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-  **Company Overview**
-  **Operations Review**
-  **Key Management**
-  **Financials**
-  **Outlook**



Group Profile



Oxley Holdings Limited ("Oxley") is a residential, commercial and industrial property in developer targeting freehold / 999 year leasehold properties in Singapore in choice precincts that are easily accessible via public transport and well connected to business districts

➤ Residential

- Target consumer market are young and trendy home buyers who value quality living
- Close proximity to malls, cafés, eateries and entertainment venues, as well as community support such as schools and hospitals
- Quality workmanship and contemporary fittings

➤ Commercial/ Industrial

- Target small/medium enterprise owners looking to purchase their own office premises
- Oxley's property development projects are typically located in prime areas incorporating quality lifestyle features, facilities and retail elements wherever possible

Listing	SGX Catalyst
Shares Outstanding	1,489,000,000
Market Capitalisation (@ 02 Feb 2012)	~S\$491 million @ 33 cents per share
Substantial Shareholders	Mr Ching Chiat Kwong: ~42% Mr Low See Ching: ~28% Mr Tee Wee Sien: ~12%
Ticker Symbol	Bloomberg: OHL:SP Reuters: OXHL.SI

No. Launched Projects	15 projects
Pipeline	7 projects
Total Projects	22 projects
Asset Value of Projects (based on book value as at 31.12.2011)	S\$1,061,241,773

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Group History



- Having been in the property development and construction industries for more than 10 years, Mr Ching observed a growing demand for affordable private residential properties amongst young working adults, who desire a modern and vibrant lifestyle.
- In mid-2009, Mr Ching, together with Non-Executive Director, Low See Ching and Substantial Shareholder, Tee Wee Sien, decided to combine their resources to jointly develop properties. The company was incorporated in Singapore in March 2010 as a private company limited by shares, under the name "Oxley Holdings Pte. Ltd."
- Sensing a positive demand for industrial property, in August 2010, the group made its first foray into industrial developments when Oxley Rising tendered for and successfully secured a land parcel at Ubi Road 1
- In October 2010, Oxley was converted into a public company and successfully listed on Catalyst. It is now the largest company by market capitalisation on the Catalyst.



To this day, Oxley has launched fifteen property projects. These projects are slated for receipt of TOP from June 2012 to December 2015.

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Strategy & Plans



- **Acquisition of new land bank for development sites**
 - Maintain land bank sufficient to support development pipeline of 3-5 years
 - Participate in Government Land Sales and secure larger sites in vibrant or accessible areas with well-developed amenities. Target prime areas, easily accessible by public transport.
 - Participate in public tender, government land sales and private tenders. Residential: freehold / leasehold; Industrial: 60 years leasehold; Commercial: freehold
 - Offer unique strata-titled commercial and industrial projects with lifestyle features and retail elements
- **Explore potential acquisitions, joint-ventures or strategic alliances, where there is synergistic value**



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Competitive Strengths



➤ Focus on our core strength of property development

- Focus on the business of property development, as design, construction and sales activities are outsourced to professionals
- Resources are channeled to tracking of market trends and sourcing for suitable land bank to ensure the continuous growth of our core business



➤ Ability to complete our development projects within relatively short periods

- Executive Chairman and CEO, Ching Chiat Kwong, believes in delivering completed projects within a relatively short construction period, typically between 18 and 25 months for residential developments of five storey or less
- Allows us to harness our financial resources efficiently to capitalize on suitable market opportunities, lower our exposure to fluctuations in market conditions and reduce our borrowing costs



➤ Marketing of properties at competitive prices

- Cost kept low without compromising on the quality of workmanship and fittings, to ensure competitive pricing for our target buyers

➤ Established business relationships and extensive networks

- Extensive network of contractors, financiers and consultants, whose professional advice and participation are pivotal in the success of the projects
- Able to manage contractors effectively and produce quality developments in a timely and efficient manner

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Project Portfolio



Residential / Mixed

Launched

1. Vibes@Kovan
2. Suites@Braddell
3. Loft@Rangoon
4. Loft@Stevens
5. ParcSomme
6. Vibes@East Coast
7. Suites@Katong
8. Devonshire Residences
9. Loft@Holland
10. RV Point
11. Viva Vista

Pipeline

12. Presto@Upper Serangoon
13. Vibes@Upper Serangoon
14. Oxley Edge

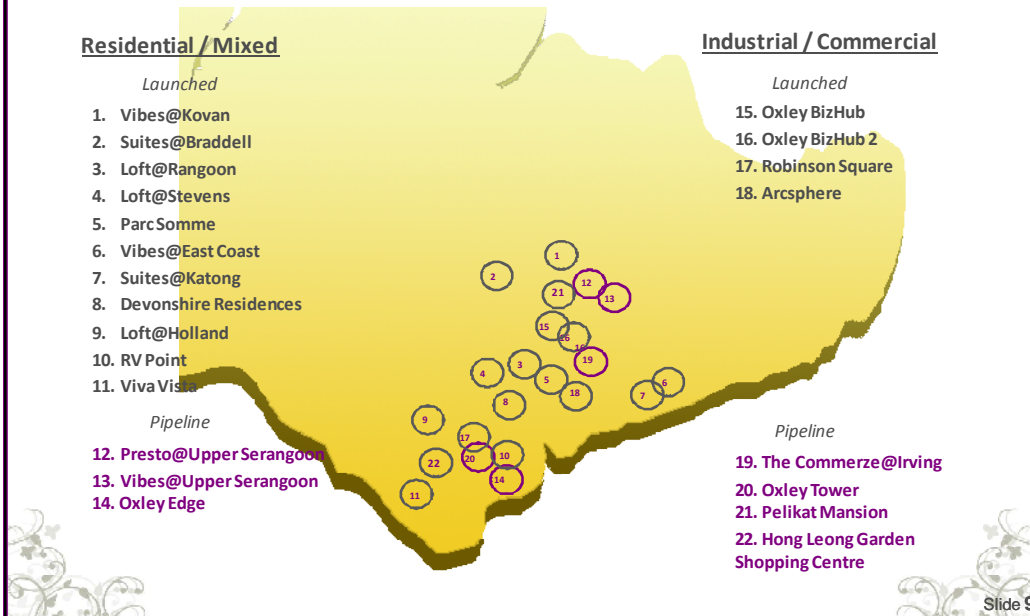
Industrial / Commercial

Launched

15. Oxley BizHub
16. Oxley BizHub 2
17. Robinson Square
18. Arcsphere

Pipeline

19. The Commerze@Irving
20. Oxley Tower
21. Pelikat Mansion
22. Hong Leong Garden Shopping Centre



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Expected Completion Schedule / Launched Projects



Residential	GFA (ft²)	Jan 12	Mar 12	May 12	Jul 12	Sept 12	Nov 12	Jan 13	Mar 13	May 13	Jul 13	Sept 13	Jul 14
Parc Somme	17,539	→											
Loft@Rangoon	15,645	→											
Suites@Katong	30,106	→											
RV Point	21,934	→											
Viva Vista	97,022	→											
Loft@Stevens	20,329	→											
Loft@Holland	17,004	→											
Vibes@Kovan	23,219	→											
Devonshire Residences	41,291	→											
Vibes@East Coast	76,694	→											
Suites@Braddell	16,699	→											
Industrial													
Oxley BizHub	937,825	→											
Arcsphere	27,223	→											
Oxley BizHub 2	333,092	→											
Commercial													
Robinson Square	51,177	→											

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Launched Projects - Residential



Residential	Tenure	GFA (ft²)		GSA (ft²)	Average SP (ft²)	No. of units	% sold	Expected Construction Start	Expected TOP
Parc Somme	99 yrs	17,539	R	16,674	\$ 1,149.00	30	100%	2010	2012
			C	1,625	\$ 1,690.00	5			
Loft@Rangoon	FH	15,645	R	12,433	\$ 1,257.00	24	100%	2010	2012
			C	753	\$ 2,070.00	3			
Suites@Katong	FH	30,106	R	25,446	\$ 1,171.00	51	100%	2010	2012
			C	4,058	\$ 2,079.00	8			
RV Point	999 yrs	21,934	R	16,900	\$ 1,867.00	36	100%	2011	2013
			C	3,369	\$ 2,977.00	9			
Viva Vista	FH	97,022	R	67,846	\$ 1,475.00	144	100%	2011	2013
			C	30,731	\$ 2,874.00	106			
Loft@Stevens	FH	20,329	R	20,870	\$ 1,932.00	44	100%	2011	2012
			C	-	-	-			
Loft@Holland	FH	17,004	R	17,142	\$ 1,952.00	41	100%	2011	2013
			C	-	-	-			
Vibes@Kovan	FH	23,219	R	19,593	\$ 1,245.00	36	100%	2011	2013
			C	2,099	\$ 2,383.00	5			
Devonshire Residences	FH	41,291	R	45,207	\$ 2,476.00	84	99%	2011	2014
			C	-	-	-			
Vibes@East Coast	FH	76,694	R	55,685	\$ 1,381.00	117	99%	2011	2013
			C	10,987	\$ 2,462.00	28			
Suites@Braddell	FH	16,699	R	15,100	\$ 1,246.00	33	100%	2011	2013
			C	-	-	-			

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Launched Projects – Industrial & Commercial



Industrial	Tenure	GFA (ft²)		GSA (ft²)	Average SP (ft²)	No. of units	% sold	Expected Construction Start	Expected TOP
Oxley BizHub	60 yrs	937,825		1,055,444	\$640	728	72%	2011	2013
Arcsphere	FH	27,223		21,259	\$951	19	89%	2011	2013
Oxley BizHub 2	60 yrs	333,092		362,395	\$612	271	28%	2011	2013
Commercial									
Robinson Square	FH	51,177	Office	41,050	2,794	33	79%	2012	2014
			Retail	3,767	4,647	5			



Oxley BizHub



Oxley BizHub 2

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Expected Timeline / Projects yet to be launched



Residential	GFA (ft²)	Jan 12	Jul 12	Dec 12	Jan 13	Jul 13	Dec 13	Jan 14	Jul 14	Dec 14	Jan 15	Jul 15	Dec 15
Presto@Upper Serangoon*	19,867												
Vibes@Upper Serangoon*	33,530												
Oxley Edge*	27,405												
Pelikat Mansion	199,435												
Hong Leong Garden Shopping Centre	252,361												
Industrial													
The Commerze@Irving	126,263												
Commercial													
Oxley Tower	179,570												

* non-discloseable transaction as computed on the bases set out under Rule 1006 of the Catalyst Rules

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Projects yet to be launched



Residential	Tenure	No. of units	Land Area (ft²)	Estimated GFA (ft²)	Expected Launch	Targeted SP (ft²)*
Presto@Upper Serangoon	FH	36 residential	6,301	19,867	FY12	\$1,200
Vibes@Upper Serangoon	FH	64 residential	10,731	33,530	FY12	\$1,200
Oxley Edge	FH	45 residential 4 retail	9,365	27,405	FY12	R-\$2,100 C-\$3,000
Pelikat Mansion	FH	122 residential 150 retail	69,552	199,435	FY 12	R-\$1,300 C-\$2,200
Hong Leong Garden Shopping Centre	956 yrs	108 townhouses 4 retail	150,816	252,361	FY12	TH-\$2.4m C-\$2,200
Industrial						
The Commerze@Irving	60 yrs	66 light industrial 64 retail	36,092	126,263	FY12	R-\$650 C-\$1,500
Commercial						
Oxley Tower	FH	104 office 133 retail	16,033	181,254	FY12	R-\$2,850 C-\$4,500

* subject to prevailing market conditions

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Key Management



➤ Ching Chiat Kwong - Chief Executive Officer

- > 15 years of industry experience
- Invested, developed and successfully launched 13 Singapore residential property projects prior to listing of Oxley Holdings
- Led the Group to complete the largest IPO to date on SGX Catalyst in October 2010



➤ Judy Ching - General Manager

- > 20 years of industry experience
- Held key positions at Savills Residential, Paradiz Investment and LCD Property, as well as managerial position at Tuan Sing Holdings prior to Oxley

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Income Statement



Financial Year-end 30 June

S\$' 000	1H2012	1H2011	FY2011	FY2010
Revenue	73,706	15,885	70,850	-
Gross Profit	17,979	4,946	24,687	-
PBT	15,361	3,344	17,962	756
Profit Attributable to Owners of the Parent	10,043	1,603	13,379	629
EPS (cents)	0.67	0.12	0.94	0.05

➤ **Significant visibility on revenue growth until 2015**

- Early stage revenue recognition for 8 of 15 projects launched
- Revenue recognition on remaining 7 projects yet to commence
- Sales should contribute positively to Group performance through 2015

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Balance Sheet



Financial Year-end 30 June

S\$' 000	31 Dec 2011	30 Jun 2011
Non-Current Assets	470	759
Current Assets	939,529	855,358
Total Assets	939,999	856,117
Non-Current Liabilities	680,686	620,413
Current Liabilities	117,142	98,640
Total Equity	142,171	137,064
Total Equity & Liabilities	939,999	856,117

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Typical Financing Structure



➤ Equity portion of initial land purchase funded through company equity

- Participating in land tender requires posting a 5% 'down payment'. If the tender is successful we generally pay another 15-20% in equity for the property up front.

➤ Secured bank funding available from local banks at attractive terms

- We typically obtain external financing for 75% to 80% of the cost of development which includes mainly land costs, construction costs and development charges.
- Bank debt is usually secured against our properties under development or legal mortgage over a property of our Group, corporate guarantees by the company, joint and several guarantees by non-controlling shareholders (if any). Financing is usually obtained upon the acquisition of the land.

➤ Project account structure provides strong control around cash flows

- All project cash flows are managed through a Project Account. Acceptable uses of the project account moneys include repayment of the land mortgage (up to 50% of the proceeds which enter the Project Account), construction costs relating to the development plan submitted, regulated administration and selling costs.
- Should the developer fail to complete the development of the project, this Project Account will be handed over to another developer to finish the project. There are government enforced restrictions on how this account can be managed including leeway for construction cost overruns.

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Main credit terms to customers



➤ Standard credit terms

- Standard form of sale and purchase agreement, as prescribed under the Housing Developers Rules.

➤ Staggered payment schedule ensures projects are mostly self-funding

- 20% of the purchase price (including the booking fee) paid by the purchaser within 8 weeks from the date of the option to purchase.
- 40% / 45% (residential /commercial, industrial projects resp.) payable progressively at various stages of the construction process
- 25% payable when the Temporary Occupation Permit is issued.
- Final 15% / 10% (residential /commercial, industrial projects resp.) received in two tranches. 2% at delivery and 13% / 8% (residential /commercial, industrial projects resp.) held by the Singapore Academy of Law for 12 months from the date of TOP. Released upon the expiry of the defects liability period.

➤ Regulatory framework provides mitigation against customer default risk

- For purchasers who fail to settle payments within the stipulated periods, interest is chargeable on the unpaid amount in accordance with the sale and purchase agreement.
- Developer is entitled to treat the sale and purchase agreement as having been repudiated by the purchaser if any installment and interest remains unpaid for more than 14 days after its due date and after giving the purchaser not less than 21 days' notice in writing.
- Upon the annulment of the sale and purchase agreement, Oxley keeps 20% of the purchase price, together with any unpaid interest, and resell the unit to other potential purchasers.

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Outlook



➤ Residential

- Shoebox apartments have been successfully launched over the past 18 months due to the lower amount of purchase price required. Cooling measures may put a cap on near-term demand
- Group's position is partially mitigated as most project have been fully sold

➤ Industrial/ Commercial

- Good take up rate for Group's industrial projects despite premium pricing due to:
 - Low interest rate environment
 - Impact of anti-speculative measures on residential property market
 - Expected continued increase in industrial property prices and rental rates in view of Singapore's projected growth
- Absence of seller's additional stamp duty, availability of financing and low interest rates attractive yields and lower restrictions on HDB flat owners are other factors which are expected to support demand for Oxley's industrial and commercial projects
- Scarcity of freehold units in Central Business District should drive demand for Group's Robinson Road projects

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Oxley Holdings Limited

Thank You