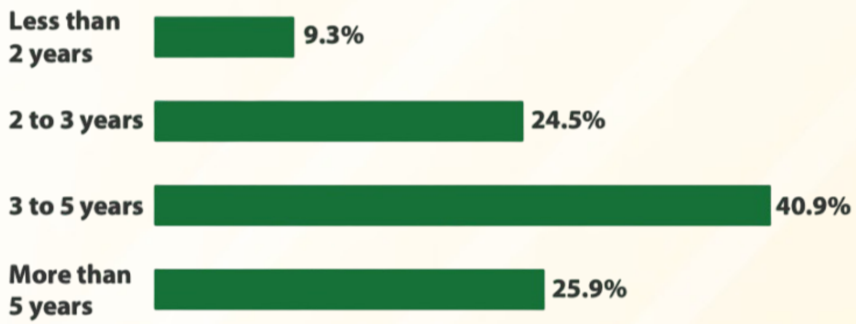
CREDIT QUALITY DASHBOARD

BOARD MONITORING KPIS

- Non performing loan ratio < 0.5%
- ECL provision up to date = $0.3M
- Delinquency ratio < 2%
- Net bad debt recovered = $0.2M

LOAN TENURE PROFILE

(BY % OF LOAN BOOK)



FUNDING & LIQUIDITY MANAGEMENT

- Equity capital
- Term Loan
- Hire purchase
- Block discounting
- Audit & Risk Committee review

LOAN BOOK

S$66.24M

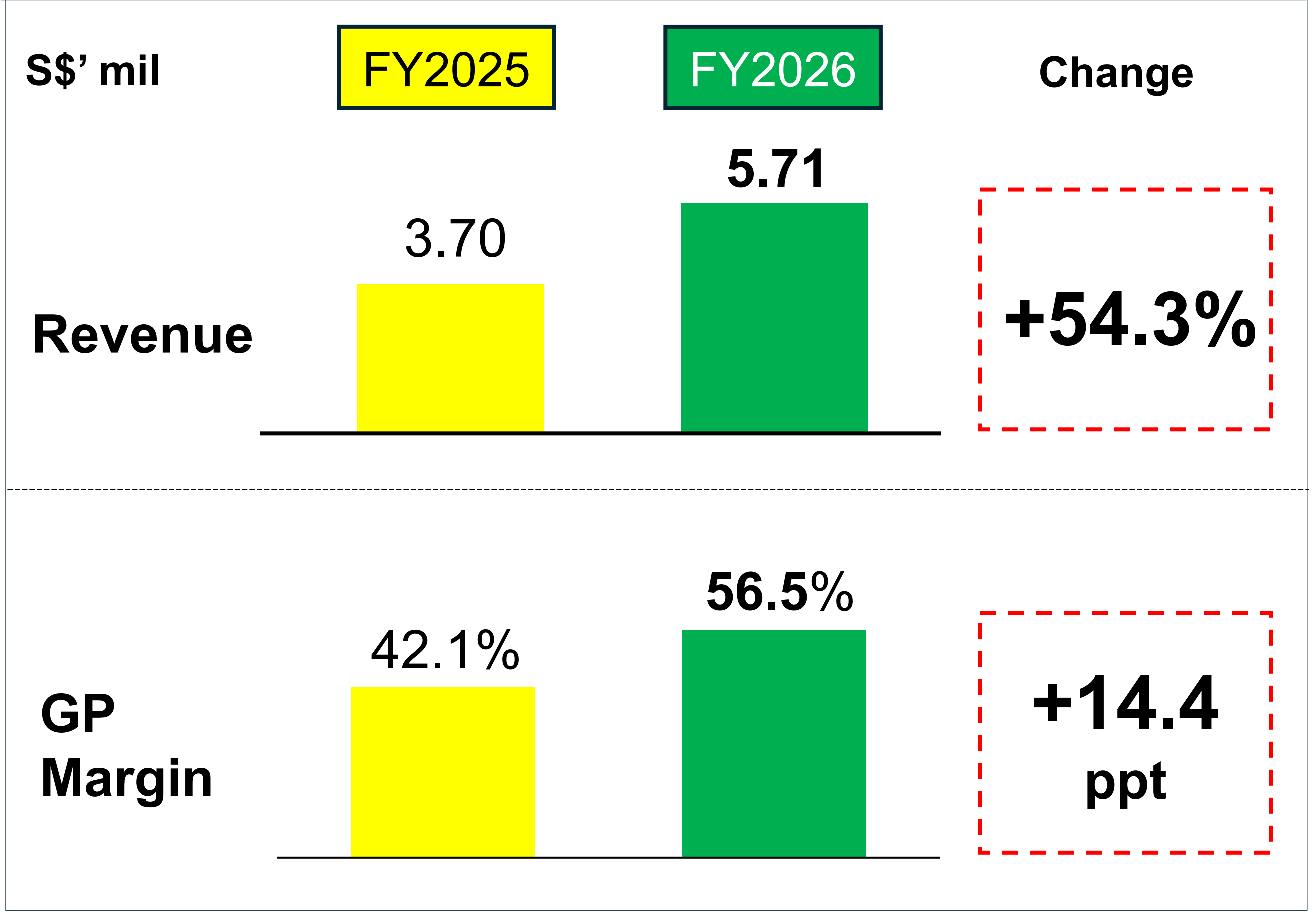
Skylink Holdings - Engineering

Demand for the Group's MRO services and engineering solutions has continued to grow

More MRO and Engineering Work for our Engineering Business

- Re-invested in facilities and equipment upgrade for its Engineering Business for **improving operational efficiency and enhancing customer experience**.
- **Completed more MRO and body customisation jobs** during 2H2026.
- Notably**, third-party revenue has improved significantly**, reflecting the segment's growing market recognition, expanding client base in the public sector, and service-centric approach.

Engineering Segment – Segmented Results

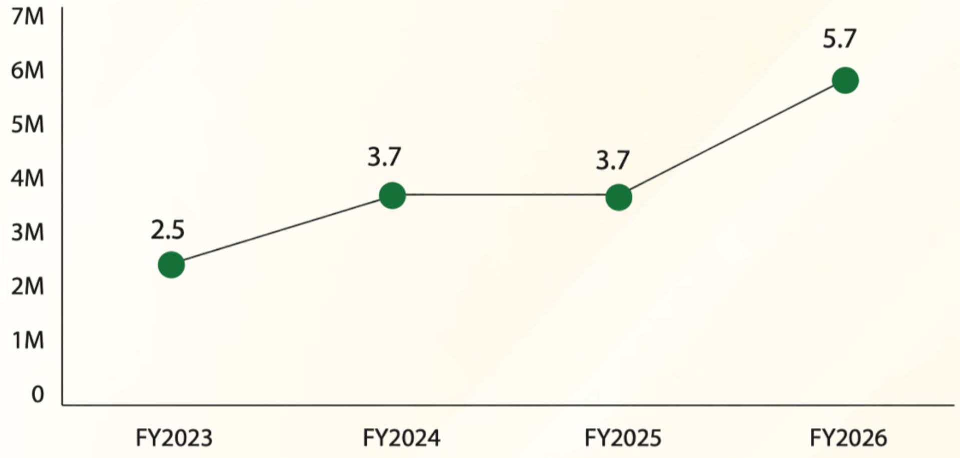


Skylink Holdings - Engineering

Engineering capabilities support scalable growth & revenue visibility

ENGINEERING BUSINESS

REVENUE GROWTH (S$ MILLION)



OPERATIONAL CAPACITY

Scalable Capacity
Flexible and scalable workshop capacity to meet growing customer needs

Quality Excellence
High quality standards and best practices to ensure safety and reliability

Sustainable Solutions
Sustainable and efficient solutions to support a greener mobility future

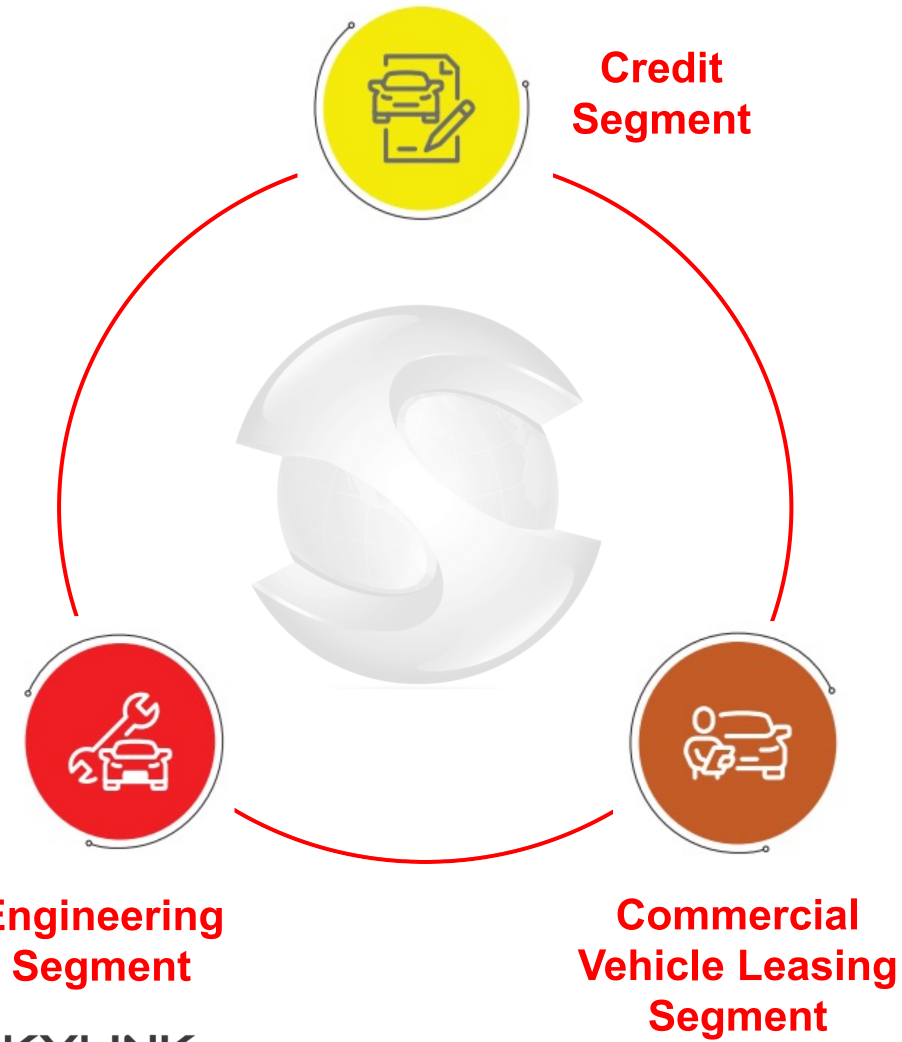
KEY INFORMATION

8
Unit Workshop

38,000 sqft
Total Workshop Space

ISO Certification
(ISO 9001:2015)

Our Operational Resilience as a Trusted Commercial Mobility Solutions Provider



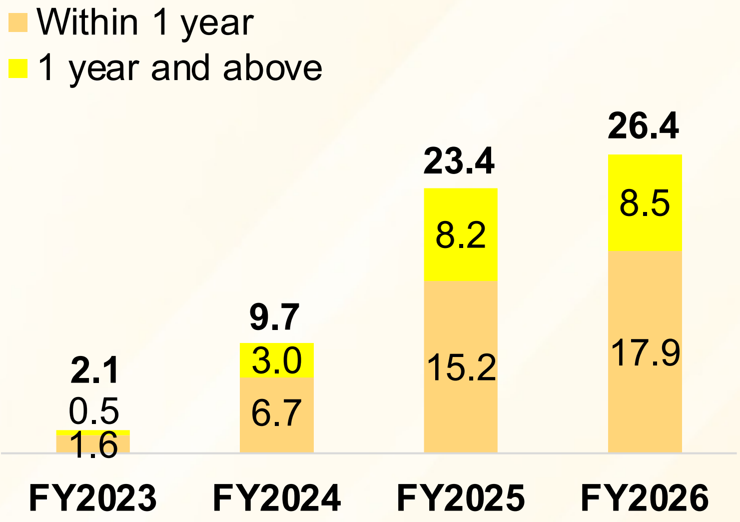
- **Strategic alignment:** The business segments complement and reinforce one another within its synergistic ecosystem.
- **Growth initiatives in a self-compounding business cycle:** Both by way of growing asset-base and increasing business volume.
- **Generates recurring revenues:** Improves cost synergies and enhances asset utilisation under this ecosystem – being built for business agility and operational resilience across market cycles.
- **Customer diversification:** Maintains a highly diversified customer base, mainly SMEs, with no material reliance on any customer, thereby significantly mitigating business concentration risks.

Key Financial Highlights (P&L)

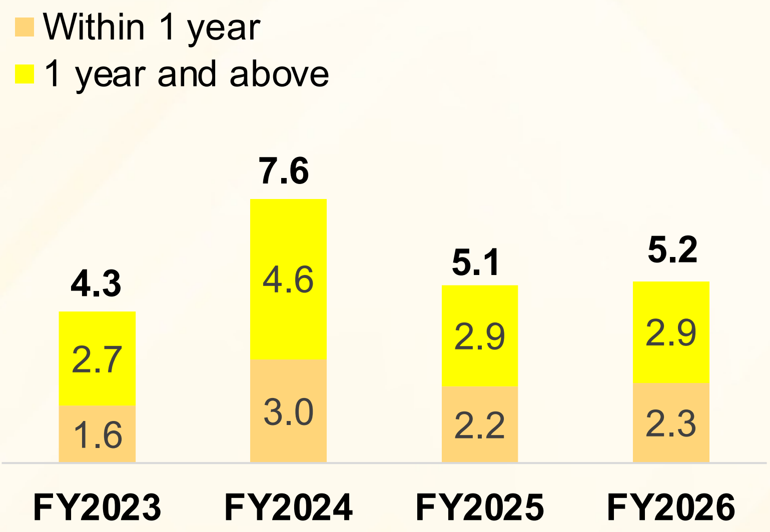
Certainty in future revenue of up to 5 years

Minimum Contract Amount (S$' mil)

Commercial Vehicle Leasing Segment



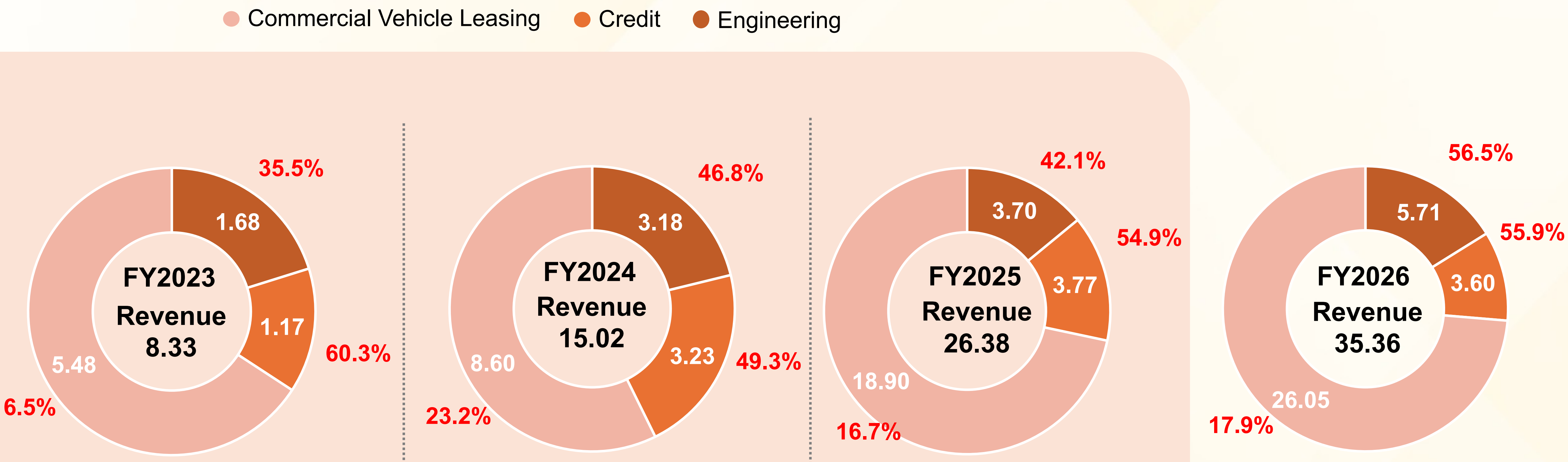
Credit Segment (Net Interest Spread)



Certainty in future revenue (up to 5 years) represented by non-cancelleable operating agreements from both Leasing and Credit segments

Key Financial Highlights (P&L)

Revenue breakdown (S$' mil) and gross profit margin breakdown (%)



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Key Financial Highlights (Cashflow)

Healthy net cash generated from operations underscores the strength of our cash generative business activities

S$' mil	FY2023	FY2024	FY2025	FY2026
Net cash generated from operating activities	1.35	7.37	16.01	**12.89**
Net cash generated from investing activities	14.65	3.65	0.95	**2.63**
Net cash used in financing activities	(15.89)	(9.77)	(16.01)	**(12.30)**
Net increase in cash and cash equivalents	0.12	1.25	0.96	**3.22**
Cash and cash equivalents at end of financial year	1.32	2.57	3.52	**6.74**

- **Strong operating cash flows** with healthy liquidity and cash balances
- **No liquidity issues or material breaches of financial covenants** that have resulted in major disruptions
- **No default** on borrowing obligations
- **Carefully-managed collection cycle** with ease of repossession

Scalable Business Model that Supports and Reinforces Each Other

Achieved adjusted Combined FY2025 and FY2026 NPAT of approximately S$7.2 million

Re-invest profits + injection of shareholder's equity + additional facilities from banks

Expansion of Leasing Fleet for income-producing asset-base

Generating profits and healthy cashflows across all business segments

SKYLINK

Leverage asset-backed banking facilities to expand loan book **generating ~55% averaged gross profit margins**

Strong capital management and good banking relationships with **zero default rates**

In-house MRO and engineering services to maintain fleet for internal and third-party customers

Looking Ahead

Strategic Execution Priorities

Selective M&A & Platform Expansion

- Pursue on strategic M&A to strengthen the group ecosystem

Strategic Customer & Engineering Growth

- Strengthen CRM and MRO services group (SBS, SMRT, and other MNC)

Engineering Platform Expansion

- Expand SKER's engineering capabilities and capacity.
  (Technical talent pool and product and technical solutions)

Expanding Recurring Asset-Based Income

- Continue expanding existing leasing fleets above 1,400 (including heavy duty and cargo trucks, refrigerated trucks).
- Optimising fleet replacement cycle, improving utilisation rate and customer retention through integrated leasing, financing and engineering solutions.

Strengthening the Financing Ecosystem

- Expand and manage quality loan book
  (low historic bad debt ratio)
- Strengthen risk management

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Thank You!

For media and investors queries, please contact:

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