Agenda

- Financial highlights for quarter and 12 months ended 30 June 2018
- Recent corporate developments
- Growth strategies
- About Cordlife
- Q&A
Financial Highlights
(Quarter and 12 months ended 30 June 2018)
Quarter Ended 30 June 2018

- Higher revenue due mainly to growth in Singapore market and contributions from Healthbaby
- Total client deliveries of 6,200 vs 6,100 in previous quarter
- Gross profit up but higher admin and selling & marketing expenses, and lower finance income, brought down pre-tax operating profit
- Net profit boosted by higher revenue and lower income tax expense
Quarter Ended 30 June 2018 (SGD Mil)

Revenue

Pre-tax Operating Profit

Net Profit

- **Qtr ended 30 June 2018**
- **Qtr ended 30 June 2017**
12 Months Ended 30 June 2018

- Revenue increase driven by growth in Singapore, India, Philippines and contributions from Healthbaby
- Total client deliveries of 25,800 vs 25,200 in 12M2017
- Pre-tax operating profit highest since FY ended 30 June 2015
- Net profit of S$3.2 million due to higher revenue and absence of non-operating finance costs related to redemption of a debt security (S$68.3m fixed-rate note redeemed in December 2016)
12M2018 Highlights (SGD Mil)

Revenue

- 12 mths ended 30 June 2018: 68.3 SGD Mil
- 12 mths ended 30 June 2017: 60.0 SGD Mil

Pre-tax Operating Profit

- 12 mths ended 30 June 2018: 4.2 SGD Mil
- 12 mths ended 30 June 2017: 2.2 SGD Mil

Net Profit

- 12 mths ended 30 June 2018: 3.2 SGD Mil
- 12 mths ended 30 June 2017: -2.6 SGD Mil
Quarterly Revenue (S$’000) & Gross Profit Margin (%)
Quarterly Pre-tax Operating Profit (S$’000)

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Profit (S$’000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>4Q 2016</td>
<td>-931</td>
</tr>
<tr>
<td>1Q 2017</td>
<td>799</td>
</tr>
<tr>
<td>2Q 2017</td>
<td>643</td>
</tr>
<tr>
<td>3Q 2017</td>
<td>-394</td>
</tr>
<tr>
<td>4Q 2017</td>
<td>1,129</td>
</tr>
<tr>
<td>1Q 2018</td>
<td>925</td>
</tr>
<tr>
<td>2Q 2018</td>
<td>1,111</td>
</tr>
<tr>
<td>3Q 2018</td>
<td>1,209</td>
</tr>
<tr>
<td>4Q 2018</td>
<td>986</td>
</tr>
</tbody>
</table>
## Balance Sheet

<table>
<thead>
<tr>
<th>S$’ mil</th>
<th>As at 30 June 2018</th>
<th>As at 30 June 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Assets</td>
<td>121.5</td>
<td>125.3</td>
</tr>
<tr>
<td>Borrowings</td>
<td>5.4</td>
<td>8.7</td>
</tr>
<tr>
<td>Equity</td>
<td>121.5</td>
<td>125.3</td>
</tr>
<tr>
<td>Gearing (%)</td>
<td>4.5</td>
<td>7.0</td>
</tr>
<tr>
<td>Cash &amp; Cash Equivalents (incl. fixed deposits and short-term investments)</td>
<td>44.6</td>
<td>60.6</td>
</tr>
<tr>
<td>Net Asset Value Per Share (SG cents)</td>
<td>48.07</td>
<td>48.31</td>
</tr>
</tbody>
</table>
Dividends

12M2018: Interim dividend of 0.8 Singapore cents a share proposed

FY2017: Final dividend of 0.5 Singapore cent a share

FY2016: Special interim dividend of 13 Singapore cents a share
### Stock Data

<table>
<thead>
<tr>
<th></th>
<th>As at 15 Aug 2018 (noon)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Price per share (S$)</td>
<td>0.60</td>
</tr>
<tr>
<td>Market Cap (S$ million)</td>
<td>151.6</td>
</tr>
<tr>
<td>Shares Issued (million)</td>
<td>252.7</td>
</tr>
<tr>
<td>P/E Ratio</td>
<td>46.5</td>
</tr>
<tr>
<td>Dividend Yield (%)</td>
<td>1.3</td>
</tr>
<tr>
<td>Free Float (%)</td>
<td>34.37%</td>
</tr>
</tbody>
</table>

### Shareholding Structure

<table>
<thead>
<tr>
<th>Entity</th>
<th>Stake (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sanpower Group Corporation</td>
<td>30.62</td>
</tr>
<tr>
<td>Kunlum Investment Holdings Limited</td>
<td>21.98</td>
</tr>
<tr>
<td>FIL Limited</td>
<td>6.41</td>
</tr>
<tr>
<td>Robust Plan Limited</td>
<td>6.30</td>
</tr>
</tbody>
</table>
Recent Corporate Developments
Recent Corporate Developments

1 August 2018
Cordlife’s South Korea Partner EDGC receives CAP (College of American Pathologists) accreditation
Eone-Diagnomics Genome Center started marketing its proprietary non-invasive prenatal test in Indonesia and the Philippines in December 2018 through a tie-up with Cordlife

17 May 2018
Launch of PlumCare™ DNA Advisor in the Philippines
PlumCare™ DNA Advisor detects and manages genetic mutations associated with hereditary conditions like certain cancers and heart diseases

Philippines is the second country in Asia after Singapore to offer this service
Launch of PlumCare™ DNA Advisor in Singapore

Singapore will be springboard for Cordlife to market this service throughout Asia to further expand its diagnostics business.

31 March 2018

Board leadership change

Mr Ho Sheng steps down as Chairman of the Board due to health reasons. Dr Goh Jin Hian becomes new Chairman from 1st April 2018.
Recent Corporate Developments

26 February 2018
Partnership with US-based PlumCare LLC
Cordlife to launch genetic testing service PlumCare™ DNA Advisor in Asia

12 February 2018
New CEO
Michael Weiss named new Group CEO
GROWTH STRATEGIES
New Cordlife – Mobilizing Our Biggest Resources

Cordlife’s greatest strengths have yet to be tapped. New Cordlife is making this a top priority

- Over 200,000 families, well over half a million people, more than 10% of Singapore’s population
- Razor and razor blade opportunity through membership, more services and utilization of big data
- New Cordlife will leverage this pool of potential demand for repeat business

Installed Client Base

- Foot soldiers on the ground throughout South and Southeast Asia
- Preferred partner for anyone looking to tap the large and lucrative markets where New Cordlife operates

Our People
New Cordlife – Our Strategy

- Deepening – Deepen penetration in emerging markets such as India, Philippines, Indonesia where penetration rates remain low.
- Diversifying – continue to expand diagnostics platform, always seeking synergies with cord blood banking.
- Judiciously use M&A to accelerate growth. Buy where organic growth has a long time horizon and lower returns.
- Strong experienced team.
- Leverage connections in China.
- Healthcare is a magnet for capital: high potential returns, politically welcomed.
- Singapore brand highly valued for quality and integrity.
- “One Belt, One Road”
Asia-Pacific will be the world’s fastest-growing region for cord blood banking between 2015 and 2022, during which the global cord blood banking services market is expected to grow from US$12.50 billion to US$19.32 billion.*

Countries across Asia are stepping up efforts to boost birth rates, leading to growing awareness of the benefits of cord blood banking and other pre-emptive healthcare services.

Global DNA testing market is estimated to reach US$10.04 billion by 2020, with high growth in Asia due to developments in healthcare infrastructure and large populations facing chronic and acute conditions.+

In gauging the future of medical science development, follow the money. Cellular immunotherapy is where the action is for medical science today.

• Gilead US$11.9 billion for KITE Pharma
• Celegene US$9 billion for JUNO
• Sanpower US$820 million for Dendreon

Just three deals in less than two years to put over US$20 billion of investment into the area of using a patient’s own cells to potentially cure or mitigate his/her most nettlesome ailments. Developments like these bode well for companies involved in stem cell collection and cryopreservation.
Cordlife Group

About Us
A consumer healthcare company dedicated to safeguarding the wellbeing of the family in Asia.

Since inception in 2001, Cordlife has been a pioneer in the cord blood banking industry in Asia, where it operates the largest network of private cord blood banks.

Full adherence to highest industry standards with accreditations from leading industry bodies.

Besides stem cell banking, Cordlife offers a suite of non-invasive diagnostics services.
Our Reach

Operates in Singapore, Hong Kong/Macau, India, Indonesia, Philippines, Malaysia, Vietnam and Myanmar.

Largest market share among private cord blood banks in Singapore, Hong Kong, Philippines and Indonesia. Among Top 3 in Malaysia and India.

Our Market Share

<table>
<thead>
<tr>
<th>Singapore</th>
<th>Hong Kong</th>
<th>India</th>
<th>Philippines</th>
<th>Indonesia</th>
<th>Malaysia</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cordlife</td>
<td>Cordlife</td>
<td>Lifecell</td>
<td>Cordlife</td>
<td>Cordlife</td>
<td>Cryocord</td>
</tr>
<tr>
<td>2. StemCord</td>
<td>Cryolife</td>
<td>CryoBanks</td>
<td>Stemcord</td>
<td>Babybanks</td>
<td>Cordlife</td>
</tr>
<tr>
<td>3. Cryoviva</td>
<td>Prostemcell</td>
<td>Cordlife</td>
<td>Globetek</td>
<td>Stemcord</td>
<td>Cellsafe</td>
</tr>
</tbody>
</table>

Total # of Companies: 3 4 11 3 5 3
Collection of umbilical cord blood immediately after birth for testing, processing, cryopreservation and storage.

Cord blood contains haematopoietic stem cells, which replenish blood and regenerate the immune system.

Cord blood proven to be effective substitute for bone marrow and can be used to support treatment of more than 85 diseases, including leukaemia, lymphoma & neuroblastoma.

Stem cells from cord blood are not only a perfect match for the baby but can also be used by siblings.
Cord lining: Sheet-like membrane that protects Wharton’s jelly (cord tissue), umbilical arteries and umbilical vein, all of which are found in the umbilical cord.

Wharton’s jelly contains Mesenchymal stem cells while cord lining contains Epithelial stem cells: Both types of cells are currently being evaluated in more than 650 clinical trials worldwide to treat conditions such as heart disease, stroke, spinal cord injury, corneal repair.

Cord lining banking is a patented technology.

Cord tissue banking is a lower-cost alternative to cord lining banking.
Our Services Diagnostics

Non-Invasive Prenatal Testing (NIPT)
- Catered for expectant women in their 1st trimester
- Analyses cell free foetal DNA in mother’s blood to detect foetal chromosomal abnormalities using whole genome sequencing

Metascreen: Non-invasive Urine Based Metabolic Screening
- Catered for newborns, Metascreen detects as many as 106 metabolic disorders
- Non-invasive and advanced technology testing on urine specimens

Eyescreen: Paediatric Vision Screening
- Non-invasive detection of vision problems in children
- Catered for children as early as 6 months to 6 years old
- Instant results provided to enable early intervention

Genscreen: Non-invasive Saliva Based Genetic Screening
- Genscreen sequences approximately 20,000 genes
- Triangulate testing for your spouse, biological children and yourself
Our Commitment to Quality

CORDLIFE SINGAPORE
- Ministry of Health license since 2002 (audits once every 2 years)
- Good Distribution Practice for Medical Devices since 2010
- FACT NetCord accreditation since 2015

CORDLIFE HONG KONG
- AABB accreditation
- ISO 9001:2008 certification

HEALTHBABY
- AABB accreditation
- CAP accreditation
- HOKLAS accreditation

HONG KONG SCREENING CENTRE LIMITED
- CAP accreditation

CORDLIFE INDIA
- AABB accreditation
- ISO 9001:2008 certification
- Drug Controller General India license
- The College of American Pathologists (CAP) accreditation

CORDLIFE PHILIPPINES
- ISO 9001:2008 certification
- Dept. of Health Registration
- AABB accreditation

CORDLIFE INDONESIA
- ISO 9001:2008 certification
- Ministry of Health license

STEMLIFE MALAYSIA
- Ministry of Health license
- ISO 15189 certification
- AABB accreditation
Our Group Structure

Cordlife Group Limited

- **Malaysia**
  - Stemlife 99.03%
  - Shanghai Cordlife Biomedical Research 100.0%

- **China**
  - HealthBaby Biotech (Hong Kong) 100.0%

- **Hong Kong**
  - Cordlife (Hong Kong) 100.0%
  - Cordlife Stem Cell Technology 100.0%
  - Cordlife Technologies 100.0%
  - CS Cell Technologies 100.0%

- **Singapore**
  - SL Diagnostics Sdn. Bhd. 100.0%
  - Stemlife Therapeutics Sdn. Bhd. 100.0%
  - Stemlife Properties Sdn. Bhd. 100.0%

- **Thailand**
  - Thai Stemlife 40.0%

- **Stemlife Logistics Sdn. Bhd. 100.0%**

- **SL Diagnostics Sdn. Bhd. 100.0%**

- **Stemlife Therautics Sdn. Bhd. 100.0%**

- **Stemlife Properties Sdn. Bhd. 100.0%**

- **Macau**
  - HealthBaby Macau 100.0%

- **Philippines**
  - Cordlife Medical Phils. 99.9%

- **India**
  - Cordlife Sciences (India) 99.99%

- **Indonesia**
  - PT. Cordlife Persada 67.0%
Our Team

SENIOR MANAGEMENT

- Michael Weiss
  Executive Director & Group CEO
- Tan Poh Lan
  Group Chief Operating Officer
- Thet Hnin Yi
  Group Finance Director
- Tan Huiying
  Group Director, Quality & Ops.
- Choo Boon Yong
  Group Chief Financial Officer
- Jamie Woon
  Group Director, Brand Devt. & Innovation
- Stella Lee
  Group Director, Org. Devt.

MEDICAL & TECHNICAL TEAM

- Dr. Chiew Yoke Fong
  Medical Director
- Li Ming Ming, PhD
  Deputy Lab Director, Group Lab Operations
- Dr. Jennifer Teo
  Medical Director
- Tang Kin Fai, PhD
  Deputy Lab Director, Group Lab Operations
- Dr. Arvin C. Faundo
  Cord Blood Bank Director, MD
- Daniel Lim, PhD
  Deputy Technical Director, Innovation

SCIENTIFIC & MEDICAL ADVISORS

- Dr. Inez Wong
  Medical Advisor
  Paediatric Ophthalmologist
- Tomiko Kuhara, PhD
  Scientific Advisor
  Metabolic screening
- Vrushali Joshi, PhD
  Scientific Advisor
  Metabolic screening
Senior Management

Michael Weiss
Group CEO

Appointed Group CEO in February 2018
Over 20 years of experience in finance and investment in North America and Asia
Former Partner and MD at private equity firm Sailing Capital, China’s largest RMB overseas investment fund
Former MD of Morgan Stanley’s China mergers advisory unit
Former investment banker at Credit Suisse and Citigroup
Fluent in Mandarin Chinese

Tan Poh Lan
Group COO

Appointed Group COO in April 2016
30 years of experience in private and public healthcare sectors
Former CEO of Fortis Healthcare Singapore
Former CEO of Gleneagles Hospital Singapore
Former CEO of Vinmec International Hospital in Hanoi, Vietnam and Parkway East Hospital

Choo Boon Yong
Group CFO

Appointed Group CFO in February 2017
Over 25 years of experience in corporate finance, accounting, tax, transaction structuring, legal documentation and business development across multiple industries
Former CFO of Seksun Group
Former Executive Director of Power HF Group
Former head of M&As at Ernst & Young Shanghai
Former associate director at Temasek Holdings
Former audit senior at KPMG Singapore
Q&A
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