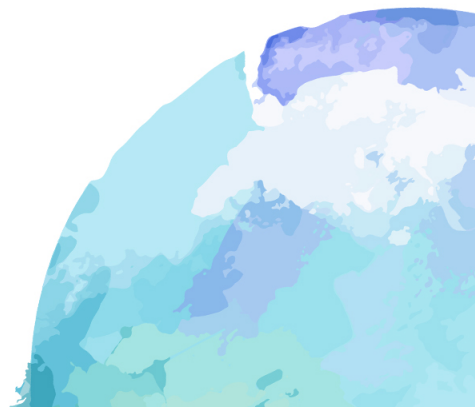




9MFY2021 Business Updates



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9MFY2021 Results Summary

REVENUE

S\$35.9 million

(5.4)% y-o-y

GROSS PROFIT

S\$22.8 million

(3.0)% y-o-y

GP MARGIN

63.5%

1.5 pp y-o-y

NET PROFIT

S\$4.3 million

(15.1)% y-o-y

OPERATING
NET PROFIT MARGIN

11.0%

-2.3 pp y-o-y

NET CASH¹

S\$73.2 million

+S\$2.0 million from 31 Dec 2020

1. Includes cash and cash equivalents, fixed deposits and short-term investments less interest-bearing borrowings (current and non-current)

3QFY2021 Results Summary

REVENUE

S\$12.7 million

+8.9% y-o-y

GROSS PROFIT

S\$8.2 million

+15.4% y-o-y

GP MARGIN

64.1%

+3.6 pp y-o-y

NET PROFIT

S\$1.8 million

(26.0)% y-o-y

OPERATING
NET PROFIT MARGIN

13.9%

-6.5 pp y-o-y

NET CASH¹

S\$73.2 million

+S\$2.0 million from 31 Dec 2020

1. Includes cash and cash equivalents, fixed deposits and short-term investments less interest-bearing borrowings (current and non-current)

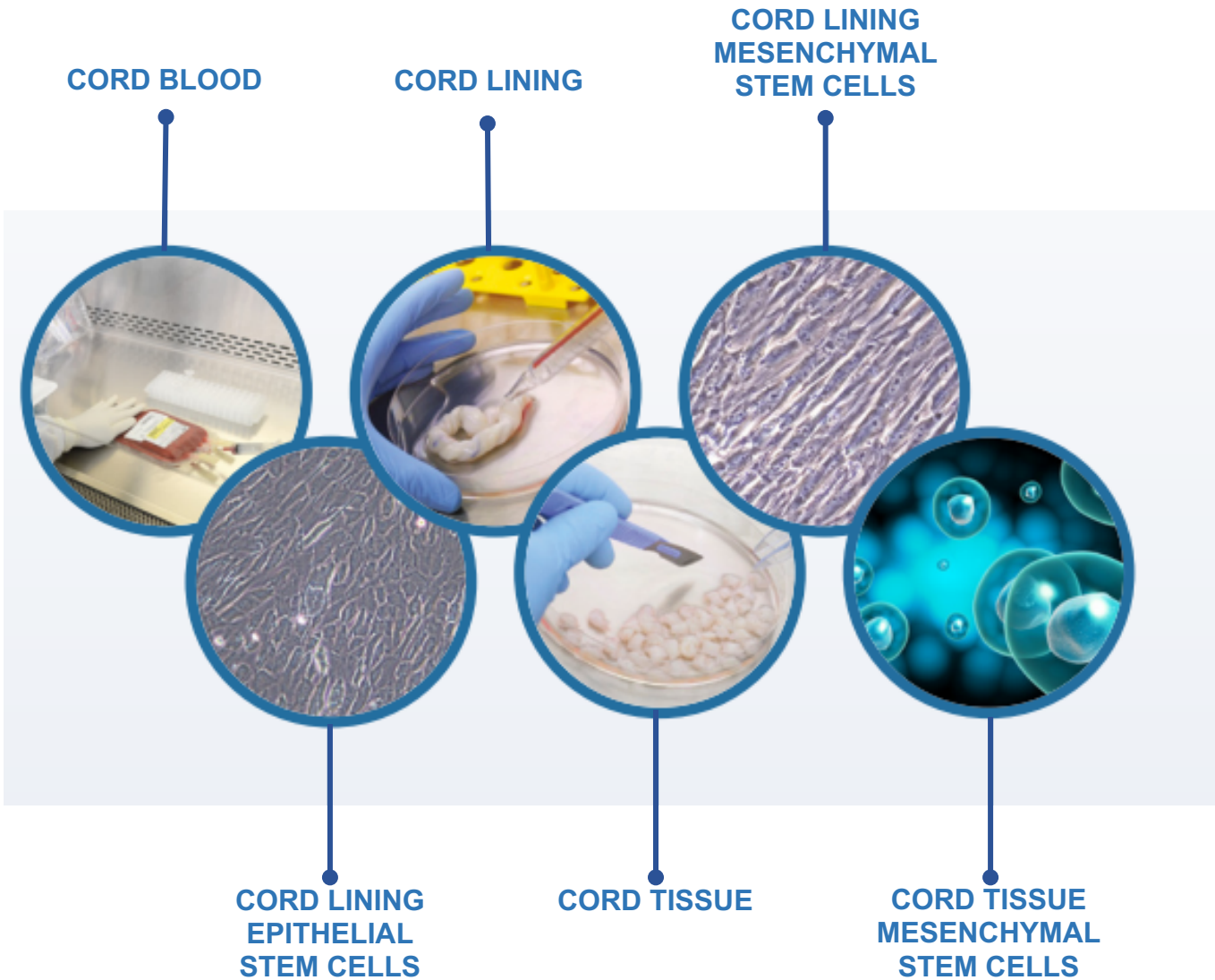
Business Overview

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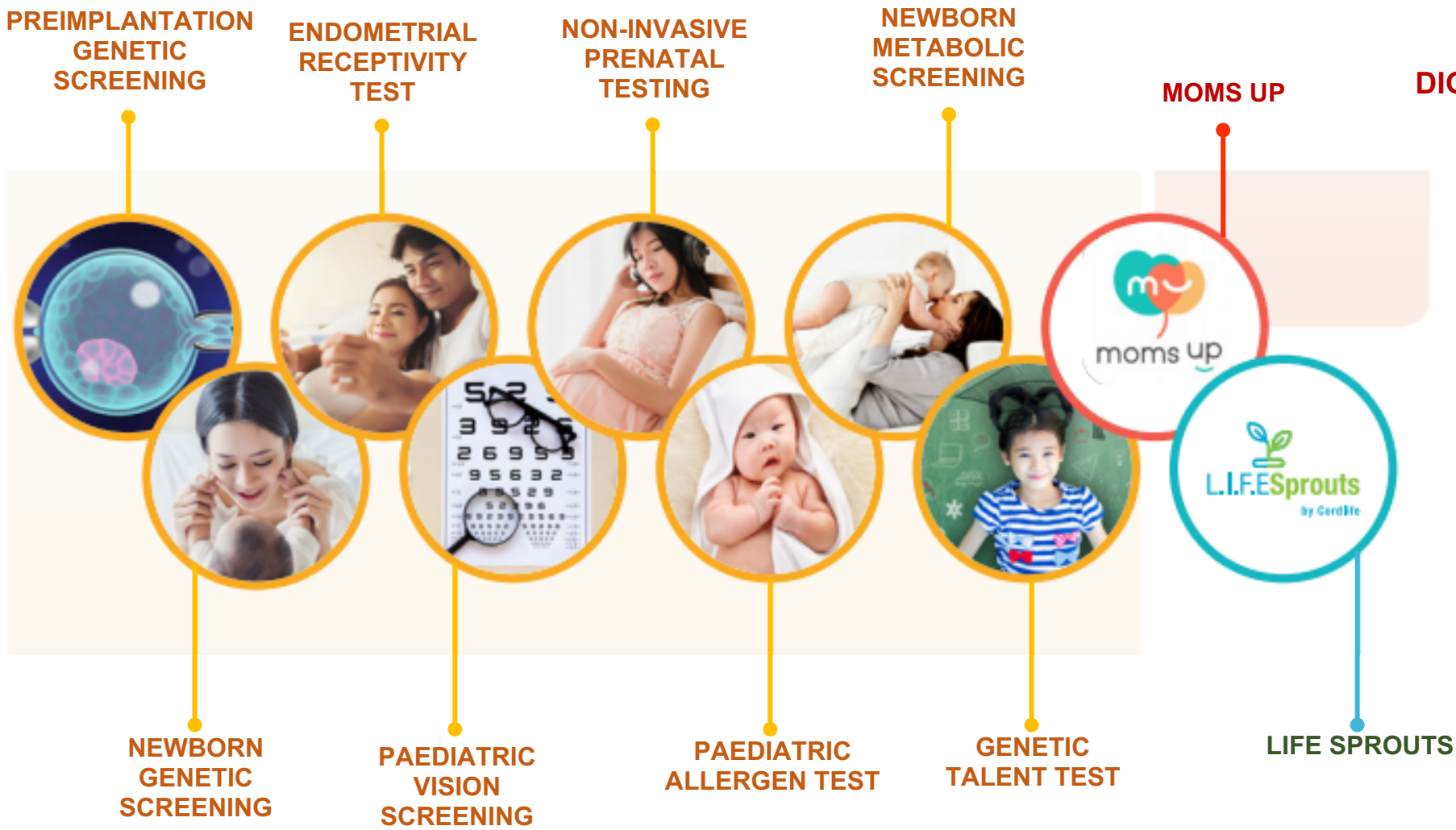


Business Overview – Operating Segments

BANKING
DIAGNOSTICS
DIGITAL HEALTHCARE
OTHERS



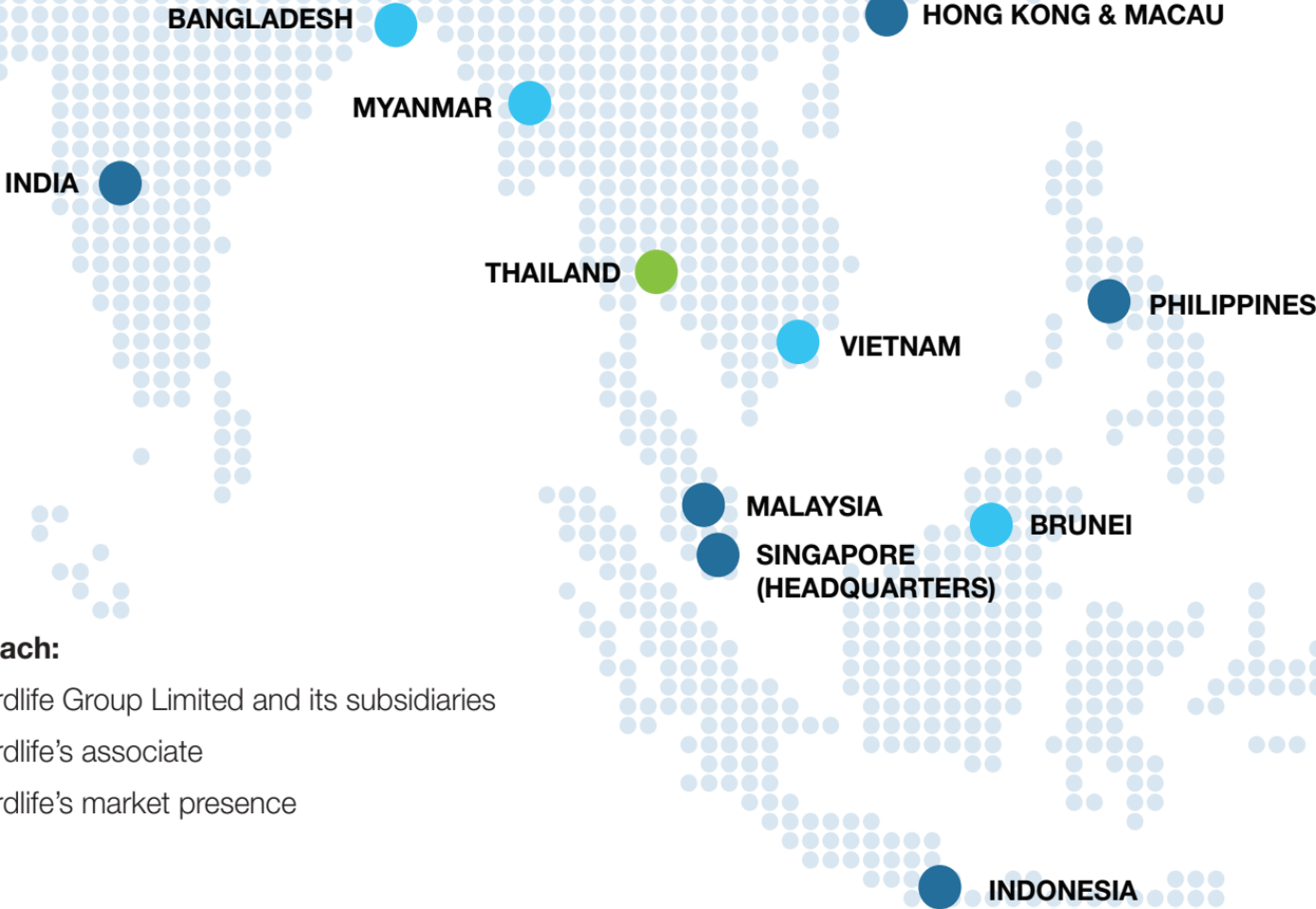
Business Overview – Operating Segments



BANKING
DIAGNOSTICS
DIGITAL HEALTHCARE
OTHERS

Business Overview – Market Presence

BANKING
DIAGNOSTICS
DIGITAL HEALTHCARE
OTHERS



Our Reach:

- Cordlife Group Limited and its subsidiaries
- Cordlife's associate
- Cordlife's market presence

Our Network

Cordlife owns the largest network of cord blood banks in Asia with full stem cell banking facilities in six key markets namely Singapore, Hong Kong, Indonesia, India, Malaysia and the Philippines.

In Singapore, Hong Kong, the Philippines and Indonesia, Cordlife operates the largest private cord blood banks and it is amongst the top three market leaders in India and Malaysia.

Business Overview – Market Presence



Cordlife Hong Kong and Healthbaby Hong Kong launched paediatric allergy testing



Cordlife Philippines to offer Mesenchymal Stem Cell Expansion



Cordlife Singapore launched OptiQ, Asia's first corneal lenticule bank



Cordlife Hong Kong launched OptiQ

JUL
2020

AUG
2020

SEP
2020

SEP
2020

MAR
2021

MAY
2021

AUG
2021



Stemlife Malaysia launched non-invasive prenatal testing



Cordlife Hong Kong launched LifeScreen



Cordlife partners with SingHealth Duke-NUS Academic Medical Centre in first-in-man clinical trial of cord blood cell expansion in Singapore

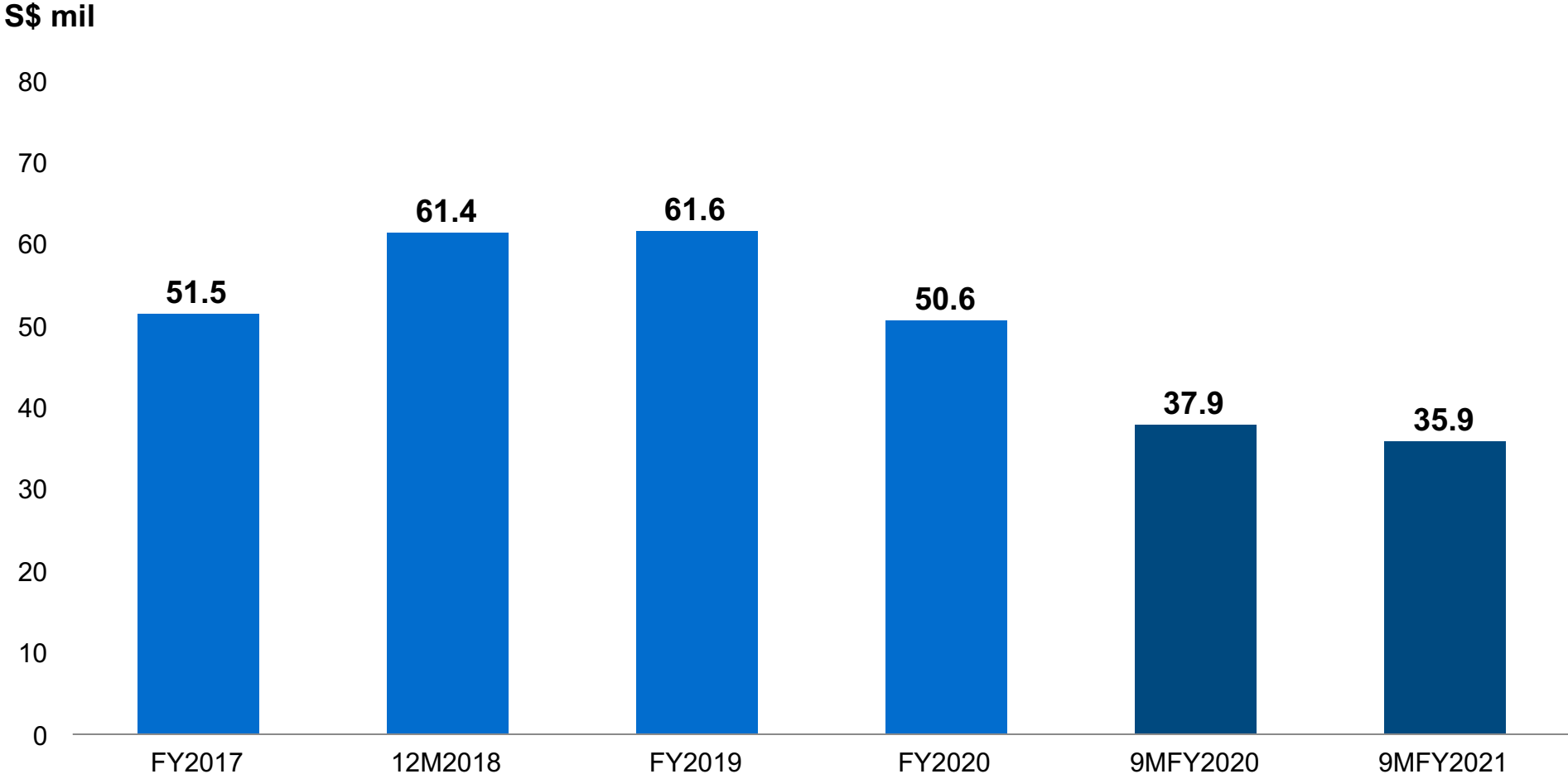
Financial Highlights



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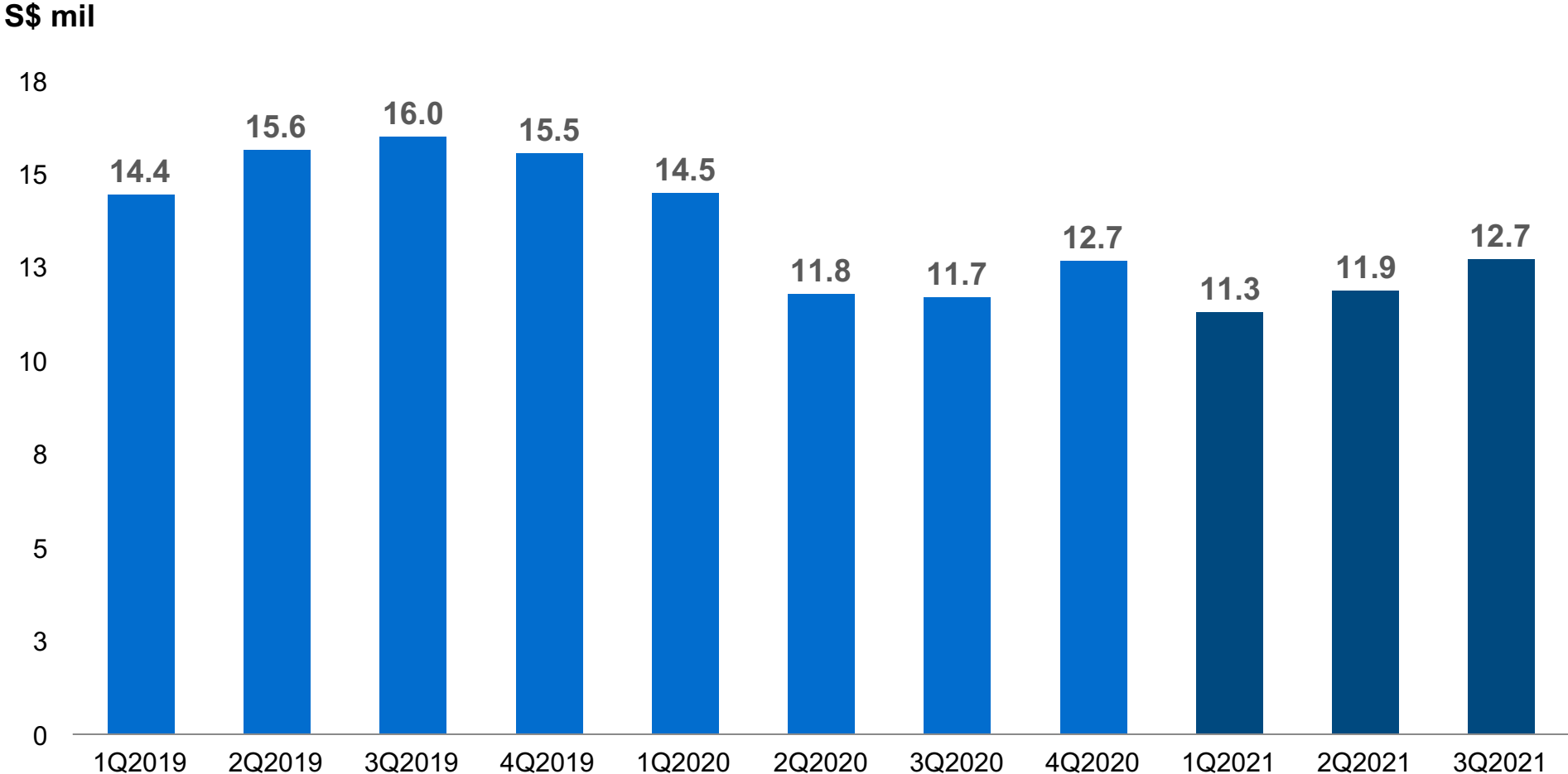


Financials – Revenue



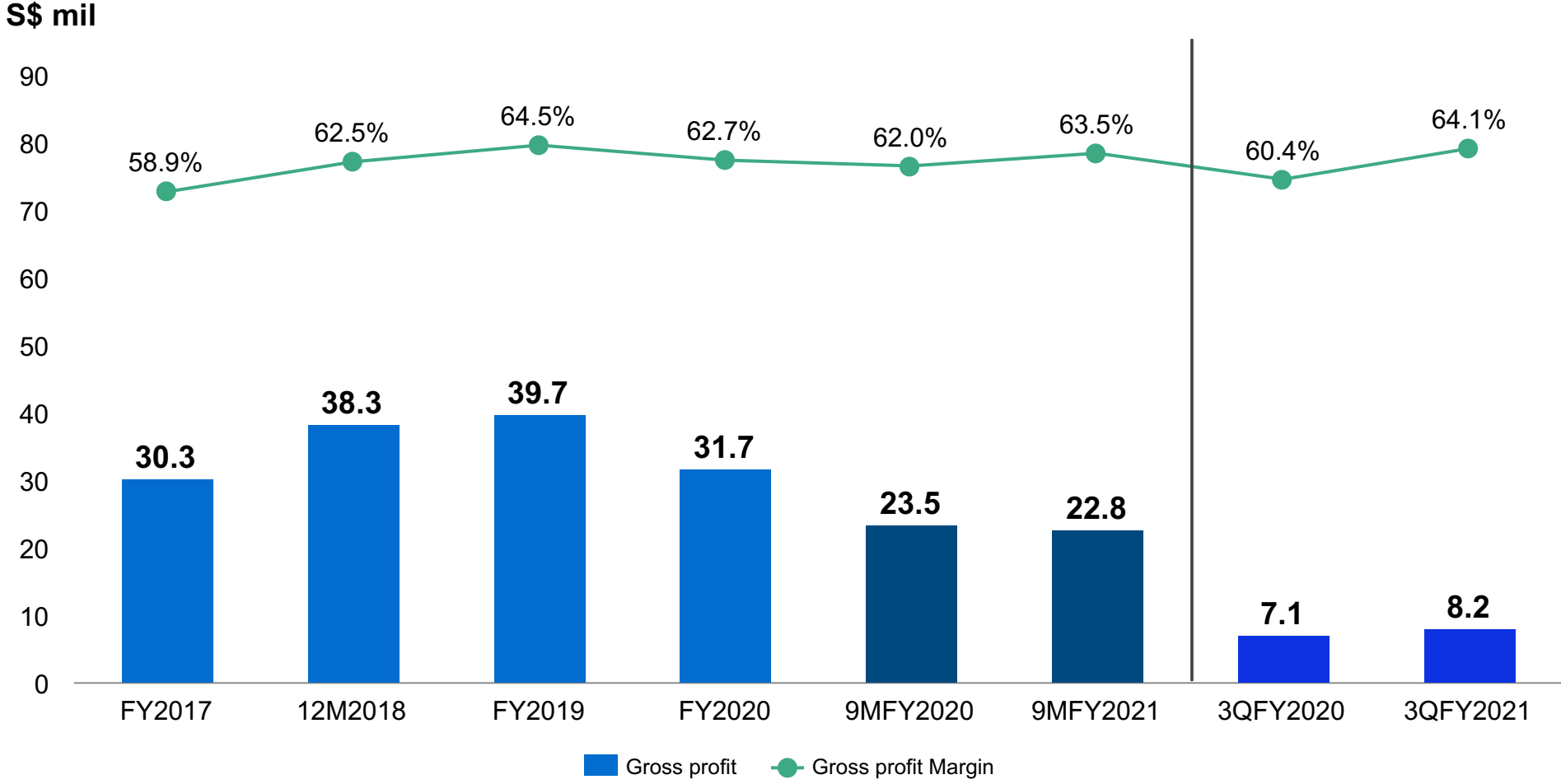
- The Group’s 9MFY2021 revenue decreased 5.4% yoy to S\$35.9 million.
- This was due to lower new samples processed and stored in all markets as a result of ongoing COVID-19 pandemic.
- However, this was slightly buffered by higher revenue contribution from diagnostics services.

Financials – Quarter-on-quarter Revenue

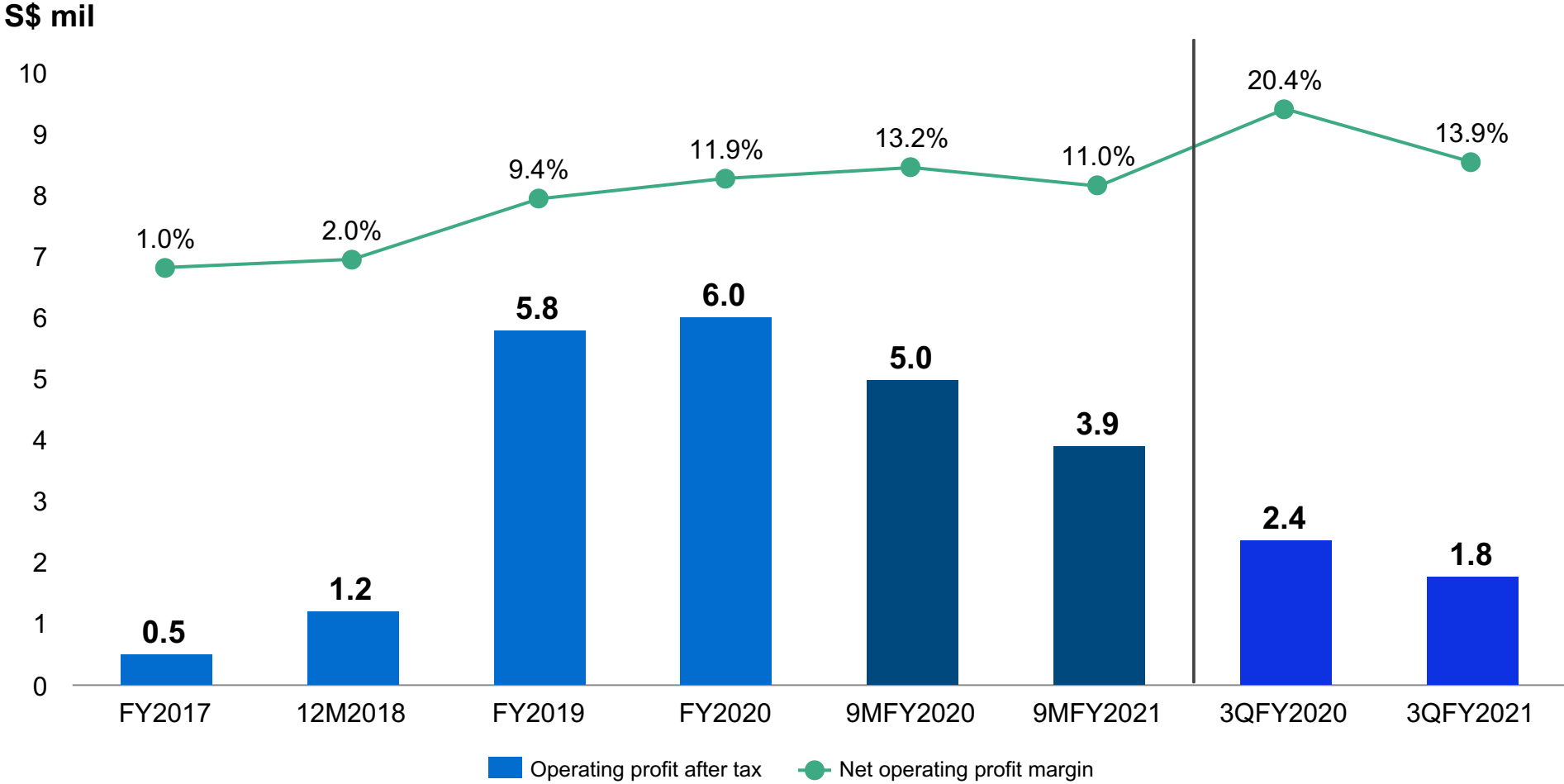


- The Group's 3Q2021 revenue increased 8.9% yoy to S\$12.7 million.
- This was due to higher number of new samples processed and stored and higher revenue contribution from the diagnostics services in 3Q.
- There was also conversion of more clients to higher value price plans in the Philippines market.

Financials – Gross Profit



Financials – Operating profit after tax



Financials – Balance Sheet

S\$' mil	As at 30 Sep 2021	As at 31 Dec 2020
Net Assets	134.9	133.2
Borrowings	—	4.0
Gearing ₁ (%)	—	3.0
Cash & Cash Equivalents, Fixed Deposits and Short-term Investments	73.2	75.2
Net Asset Value Per Share (SG cents)	52.97	52.33

1: Total Borrowings/Total Equity

Financials – Cash Flow

S\$' mil	For the three months ended 30 Sep 2021	For the three months ended 30 Sep 2020
Net cash generated from operating activities	7.3	12.1
Net cash generated from investing activities	—	0.1
Net cash used in financing activities	(2.3)	(2.8)
Cash & cash equivalents at end of the financial period	24.1	23.9

Outlook & Growth Strategies

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Outlook

Business Outlook

- The Group managed to achieve stability in revenue over the past quarters by adapting quickly and pivoting with the evolving landscape.
- The COVID-19 situation has generally resulted in the tapering of new customer sign-ups for banking services, and this may improve as the situation gradually makes a recovery.
- However, new emerging variants, along with recurring waves of the outbreak in some of the countries that the Group operates in could possibly result in the continued imposition of border and movement restrictions, causing uncertainties in demand for the Group's services in the coming months.
- While the adoption rates of vaccination have been increasing globally, the speed of vaccination remain a concern in some of the countries that the Group operates in.
- The Group will continue to deepen its digital capabilities and monitor the situation closely and respond accordingly.

Group Initiatives

- Continue to focus on increasing our product and service offerings in our key markets, especially under the diagnostic segment, to increase customer lifetime value.
- Deepen our digital capabilities to improve our online customer experience, increase operational efficiency and reduce the costs of service delivery.
- Remain focused in our development of an ecosystem, with doctors and hospitals in their respective countries encouraging the utilisation of stem cells.

Growth Strategies



**Thank
you**

