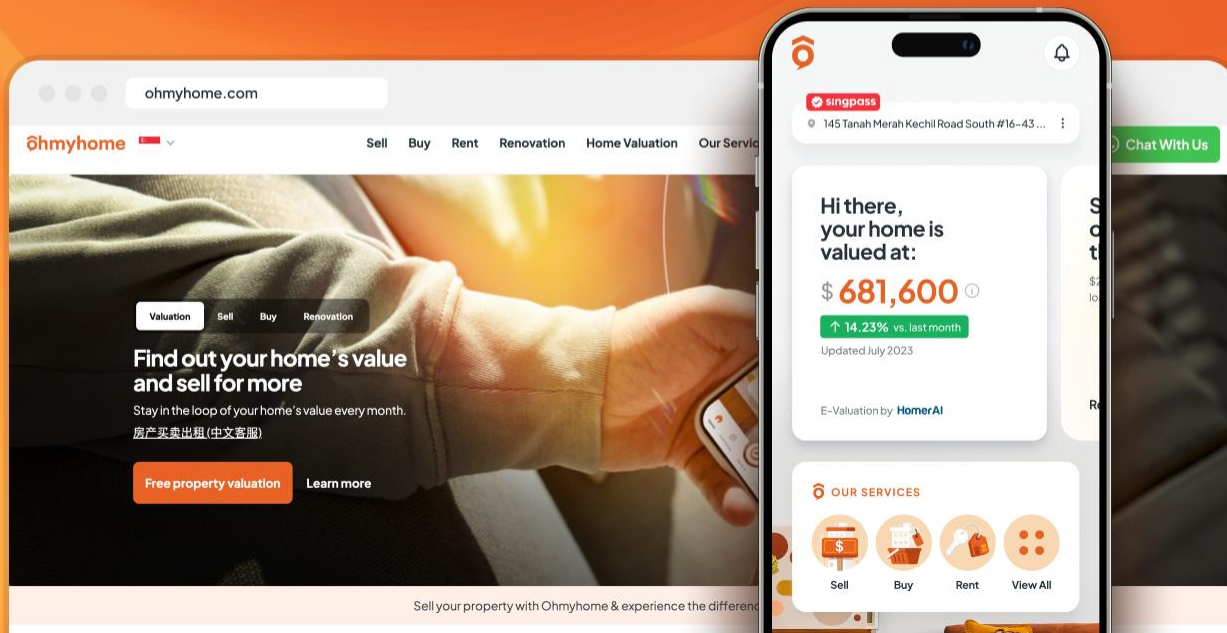


FY 2023 Results and FY 2024 Outlook





Important Notices & Disclaimers

This presentation contains forward-looking statements that reflect our current expectations and views of future events, all of which are subject to risks and uncertainties. If used, the words "believe", "may", "will", "estimates", "continue", "anticipate", "intend", "expect" and similar expressions are intended to identify forward-looking statements. Forward-looking statements give our current expectations or forecasts of future events. You can identify these statements by the fact that they do not relate strictly to historical or current facts. These statements are likely to address our growth strategy, financial results and product and development programs. You must carefully consider any such statements and should understand that many factors could cause actual results to differ from our forward-looking statements. These factors may include inaccurate assumptions and a broad variety of other risks and uncertainties, including some that are known and some that are not. No forward-looking statement can be guaranteed and actual future results may vary materially. Factors that could cause actual results to differ from those discussed in the forward-looking statements include, but are not limited to: assumptions about our future financial and operating results, including revenue, income, expenditures, cash balances, and other financial items, our ability to execute our growth strategies, including our ability to meet our goals, current and future economic and political conditions, our capital requirements and our ability to raise any additional financing which we may require, our ability to attract customers and further enhance our brand recognition, our ability to hire and retain qualified management personnel and key employees in order to enable us to develop our business, trends and competition in the brokerage and related industry, and other assumptions described in this presentation underlying or relating to any forward-looking statements.

We describe certain material risks, uncertainties, and assumptions that could affect our business, including our financial condition and results of operations in the prospectus. We base our forward-looking statements on our management's beliefs and assumptions based on information available to our management at the time the statements are made. We caution you that actual outcomes and results may, and are likely to, differ materially from what is expressed, implied or forecast by our forward-looking statements. Accordingly, you should be careful about relying on any forward-looking statements.

The forward-looking statements made in this presentation relate only to events or information as of the date on which the statements are made in this presentation. Except as required by law, we undertake no obligation to update or revise publicly any forward-looking statements, whether as a result of new information, future events, or otherwise, after the date on which the statements are made or to reflect the occurrence of unanticipated events. You should read our prospectus and the documents that we refer to in this presentation and have filed as exhibits to the registration statement completely and with the understanding that our actual future results may be materially different from what we expect.

It should be noted that our auditors have not completed their audit of our financial statements for the FY 2023. We do not expect material changes to such financial statements and as a result would like to update you as to our results. However, it should be noted that there is no guarantee that our audited financials for FY 2023 will not materially differ from those being discussed herein and as a result, should not be relied upon until the final audit has been completed and our 20-F has been filed with the U.S. Securities and Exchange Commission.



Non-US GAAP Financial Measures

This presentation includes references to non-US GAAP financial measures, which include: Adjusted EBITDA and Adjusted EBITDA Margins. Ohmyhome uses these non-US GAAP financial measures for financial and operational decision-making and as a means to evaluate period-to-period comparison, and Ohmyhome's management believes that these non-US GAAP financial measures provide meaningful supplemental information regarding its performance by excluding certain items that may not be indicative of its recurring core business operating results. However, there are a number of limitations related to the use of non-US GAAP financial measures, and as such, the presentation of these non-US GAAP financial measures should not be considered in isolation from, or as an alternative to, financial measures determined in accordance with US GAAP reported on Form 20-F. In addition, these non-US GAAP financial measures may differ from non-US GAAP financial measures with comparable names used by other companies.

Reconciliations of these non-GAAP financial measures to the most directly comparable US GAAP financial measures can be found in the accompanying Annex of this presentation.

Our Story

Founded in 2016 and have since become Singapore's largest integrated property transactions and services platform

VISION

To be the most trusted & comprehensive property solution for everyone

MISSION

To bring speed, ease and reliability to property related services



Race
Wong

Rhonda
Wong

FY 2023 Snapshot

2023
SGD USD



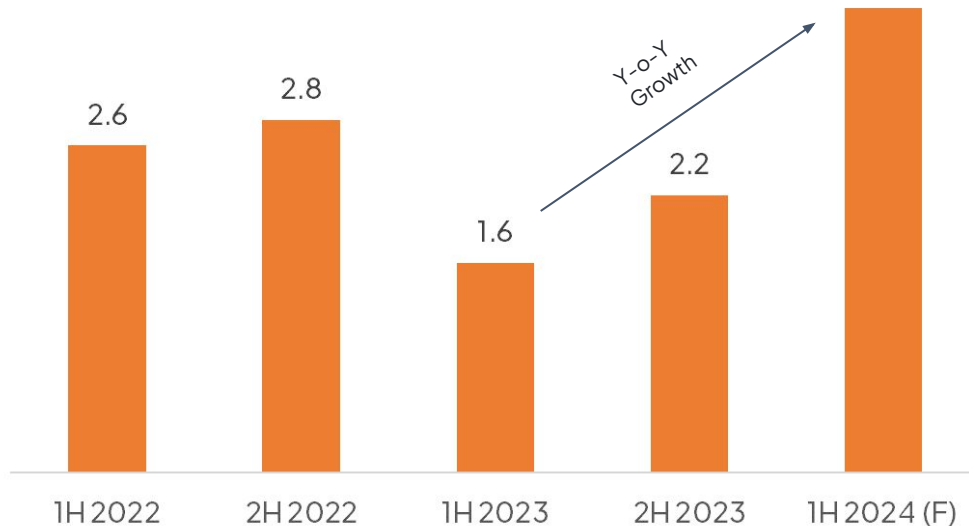
- Brokerage services	2,817,930	2,135,928
- Property Management (from Oct 6, 2023)	846,726	641,799
- Emerging and other services	1,339,837	1,015,566
Total operating revenues	5,004,493	3,793,293
- Brokerage services	1,179,562	894,082
- Property Management (from Oct 6, 2023)	264,144	200,215
- Emerging and other services	275,946	209,160
Gross profit	1,719,652	1,303,457
Total operating expenses	(7,606,672)	(5,765,688)
Total other income, net	370,796	281,054
NET LOSS	(5,516,224)	(4,181,177)
LOSS PER SHARE	(0.26)	(0.20)
Adjusted EBITDA	(4,018,712)	(3,046,094)



FY 2023 Highlights

- 2H 2023 - \$2.2 million revenue
- Additional growth and margin from the property management business acquired in Oct 2023
- Revenue in 1H 2024 expected to grow post-acquisition and surpass previous 2 years based on significant increase in sales pipeline and deployment of HomerAI

Revenue by Segment (\$mm)



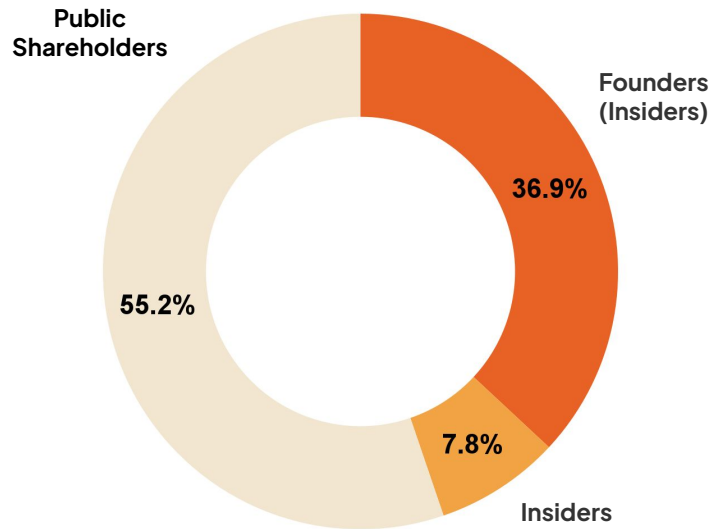


OMH | Nasdaq Listed

Ticker	OMH
IPO Date	March 21, 2023
IPO Price	\$4.00
Shares Outstanding	22.79M Shares Apr 18, 2024
Last Closing Price	\$0.77 Apr 17, 2024
Last 90-Day Average Volume	1.8M Shares/Day
Last 90-Day Price Range	\$0.71 - 6.00
Analyst Rating and Price Targets	\$3.00 (Maxim Group) \$3.70 (Zacks SCR)

Shareholding Structure

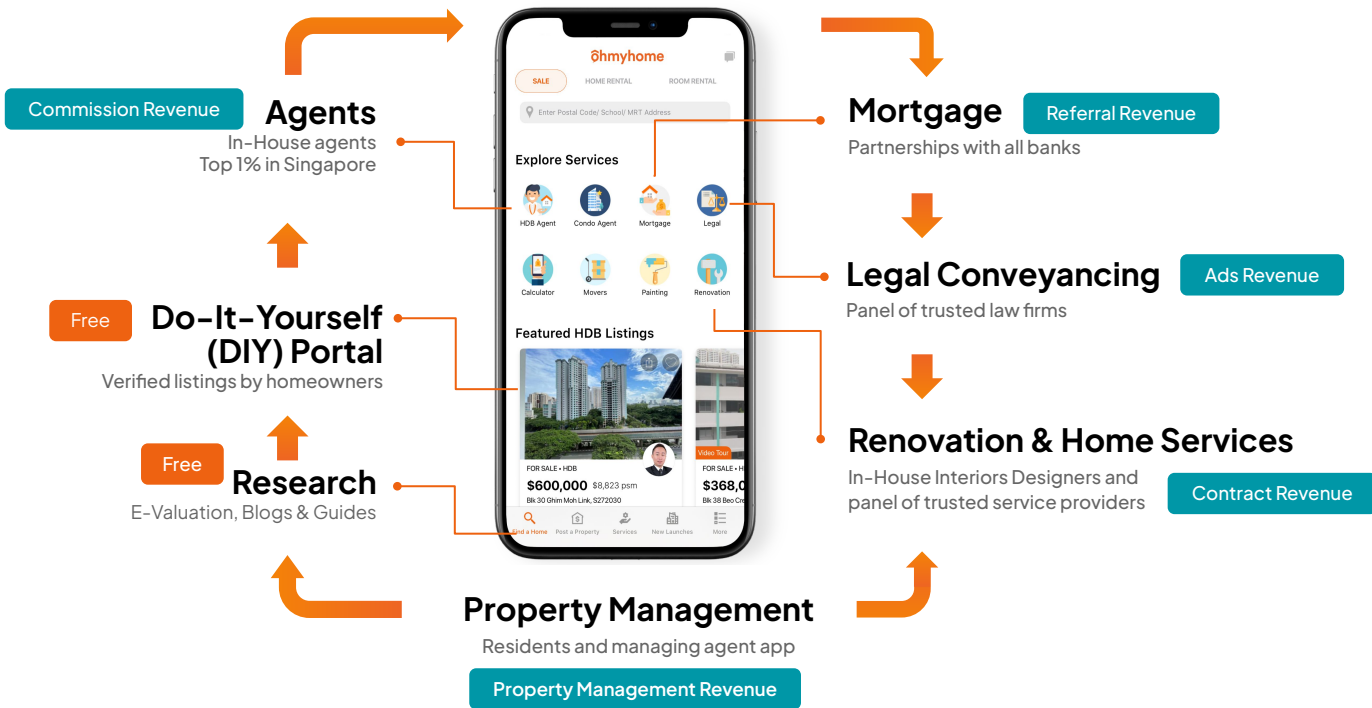
As of Apr 18, 2024





A Property One-Stop-Shop

A data-driven property technology platform operating in Singapore and Malaysia





OUR TRACTION as of 31 Dec 2023


We are the Future of Property Transactions

1

7 Days

65% of deals are closed on average*

*<https://ohmyhome.com/en-sg/property-agent-services/seller/>



“Fast, seamless and
at the price I wanted!”

ohmyhome
That was simple.



Our Traction

As of December 31, 2023

>15,500

Transactions since inception

\$3 Bn

Gross Transaction Value since inception

>13x

Agent Efficiency vs industry average

750,000+

Downloads Globally Since inception

>200,000

Monthly Active Users (MAUs), App & Web

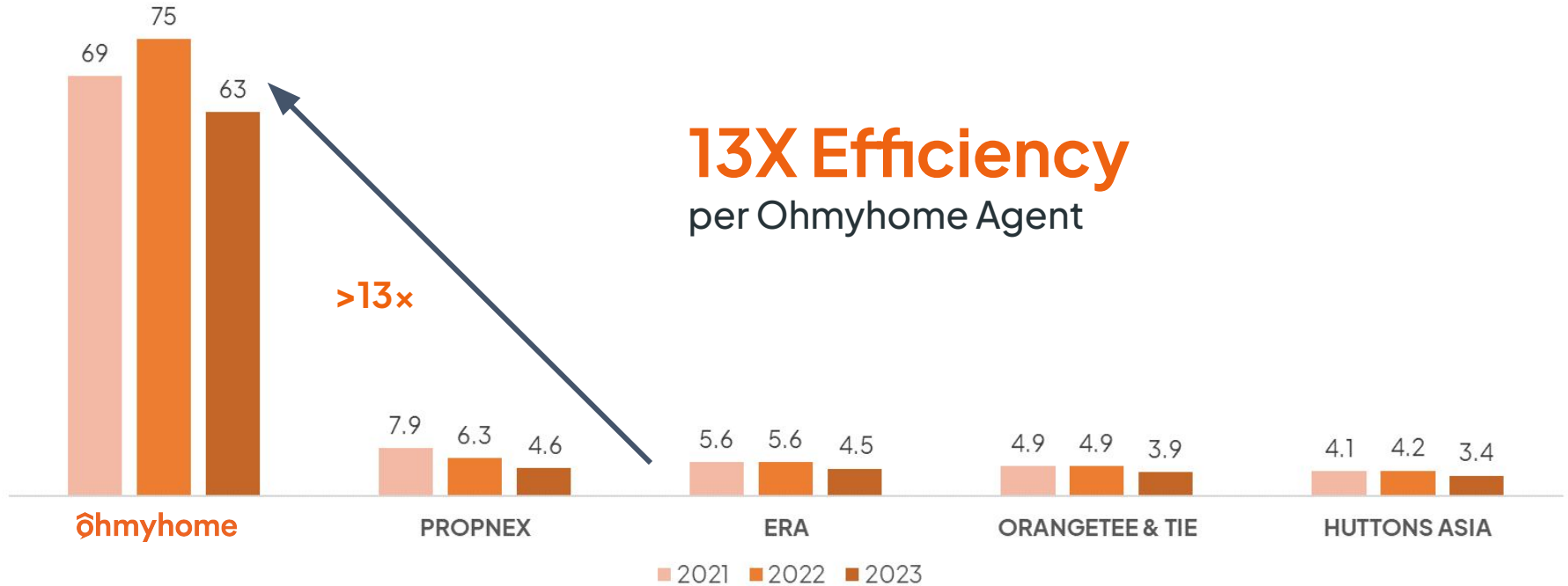
Sources: Inception of Ohmyhome was in June 2016

*<https://ohmyhome.com/en-sg/property-agent-services/seller/>

**<https://ohmyhome.com/en-sg/property-agent-services/seller/hdb/>

Unmatched Efficiency and Technology Advantage – Transactions per Agent by Year

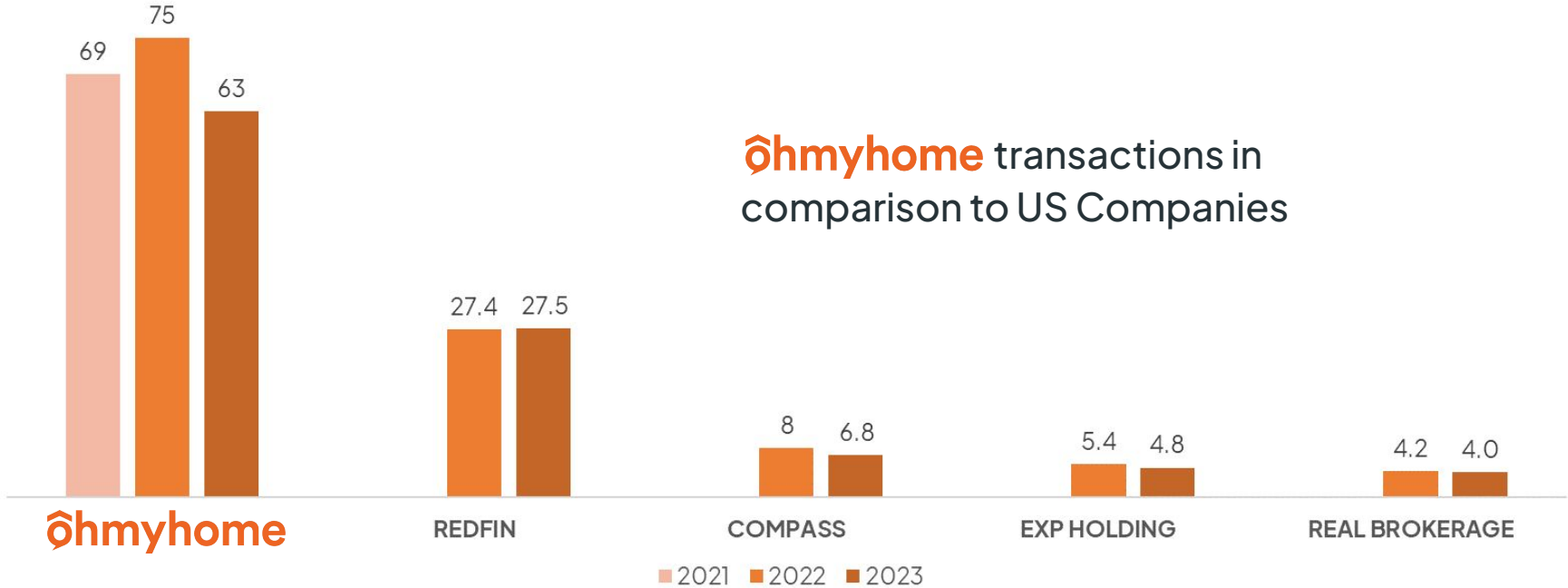
Ohmyhome vs. Singapore Top 4 Agencies by No. of Agents



Sources: CEA Records, Annual Reports of Traditional Agencies in Singapore, Frost & Sullivan Research, Agent Efficiency is estimated by dividing the number of transactions by the number of agents registered to each agency.

Unmatched Efficiency and Technology Advantage – Transactions per Agent by Year

Ohmyhome vs. Notable Agencies in the US

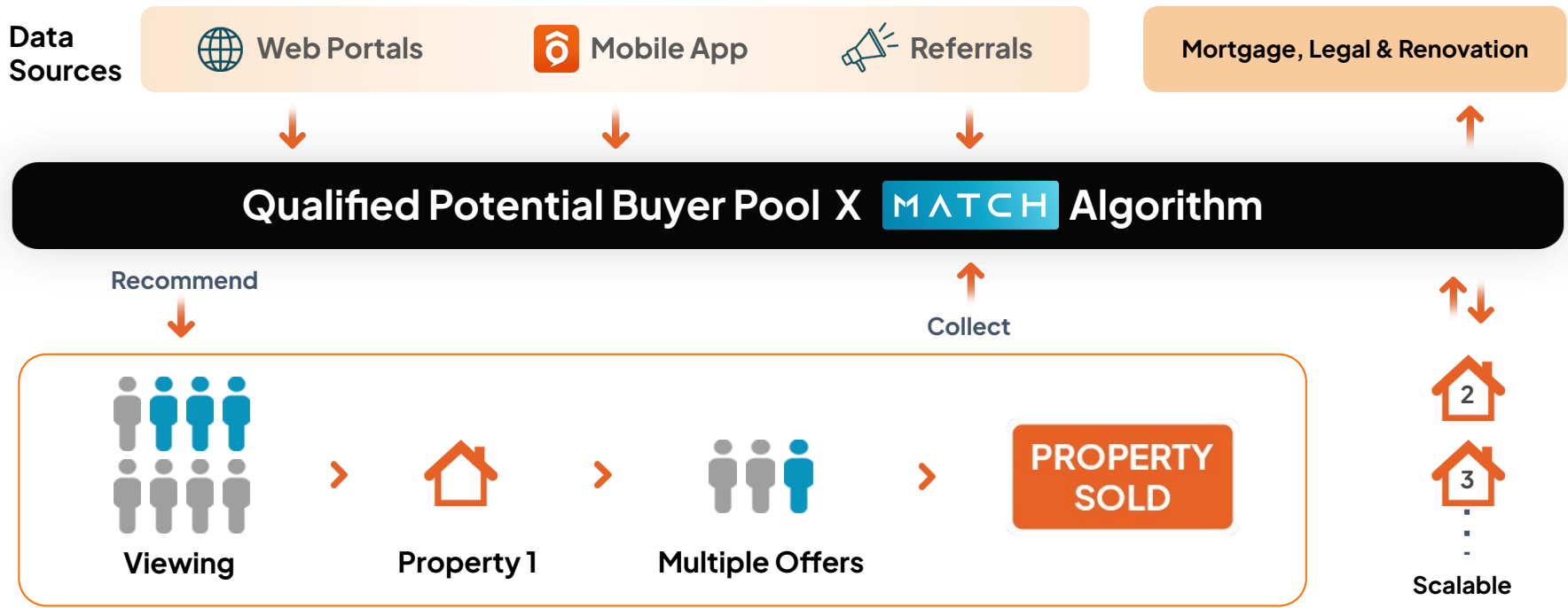


Sources: CEA Records, Frost & Sullivan Research, RealTrends Rankings

Agent Efficiency is estimated by dividing the number of transactions by the number of agents registered to each agency.

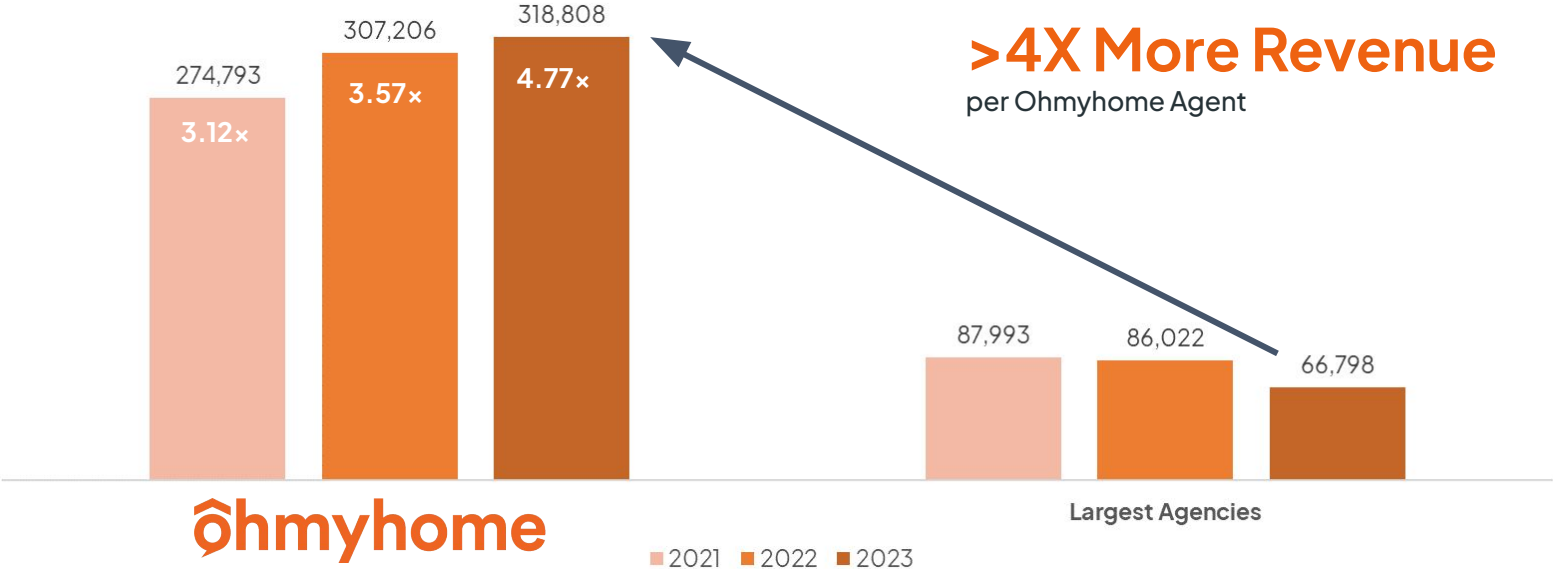
MATCH with Speed and Accuracy

We aggregate high quality data of **qualified potential buyers**, and match them against all available listings to supercharge matching success and transaction speed.



Unmatched Efficiency and Technology Advantage – Revenue per Agent by Year (SGD)

Ohmyhome vs. Singapore Largest Agencies by No. of Agents



Sources: CEA Records, Annual Reports of Traditional Agencies in Singapore, Frost & Sullivan Research. Agent revenue is estimated by dividing the total revenue by the number of agents registered to each agency. For Ohmyhome calculation, we have included our brokerage revenue from Malaysia subsidiary, which constitutes less than 5% of our group's brokerage revenue in 2023.

Highly Profitable Business Model at Scale – Illustrative Unit Economics





	Traditional Brokerages/ Tech-enabled Brokerages	ohmyhome
Commission Revenue of One Transaction (Illustrative)	\$10,000	\$10,000
Typical COS	90% Commission paid to agents	50% inclusive of agent co-broke, salaries and incentives, and property listing expenses
Typical Gross Profit	\$1,000	\$5,000 (5x)
Customers needed to Achieve \$10 Million Brokerage Gross Profit	10,000	2,000
Additional Revenue Streams and GP contribution	Limited as it may conflict with agents' side interests	\$40,000/renovation deal (20% margin) \$400/year recurring if unit is managed by Property Management (30% margin)
Total Potential Gross Profit from One Client (CLTV)	\$1,000	\$5,000 + \$8,000 + recurring \$400 = \$13,400 (13x)

2024 Guidance



 Tracking our 1Q 2024 Budget

 Projecting to 3X full-year
revenue Y-o-Y for FY 2024

 Projecting to Adjusted EBITDA
breakeven in Q4 2024



NEAR-TERM

3 Key Drivers

1

Aggressive Top Funnels Growth

1. Increase condo acquisitions and units under management of Ohmyhome Property Management
2. Increase in B2B partnerships to grow new funnels of customer acquisition


Ohmyhome Property Management (via acquisition)

A tech-enabled property management company in Singapore






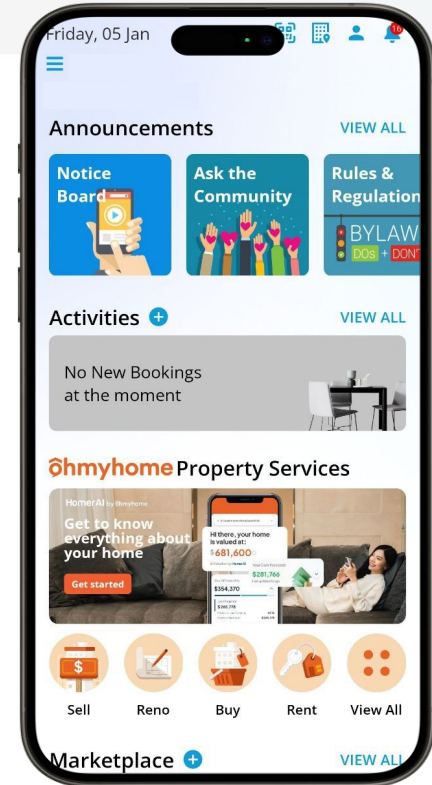
Recurring Revenue Stream

Direct Condo User Base

-  >6,700 units under management, 58% CAGR within 3 years from inception with track record of growth
- 2-4x brokerage revenue per sales transaction
- 2x renovation revenue per contract

Mobile-based property management services

-  100% paperless workflow with fully digital task management, contractor management and documentation
-  Smart integration capability IoT solutions such as Visitor Management Systems, License Plate Recognition Systems,
-  Manpower savings for customers while improving staff productivity





NEAR-TERM

3 Key Drivers

1

Aggressive Top Funnel Growth

1. Increase condo acquisitions and units under management of Ohmyhome Property Management
2. Increase in B2B partnerships to grow new funnels of customer acquisition

2

AI Nurturing

- Serving customers 24/7
- Answering questions promptly without increasing headcount
- Engaging customers from earlier stages of their life cycle

3

Increase Conversions and Market Share in Condo Market

1. Better nurturing results in higher conversions of customers
2. Increasing our market share in the condo market means 2-4x brokerage and renovation revenue per transaction

Capture

Nurture

Convert



13X Customer Lifetime Value*



*Compared to typical brokerages, refer to previous slide on "Highly Profitable Business Model at Scale - Illustrative Unit Economics"

Long-term Growth Strategies



Increase Market Share

in existing markets and expand our geographies

Acquire companies

whose offerings accelerates our growth

Increase service offerings

and become a property SuperApp

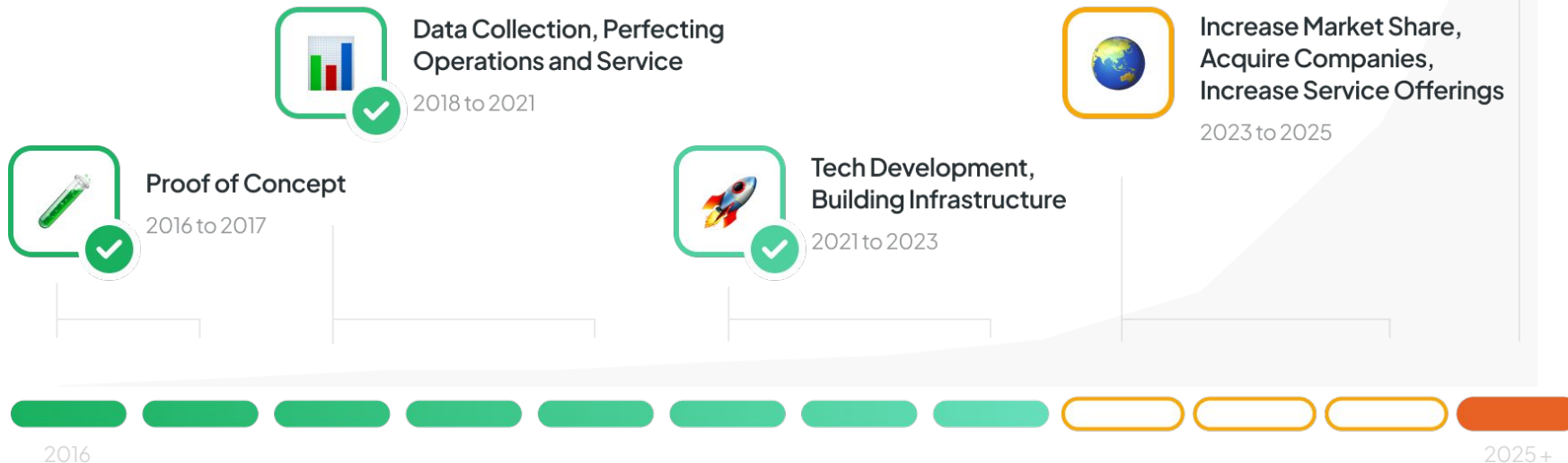


Path to Greater Heights

From Day 1, our goal has been to become the most comprehensive and trusted property services platform for everyone.

With the strong foundations of an excellent service and technology backbone, we will continue to grow towards greater heights.

The Leading One-Stop-Shop Property Platform 



*The graph above is an illustration of a broad timeline of our business strategy, and not the revenue or net income growth over time.

Experienced Board & Management Team



Rhonda Wong

Chief Executive Officer
Director
Co-Founder



Race Wong

Chief Operating Officer
Director
Co-Founder



Loh Kim Kang David

Chairman of the Board of Directors
Chairman of Centurion Corporation (SGX: OUB)
Director, Grab Holdings Limited
(NASDAQ:GRAB)
Director of Several Private Companies



Lee Wei Loon

Independent Director
Chair of Audit Committee
Member, Compensation committee
Member, Nomination Committee
CEO, Watchbox Asia (Luxury Watch marketplace)
Formerly Director of IBD at Morgan Stanley Asia



Lim Khoon

Independent Director
Chair of Nomination Committee
Member, Audit committee
Member, Compensation Committee
Partner, Eldan Law LLP



Tan Wei Reng, Galven

Independent Director
Chair of Compensation Committee
Member, Audit committee
Member, Nomination Committee
CEO of Knight Frank Singapore
Former Deputy Managing Director at Savills



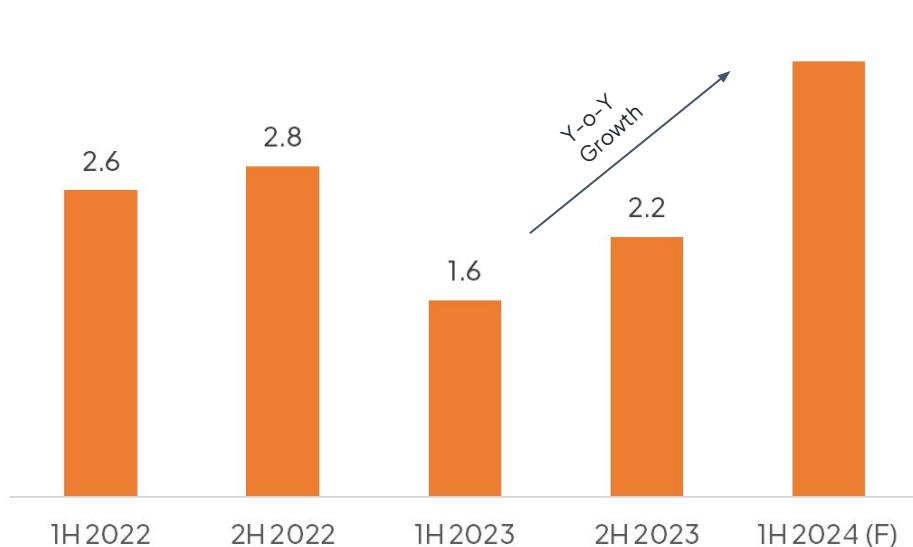
01 Business Overview

02 Financial Overview

03 Appendix

Gross Margin Remained Strong with Additional Revenue from Acquired Property Management Business

Revenue by Segment (\$mm)



% of Total Revenue

	2022	2023
- Brokerage services	43.7%	56.6%
- Property Management (from Oct 2023)	0.0%	16.8%
- Emerging and other services	56.3%	26.6%

Gross Margins

	2022	2023
- Brokerage services	55.0%	42.5%
- Property Management (from Oct 2023)	-	31.2%
- Emerging and other services	15.9%	20.6%
Total	33.0%	34.8%

Gross Margins Contribution

	2022	2023
- Brokerage services	29.4%	49.9%
- Property Management (from Oct 2023)	0.0%	17.7%
- Emerging and other services	70.6%	32.4%
Total	100.0%	100.0%

Operating Expenses Increased due to non-recurring extraordinary expenses and is expected to normalise in 2024

Extraordinary Expenses Include:

- Listing-related expenses
- Acquisition-related expenses
- Stock-based Compensation

Gross profit

Total operating expenses

Total other income, net

NET LOSS

LOSS PER SHARE

Adjusted EBITDA

2022	2023	2023
SGD	SGD	USD
2,316,914	1,749,919	1,326,399
(5,548,254)	(7,514,696)	(5,695,973)
157,299	370,796	281,054
(3,074,041)	(5,393,981)	(4,088,520)
(0.19)	(0.26)	(0.20)
(2,427,599)	(3,394,999)	(2,573,334)

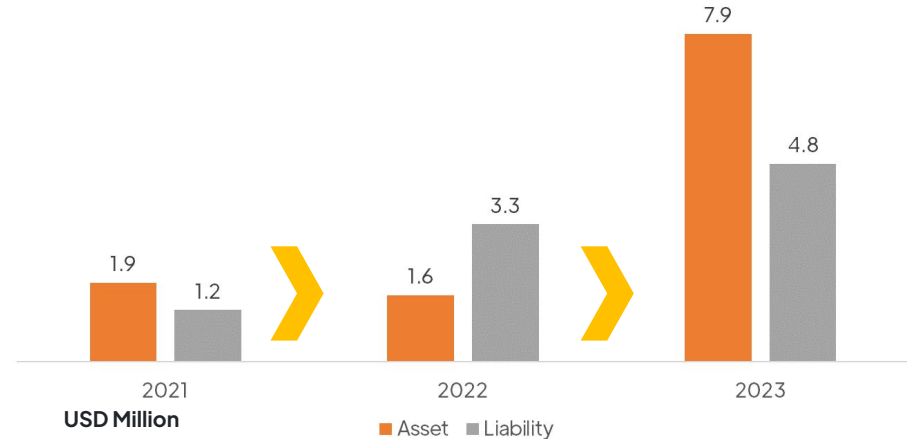
Strengthened Balance Sheet after IPO



Improvement of balance sheet health post IPO and Acquisition

- Assets increased 4.9x
- Net Asset \$3.1 million
- No warrants or convertibles


Ohmyhome Limited Condensed Balance Sheet
For the Years Ended December 31,




2024 Guidance



 Tracking our 1Q 2024 Budget

 Projecting to 3X full-year
revenue Y-o-Y for FY 2024

 Projecting to Adjusted EBITDA
breakeven in Q4 2024



Q1 Business Update to be announced soon, stay tuned

OMH | Nasdaq Listed

For more information, kindly visit:

www.ohmyhome.com

ir.ohmyhome.com

Email: ir@ohmyhome.com





01 Business Overview

02 Financial Overview

03 Appendix

Condensed Consolidated Statement of Income



	2022	2023	2023
	SGD	SGD	USD
- Brokerage services	3,072,060	2,817,930	2,135,928
- Property Management (from Oct 6, 2023)	-	846,726	641,799
- Emerging and other services	3,953,532	1,339,837	1,015,566
Total operating revenues	7,025,592	5,004,493	3,793,293
- Brokerage services	1,688,572	1,179,562	894,082
- Property Management (from Oct 6, 2023)	-	264,144	200,215
- Emerging and other services	628,342	275,946	209,160
Gross profit	2,316,914	1,719,652	1,303,457
Total operating expenses	(5,548,254)	(7,606,672)	(5,765,688)
Total other income, net	157,299	370,796	281,054
NET LOSS	(3,074,041)	(5,516,224)	(4,181,177)
LOSS PER SHARE	(0.19)	(0.26)	(0.20)
Adjusted EBITDA	(2,780,965)	(4,018,712)	(3,046,094)

Condensed Consolidated Balance Sheet



	<u>December 31,</u> <u>2022</u>	<u>December 31,</u> <u>2023</u>	<u>December 31,</u> <u>2023</u>
	<u>SGD</u>	<u>SGD</u>	<u>USD</u>
ASSETS			
Current assets	603,536	4,363,846	3,307,699
Property and equipment, net	35,362	78,721	59,669
Non-current assets	1,529,892	5,859,373	4,441,274
Total assets	2,168,790	10,301,940	7,808,642
LIABILITIES AND SHAREHOLDERS' EQUITY			
Current liabilities	3,431,590	2,721,237	2,062,638
Non-current liabilities	920,308	3,578,128	2,712,141
Total liabilities	4,351,898	6,299,365	4,774,779
SHAREHOLDERS' EQUITY	(2,183,108)	4,002,575	3,033,863

Condensed Consolidated Statement of Cash Flow



	2022	2023	2023
	SGD	SGD	USD
Net loss	(3,074,041)	(5,516,223)	(4,181,174)
net cash used in operating activities	(3,106,317)	(4,212,202)	(3,192,755)
net cash (used in)/ provided by investing activities	855,401	(5,759,678)	(4,365,708)
net cash provided by /(used in) financing activities	1,305,262	9,939,229	7,533,714
Foreign currency effect	26,156	(76,974)	(58,345)
net change in cash and cash equivalents	(919,498)	(109,625)	(83,094)
cash, cash equivalents and restricted cash at beginning of period	1,220,931	301,433	228,479
cash, cash equivalents and restricted cash at period end	301,433	191,808	145,385

Reconciliation of Net Loss to Adjusted EBITDA



Adjusted EBITDA Reconciliation	2022	2023
Net Loss	(3,074,041)	(5,516,224)
Stock Based Compensation	-	(537,756)
Professional Fees related to Listing and Acquisitions	(323,028)	(1,082,441)
Depreciation and Amortisation	29,952	130,304
Allowances for Doubtful Accounts	(16,683)	(7,619)
Other Non-Recurring Expenses		(453)
Adjusted EBITDA	(2,780,965)	(4,018,712)



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OMH | Nasdaq Listed

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