



ASIAFINTM

Financial Ecosystem Enabler

<https://asiafingroup.com>

ASFH:OTCQB



Forward Looking Statement

This presentation contains forward-looking statements as defined within Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. By their nature, forward-looking statements and forecasts involve risks and uncertainties because they relate to events and depend on circumstances that will occur in the near future. Those statements include statements regarding the intent, belief or current expectations of AsiaFIN and members of its management as well as the assumptions on which such statements are based. Prospective investors are cautioned that any such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and that actual results may differ materially from those contemplated by such forward-looking statements.

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Investor Call YE24

ASEAN

East Asia

Rest of Asia

Financial Ecosystem Enabler





Agenda

About ASFH

ASFH Results YE24

Expansion Plan

Q&A





ASAFINTM

Financial Ecosystem Enabler

About Us

Financial Ecosystem Enabler





Our Opportunity

AsiaFIN - to tap into a market of >1bn people (ex China & India)

Our Vision

AsiaFIN - to be the leading automated financial solution provider for Financial Services and other industries

Our Mission

AsiaFIN - advance to 'global player' from 'regional upstart'



A Truly Asian Company on a US Market ASFH:OTCQB

We provide solutions for banks and businesses in Asia and RoW. Now we have offices in Malaysia, Hong Kong and Thailand. Soon we'll move beyond Asia.



English &
Asian
Languages



Local
Currency



Local
Support
Time Zone



Latest
Innovative
Technology





ASAFINTM
Financial Ecosystem Enabler

Our Team



Management Team



KC Wong
Group CEO



Angel Cham
CFO



Kai Thim Ng
CEO
InsiteMY
OrangeFIN Asia



Datuk Eddie Razak
CEO
TellUS
Report



Board of Directors



KC Wong

Group CEO,
Executive
Director



**Dato' Dr
Sean Seah**

Executive
Director



**Ramesh
Ruben Louis**

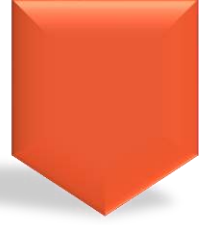
Independent
Non-Executive
Director



**Shibu Chacko
Jacob Vadaketh**

Independent
Non-Executive
Director





ASAFINTM

Financial Ecosystem Enabler

What We Do



Our Processing & Reporting Solutions

FINTECH

- CHECK21 Compliant - check truncation
- Fast payment - (ISO20022 Payments) e.g. Zelle & Venmo (batch) in the US. Duitnow, PromptPay, PayNow, etc.
- Cross Border payment - e.g. SWIFT, PVP, etc.
- Local E Payment - e.g. GIRO, RTGS, FPX, IBFT

REGTECH

- Central Bank Stats - Reporting using XBRL standards
- Credit + International Exposure Reporting
- US FATCA & EU CRS Compliance Reporting
- Risk management + transaction reconciliation
- E-Invoicing - for tax reporting

RPA

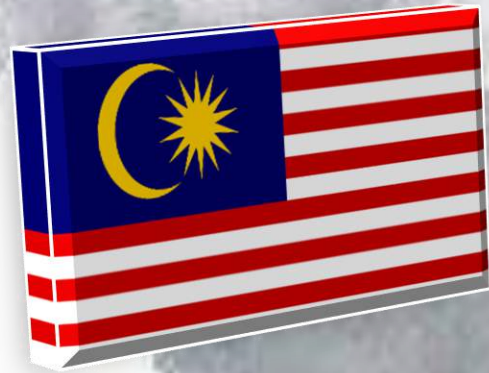
- Robotic process automation - of manual, repetitive and tedious tasks
- Machine Learning - for reading text, signatures, images
- AI - payment decisions via signature & pattern matching

ESG

- ESG reporting - with management metrics
- ESG Dashboard - for performance tracking
- Data Visualization - using charting of complex data sets
- Scenario planning and modeling



Our Presence in 8 Fast Growing Markets



Malaysia



Singapore



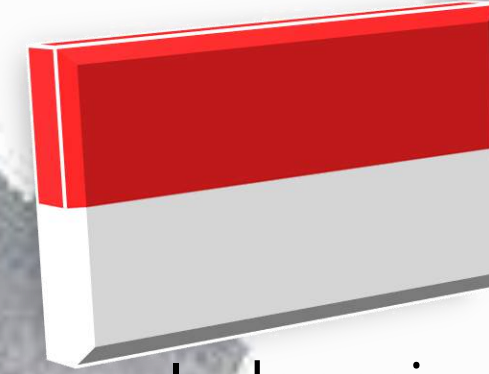
Philippines



Myanmar



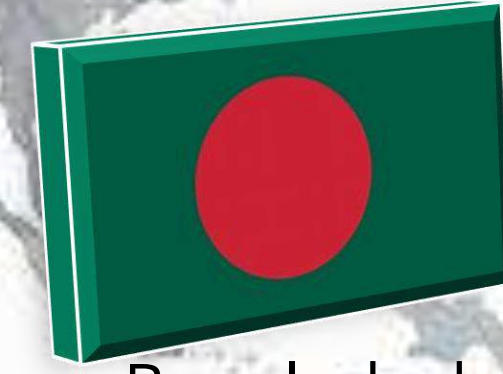
Thailand



Indonesia



Pakistan



Bangladesh

90+ banks 100+ corporations





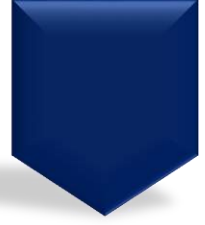
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Financial Ecosystem Enabler

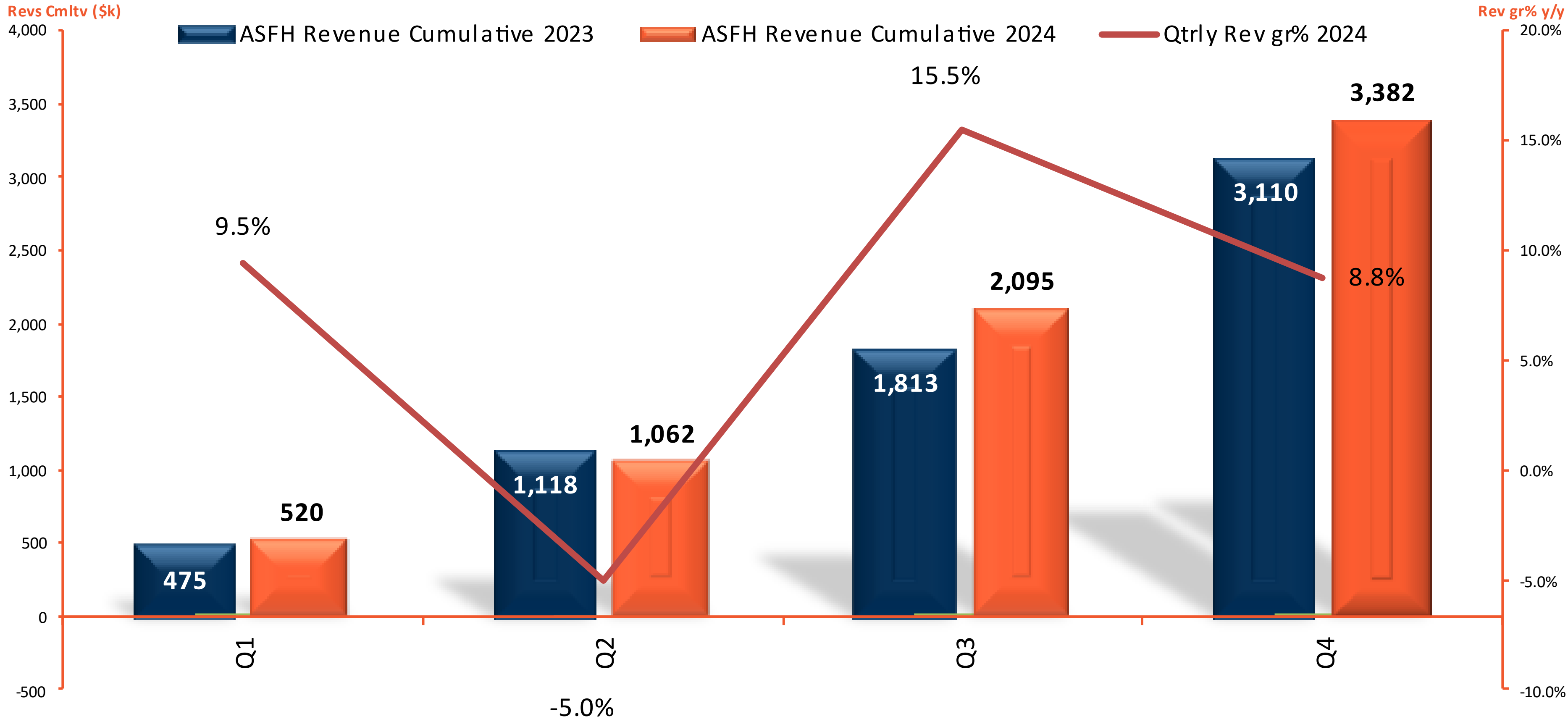


Financial Results YE 2024





Revenue Cumulative Growth - 2023 vs. 2024





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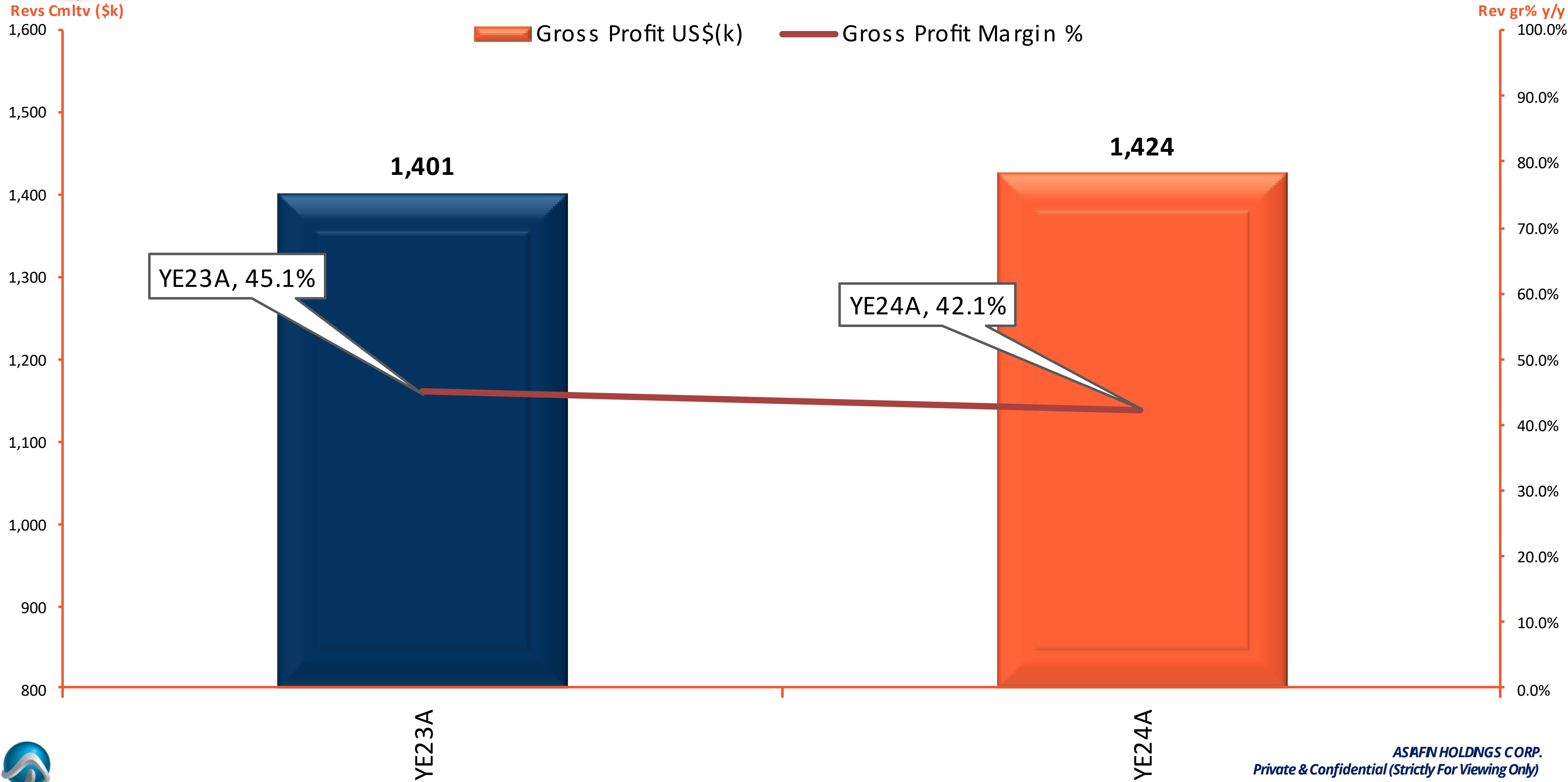
Financial Ecosystem Enabler

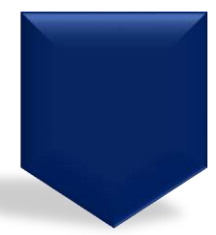


Angel Cham, FD Results YE 2024



Gross Profit Growth – 2023 vs. 2024





Gross Profit 2023 vs. 2024

1. We have grown gross profit however gross margins declined 3 percentage points to 42.1% vs. 45.1% YE23.
2. Within our terms of accounting, salaries are grouped into Cost of Revenue.
3. We have made significant investments in RPA as we enter a new market, because of our accounting policies this investment impacts gross profit.

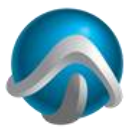
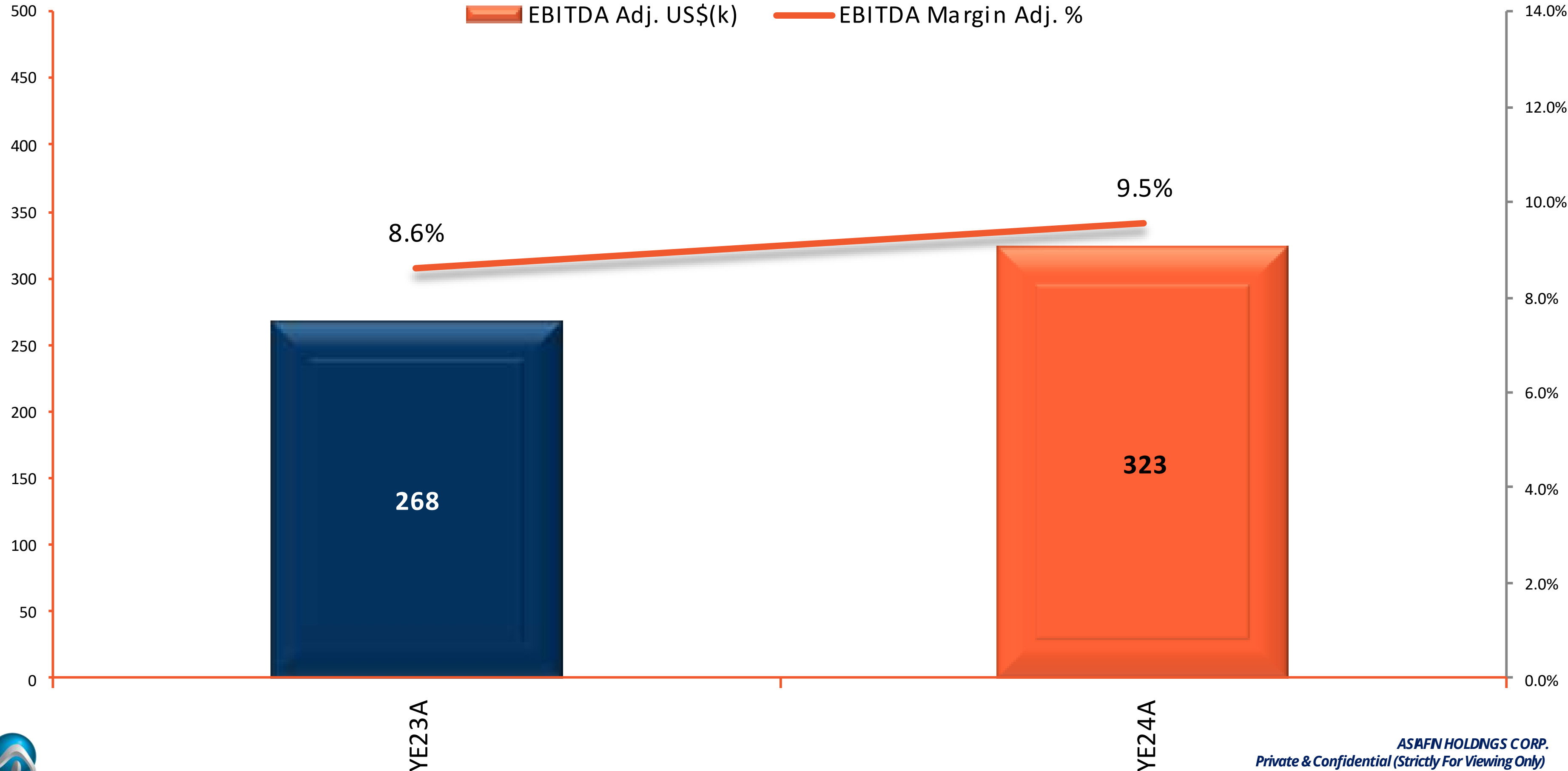


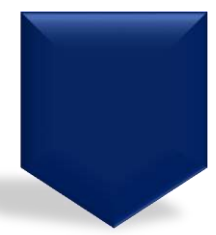


EBITDA Adjusted Rises – 2023 vs. 2024

Revs Cmltv (\$k)

EBITDA Adj. US\$(k) EBITDA Margin Adj. %

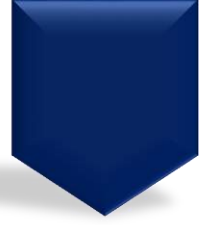




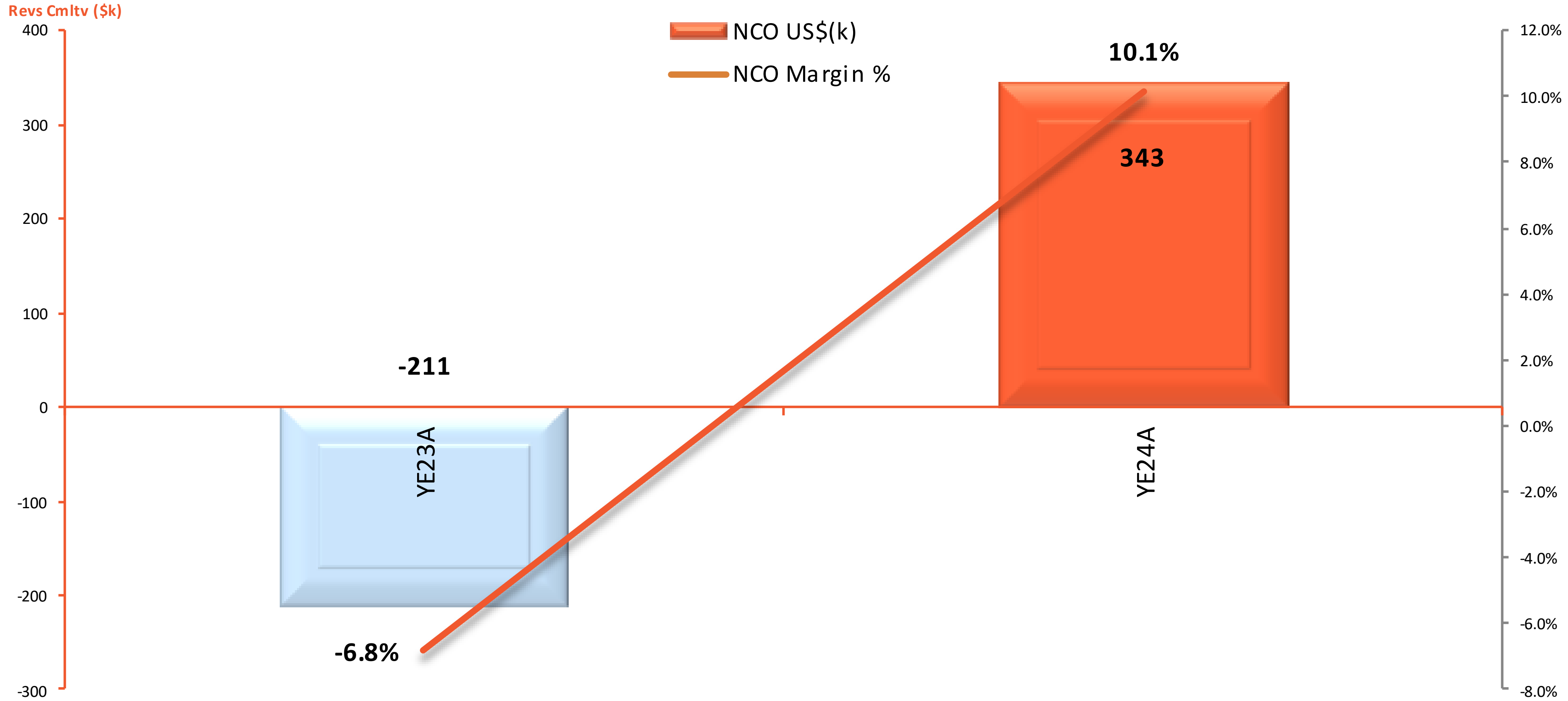
EBITDA Adjusted grows 2023 vs. 2024

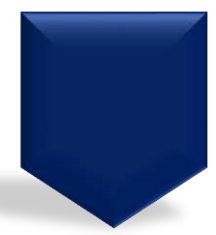
1. We present adjusted EBITDA in which we have subtracted the investment costs for RPA for YE24 in order to provide visibility on our underlying EBITDA generation.
2. Adjusted EBTIDA has grown by US\$ 7k. Adjusted EBITDA margins increased 90 basis points to 9.5% YE24 vs. 8.6% YE23.
3. Note that while our adjusted EBITDA margins have improved, migration of new and some existing products to the cloud has served to increase costs in the short run as we move off premise.





Net Cash from Operations Up - 2023 vs. 2024

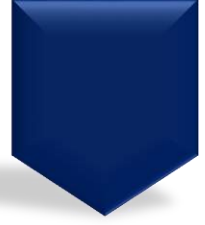




NCO – Inflexion Point Performance 2023 vs. 2024

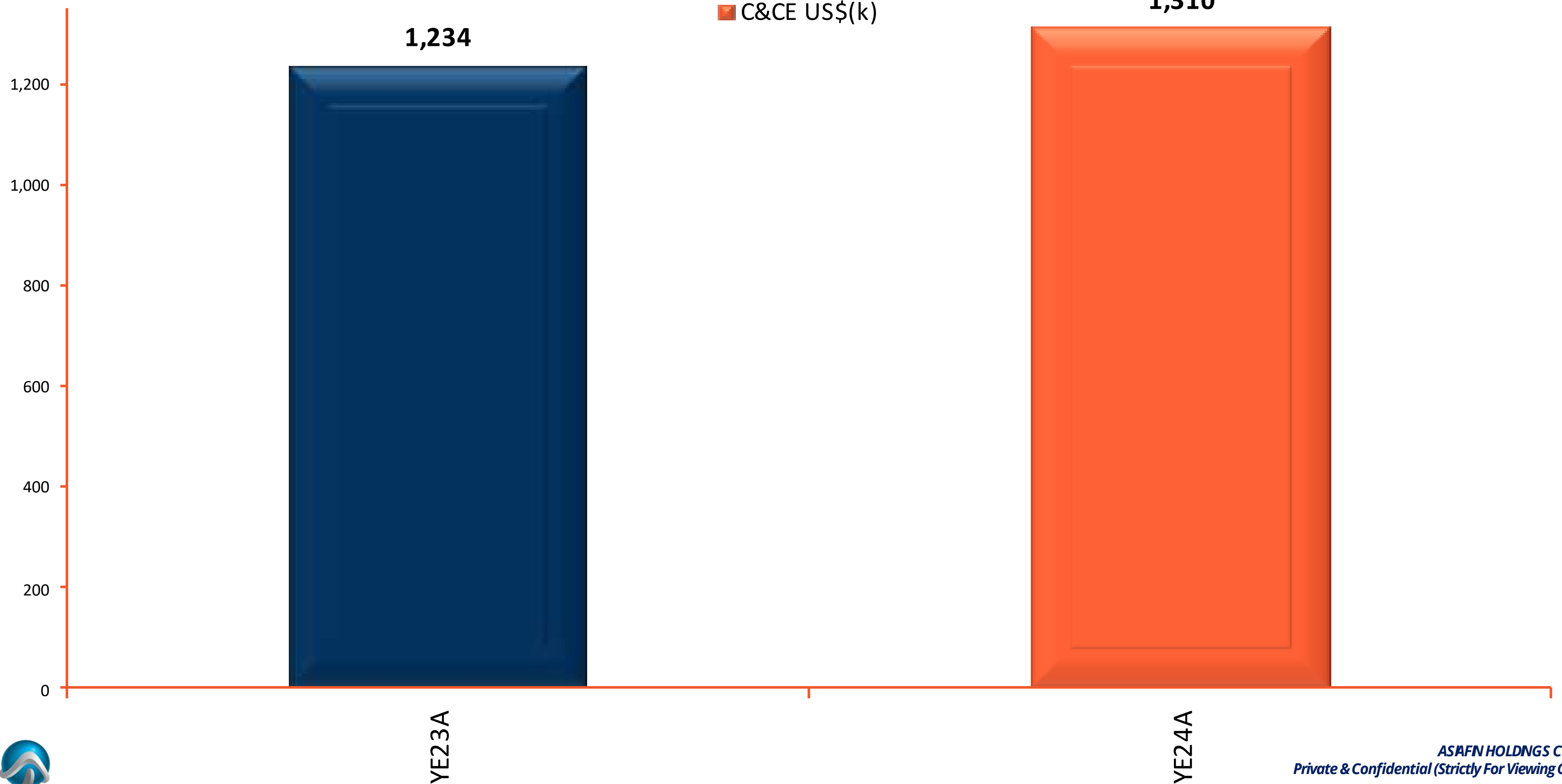
1. Net Cash from operations improvement has been driven by structural changes to our working capital management approach.
2. We have been able to pass all our going concern tests as a result and we expect this to be a structural change in the normal course of business.
3. The change in our working capital policies allows us to demonstrate the progress we have made in terms of cash generation, which was not previously clearly visible.

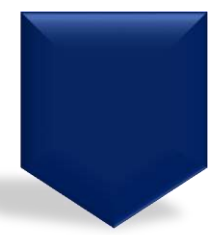




Cash & Cash Equivalents Up – 2023 vs. 2024

Revs Cmltv (\$k)

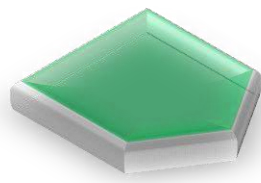




Cash – Up 2023 vs. 2024

1. Cash & Cash Equivalents have grown 6.2% to US\$ 1.310m YE24 vs. 1.234m YE23.
2. While we have significant investments to come we are pleased to be able to show that the underlying business is heading in the right direction for cash accretion.
3. This trend helps to de-risk our business, improve our weighted average cost of capital and reduce future dilution as we inevitably raise additional equity for growth.

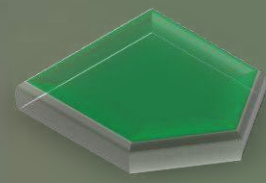




Expansion Plans

KC Wong, CEO

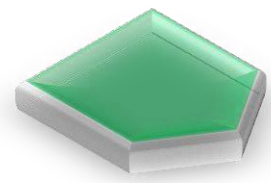




ESG Reporting 2025-2026

1. Target Public Listed companies and banks in Malaysia, Thailand, Indonesia, Philippines
2. Expansion to Middle East

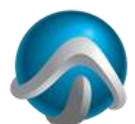


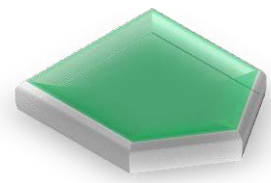


Market Expansion

RPA - ASEAN & Nordics 2025-2026

1. Grow markets in Philippines and Indonesia
2. OrangeWorkForce as Cloud SaaS (Software as a Service) to expand to Thailand, Cambodia, Vietnam
3. Explore Nordic Markets (Finland, Sweden and Denmark)

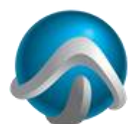
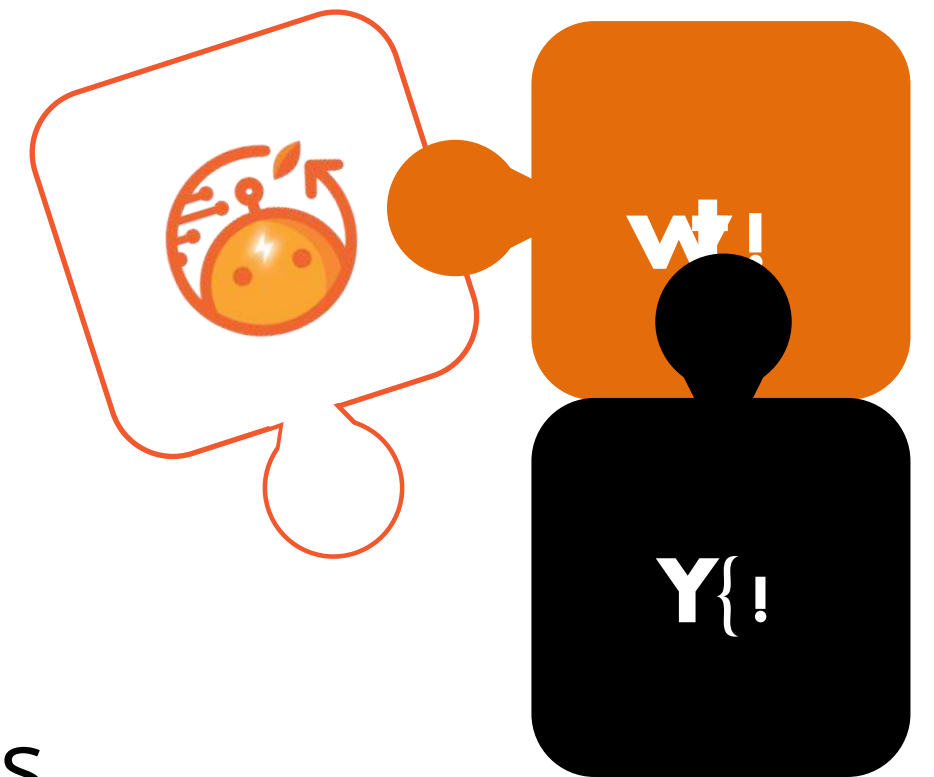


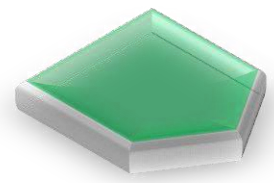


Market Expansion

Check Clearing - Middle East 2025-2026

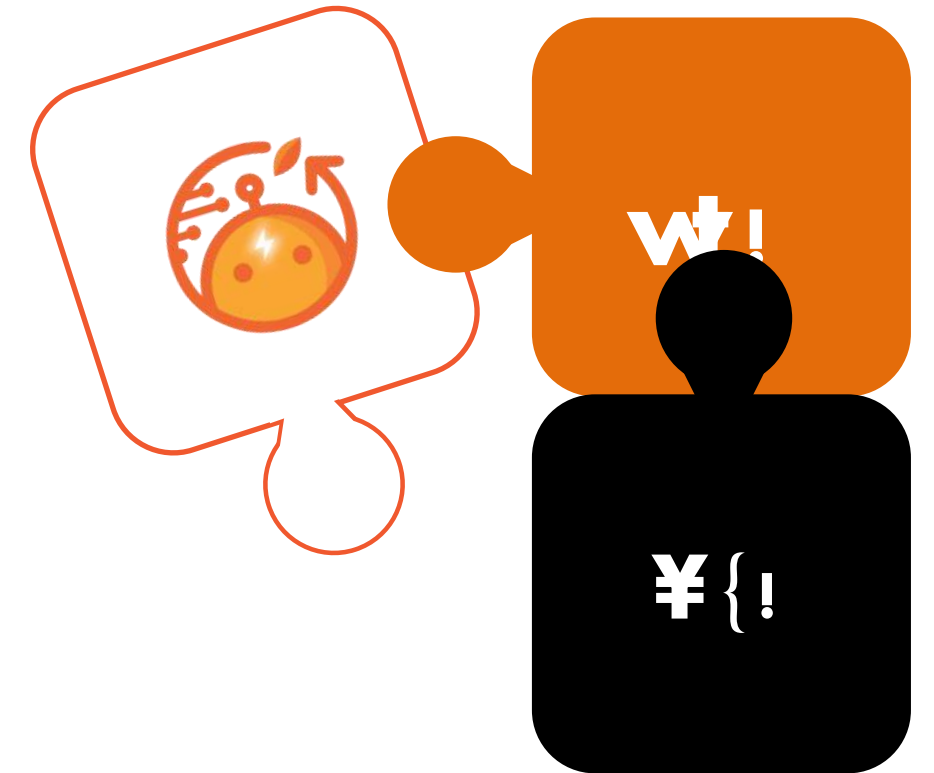
1. Target central bank of Kingdom of Saudi Arabia (KSA)
2. Grow to all the banks in KSA
3. Package with AI and RPA products at market entry
4. Expand to sell other payment and regulatory products

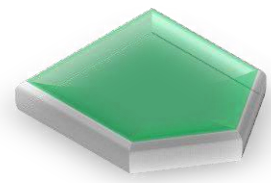




Market Expansion USA - 2025-2026

1. New York Presence for Check21 products
2. WEVE Acceleration program in NYC
3. Showcase AI automation check clearing innovations





Our Acceleration Plan



International Inc (Philippines)



KSP AsiaFIN Co Ltd (Thailand)



Pt Murni Bintang International
(Indonesia)



TellUS Report Sdn Bhd (Malaysia)





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Q & A





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