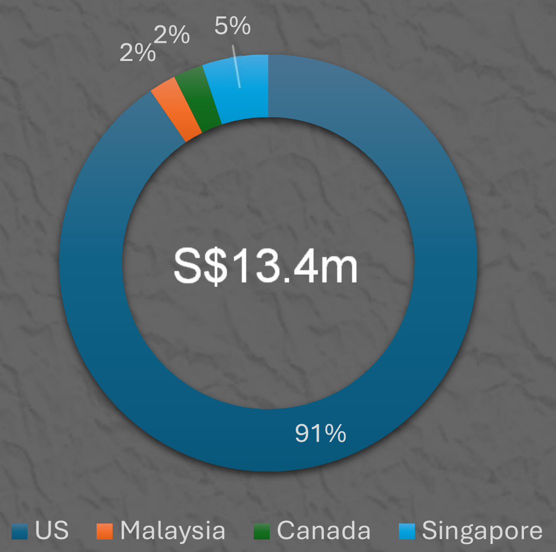
8I HOLDINGS LIMITED

FY2026 ANNUAL GENERAL MEETING

22 September 2026, 11:00AM SST

Content

Investment Portfolio FY2026



	FY2026	FY2025
Mark-to-market gain	S$1,146,609	S$43,183
Dividend income	S$131,427	S$129,729
Forex loss	(S$410,948)	(S$38,078)
Interest income	S$12,930	S$137,032
Fair value gain (FVOCI)	S$235,000	(S$310,499)

CORE EXPOSURE

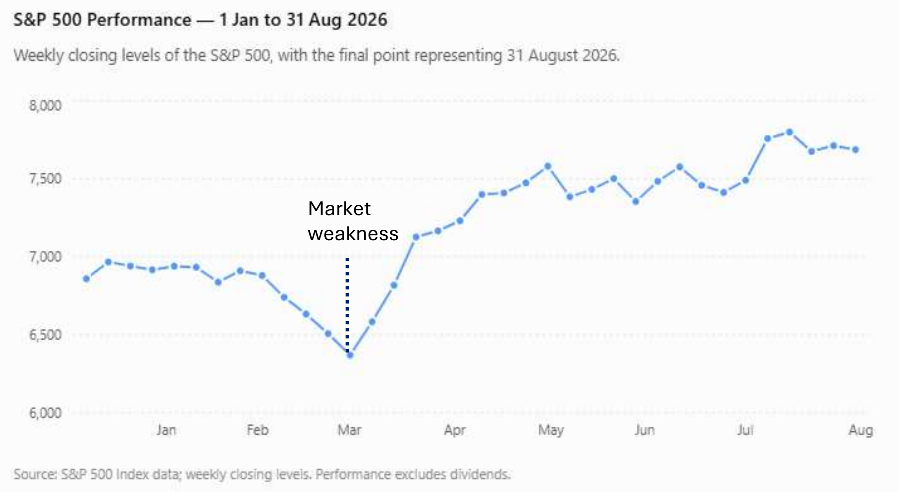
U.S. Equities

- High-conviction technology & semiconductor positions
- AI, advanced computing, cloud & digital platforms
- Focus on businesses with strong structural growth potential

Investment Portfolio FY2026

KEY HIGHLIGHTS

- **Strong underlying portfolio performance through the first 10 months**, led by U.S. technology and semiconductor holdings.
- **AI & digital transformation remained key performance drivers**, supported by strong earnings momentum and continued technology investment.
- **Sharp market correction in the final two months** following escalating geopolitical tensions and the Iran conflict.



- Growth and technology stocks experienced **heightened volatility and valuation compression** amid the risk-off environment.
- Late-stage market weakness (as shown in the S&P 500 Performance graph above) **eroded earlier portfolio gains**, resulting in a **S$0.36m net loss for FY2026**.

FY2026 Financial Performance

	FY2026 S$	FY2025 S$
Investment income	1,278,036	172,912
Cost of sales	(2,799)	(479)
Gross profit	**1,275,237**	**172,433**
Other income	20,547	142,286
Expenses		
- Administrative expenses	(1,196,937)	(1,265,460)
- Other operating expenses	(440,834)	(63,879)
- Finance costs	(15,364)	(4,893)
Loss before income tax	(357,351)	(1,019,513)
Income tax	-	(71,272)
Loss for the year	**(357,351)**	**(1,090,785)**
Other comprehensive loss, net of tax:		
- Fair value gain/(losses) - financial assets	235,000	(310,499)
Total comprehensive loss	**(122,351)**	**(1,401,284)**

Key Highlights

- S$1.28m investment income, a significant improvement despite a volatile final quarter.
- Administrative expenses remained tightly controlled, consistent with the Group's lean operating model and focus on cost discipline.
- Other expenses increased to S$0.44m, primarily due to a S$0.41m foreign exchange loss arising from the Group's USD-denominated investments.
- Strong portfolio performance for most of the year was partially offset by late-stage market volatility and FX headwinds.

FY2026 Financial Position

ASSETS

	FY2026 S$	FY2025 S$
Current assets		
Cash and cash equivalents	143,032	1,729,426
Financial assets, at FVPL	12,834,849	9,732,321
Trade and other receivables	31,305	50,127
	13,009,186	11,511,874
Non-current assets		
Property, plant and equipment	-	75,370
Financial assets, at FVOCI	553,229	318,229
	553,229	393,599
Total assets	13,562,415	11,905,473
LIABILITIES		
Current liabilities		
Trade and other payables	183,226	148,480
Amount due to financial institution	1,842,375	-
Lease liabilities	-	97,828
	2,025,601	246,308
Total liabilities	2,025,601	246,308
NET ASSETS	**11,536,814**	**11,659,165**

Key Highlights

As at 31 March 2026, the Group's investment portfolio increased by 33% to S$13.4 million, reflecting the deployment of capital into investment opportunities, including the selective use of leverage.

The S$1.8 million amount due to a financial institution represents the Group's leverage facility used to increase investment capacity. Despite the higher leverage, the Group maintained net assets of S$11.5 million, broadly in line with the prior year. Going forward, the Group will continue to manage leverage prudently, balancing investment growth and returns with liquidity and risk management.

Strategy– Focused on High-Growth Opportunities

Disciplined Investment Mandate:

Our investment approach focuses on **active capital allocation towards high-growth opportunities**, supported by disciplined portfolio construction and prudent risk management. We will selectively deploy **leverage** to enhance investment capacity when market conditions and risk-reward opportunities are favourable, while maintaining appropriate liquidity buffers.

Long-Term Value Creation:

We will prioritise **high-growth companies with strong earnings potential and structural growth drivers**. Through higher-conviction investments, active portfolio management and dynamic capital allocation, we aim to **grow AUM, increase recurring investment returns and build a sustainable earnings** base to support long-term NTA growth and shareholder value.

Strategy– Focused on High-Growth Opportunities

Sharpening Our Investment Focus

Going forward, 8IH will sharpen its investment strategy towards high-growth companies with strong earnings potential, scalable business models and exposure to long-term structural growth trends.

While **AI and Technology** represents our near-term focus, our strategy remains flexible and opportunistic. We will continue to identify emerging structural growth themes, including:

Energy | Healthcare | Automation | Robotics | Cybersecurity | Digitalisation

Our objective is to identify and invest in businesses with the potential to deliver superior long-term growth and create sustainable NTA value for shareholders.