

## **AsiaFIN Investor Webinar Full Year 2025 Earnings Transcript**

**2 April 2026**

**AsiaFIN Host:** Hello everyone. Welcome to the AsiaFIN Full Year 2025 Financial Results Webinar. Hosting the call with us here today are our Founder and Group CEO, KC Wong, and our CFO, Chanti Kara Khoo. At the end of this session, there will be a Question-and-Answer session.

Please note that this call is being recorded, so there will be a recording available on our website at [www.asiafingroup.com](http://www.asiafingroup.com).

Without further ado, I would like to turn this call over to our Founder and Group CEO, KC Wong.

**AsiaFIN Group CEO KC Wong:** Hello everybody. Welcome to our annual Earnings Call webinar. We have been doing this Earnings Call Webinar for the last few quarters, but this is for the full year. Let me just go through my little speech.

2025 is a pivotal year for AsiaFIN as we entered the Middle East market, besides being in the eight other markets that we have been in for the last few years. The Group has been in business for the last 25 years. Starting from Malaysia, we have grown into all the other countries like Singapore, Philippines, Thailand, Indonesia, Myanmar, Bangladesh, Pakistan, and now in Saudi Arabia.

On the Middle East side, I know there's a war going on, but the first phase of our projects is already completed in Saudi Arabia. And this is a strong reference for us, and we expect to grow the business further, as we embark on selling to the banks in Saudi Arabia. We are also trying to sell to other countries within the Middle East.

On the other front is our e-invoice business. We have already served more than 100 large customers, where we handle the e-invoicing for Malaysia. This also includes financial institutions. So we are poised to grow further this year with the RegTech market because of these new requirements for Bank Negara is revising for reporting.

On RPA (Robotic Process Automation), we have also turned around. We have been investing in this business for the last eight years in the artificial intelligence business. Our RPA now has embraced the latest AI platform. So we do not rely solely on our own neural network, but we embrace the latest AI platforms. So this new approach has gained traction in the Malaysian market, as well as we have entered the Philippines, Thailand, Indonesia, and Pakistan markets for this. And of course, in Saudi Arabia, we have also have taken in the new customer there. So that's mainly on the business.

In terms of the revenue for 2025, you can see in our press release that we have overall increased by over 50% year-on-year in terms of our revenue. This is contributed by our entire sales and collection, the effort from sales. Because in the world of US GAAP reporting, sales are not good enough. Invoicing is not good enough. It needs to have collection. So this double-digit organic growth for 2025 shows that we are set for future growth in our existing market into the new markets.

In terms of the Fintech business, we have grown 52% from 2024 in in terms of revenue, which shows that even though we are very much focused on the cheque clearing business and payment gateway business, there is still good business in this area.

On the RegTech side, we continue to grow well, which is our main contributing revenue generating unit business. We also improved our gross margin by 13.46%. So that's on the business.

On corporate governance, because we already have a full board, we actually started two others, besides the audit committee, we have also started the two other independent committees, which are the Compensation Committee and the Nominating and Corporate Governance Committee. So we are poised to be ready for the next level in terms of corporate governance.

In conclusion, as we enter 2026, we are seeing, in terms for organic growth, we are seeing growth in both the Fintech and RegTech business and gaining new customers in our RPA business. Not forgetting our ESG reporting business under TellUS Report, we are beginning to see some traction too. OK, so now I will pass over the call to Chanti, our CFO. She will take you through the numbers. Thank you.

**AsiaFIN CFO Chanti Kara Khoo:** Thank you, KC. I will now bring you all through the financials.

Net cash flow from operations was approximately \$504,000 for the year ended December 31, 2025, compared to approximately \$24,000 for the year ended December 31, 2024.

Cash and cash equivalents were approximately \$1.748 million as of December 31, 2025, compared to approximately \$1.31 million as of December 31, 2024.

Revenue for the years ended December 31, 2025 and 2024 was approximately \$5.126 million and \$3.382 million, respectively. This represents a growth of 51.5% in year 2025 compared to year 2024.

Gross profit for the year ended December 31, 2025 was approximately \$1.904 million, representing 37.14% of revenue, and for year ended December 31, 2024 was \$1.424 million representing 42.09% of revenue.

Selling, general and administrative expenses for the years ended December 31, 2025 and 2024 were approximately \$1.874 million and \$1.464 million, respectively.

Net loss was approximately \$120,000 for the year ended December 31, 2025 as compared to net loss of approximately \$162,000 for the year ended December 31, 2024.

Total Comprehensive Income for the year ended December 31, 2025 was approximately \$128,000, compared to total comprehensive loss of approximately \$95,000 for the year ended December 31, 2024.

I will now turn the call over to the Host.

**AsiaFIN Host:** Thank you, Chanti. We will now begin with our Q&A session. So if anyone has any questions, you may drop your question in the Q&A box and then we will answer it accordingly.

Anybody has any questions?

**AsiaFIN Executive Director Dato' Dr. Sean Seah:** Any questions?

The company will release a full 2025 result announcement in the next two days. Is that what we do, KC?

**AsiaFIN Group CEO KC Wong:** The announcement on the 8-K to the SEC will be done by tomorrow. The 10-K is already out, so those are interested and can view our 10-K report from SEC website. And will be on our website. I think it's already on our website. Am I correct?

**AsiaFIN Host:** Yes, already on the website.

**AsiaFIN Group CEO KC Wong:** Maybe you can type the website link in the chat. Go ahead, Sean.

**AsiaFIN Executive Director Dato' Dr. Sean Seah:** Is that fair to say this is the first year, 2025, the company turned profitable?

**AsiaFIN Group CEO KC Wong:** AsiaFIN Group CEO KC Wong: Yes, in terms of comprehensive income. Last year, even with the comprehensive income, we were still at loss. But I think in 2023, we

had a slight profit, maybe a few thousands, so not really the first year. So this is the first year that we have a good profit, in that sense. OK, even though the expenses from AsiaFIN are quite high.

Alright, there's a link for those who are interested.

OK, so any more questions? If not, we will wrap up the meeting.

Thank you for all those that attended. I see some friends in the attendees. I hope that you benefit from this. And I am increasingly confident about future and look forward to reporting our first quarter of 2026 in the next two or three months. Thank you for your time and attendance.