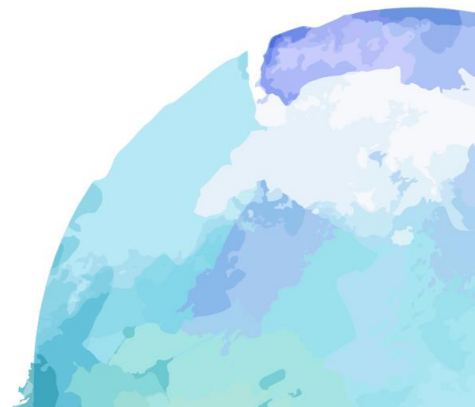




Welcome to Annual General Meeting

— 29 April 2022, 10:00am —



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Content

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- 2 Corporate Developments
- 3 Outlook & Growth Strategies
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Overview

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About Cordlife




OUR VISION

We help people live healthier, happier and longer.



OUR MISSION

We provide reliable healthcare solutions through innovation, technological advancement and commitment to quality.

-  Founded in Singapore in **2001**
-  Listed on the **Singapore Exchange Mainboard** in 2012
-  **7 facilities** in 6 markets
-  **All facilities are AABB accredited, 2 facilities are FACT accredited and 3 facilities are CAP accredited**
-  Trusted by over 600,000 parents in Asia

Our Reach in 2021

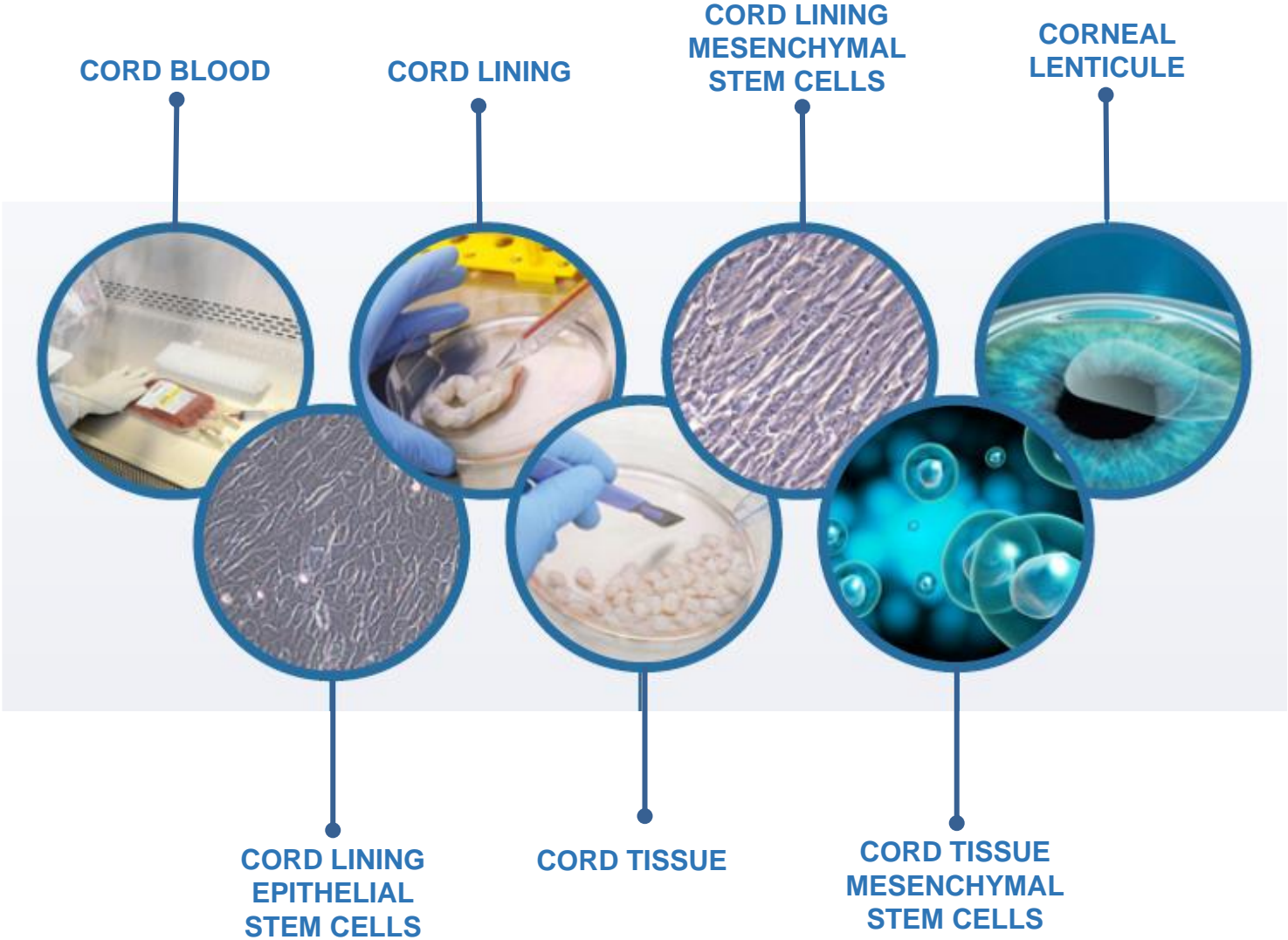


Our Network

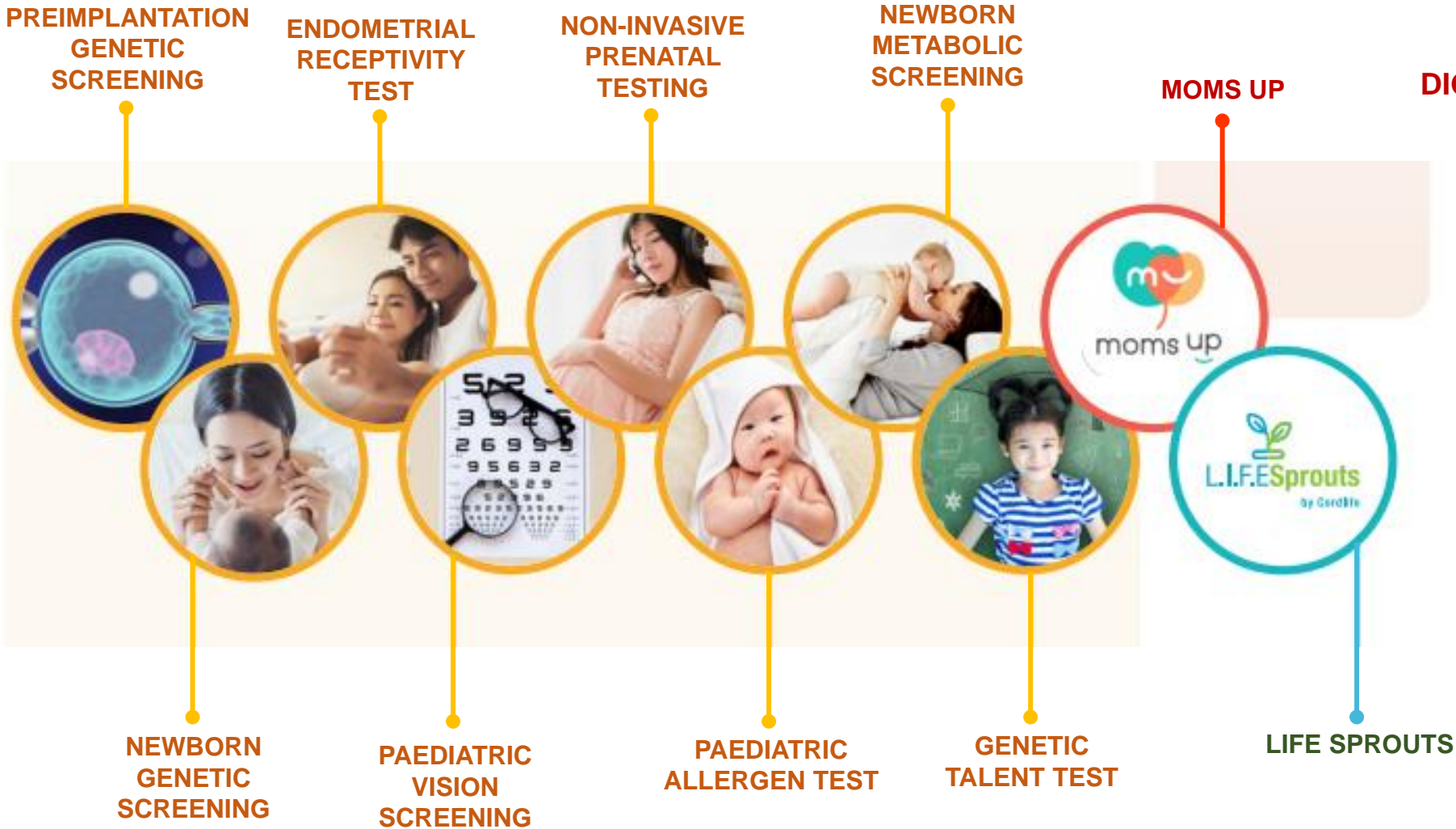
Cordlife operates Asia's largest network of cord blood banks. With full stem cell banking facilities in six key markets, Cordlife is an industry leader in Singapore, Hong Kong, Indonesia and the Philippines, and one of the top three market leaders in India and Malaysia. Through its majority-owned subsidiary in Malaysia, Stemlife Berhad, Cordlife has an indirect stake in Thailand's largest private cord blood bank, Thai Stemlife.

Business Overview – Operating Segments

BANKING
DIAGNOSTICS
DIGITAL HEALTHCARE
OTHERS



Business Overview – Operating Segments



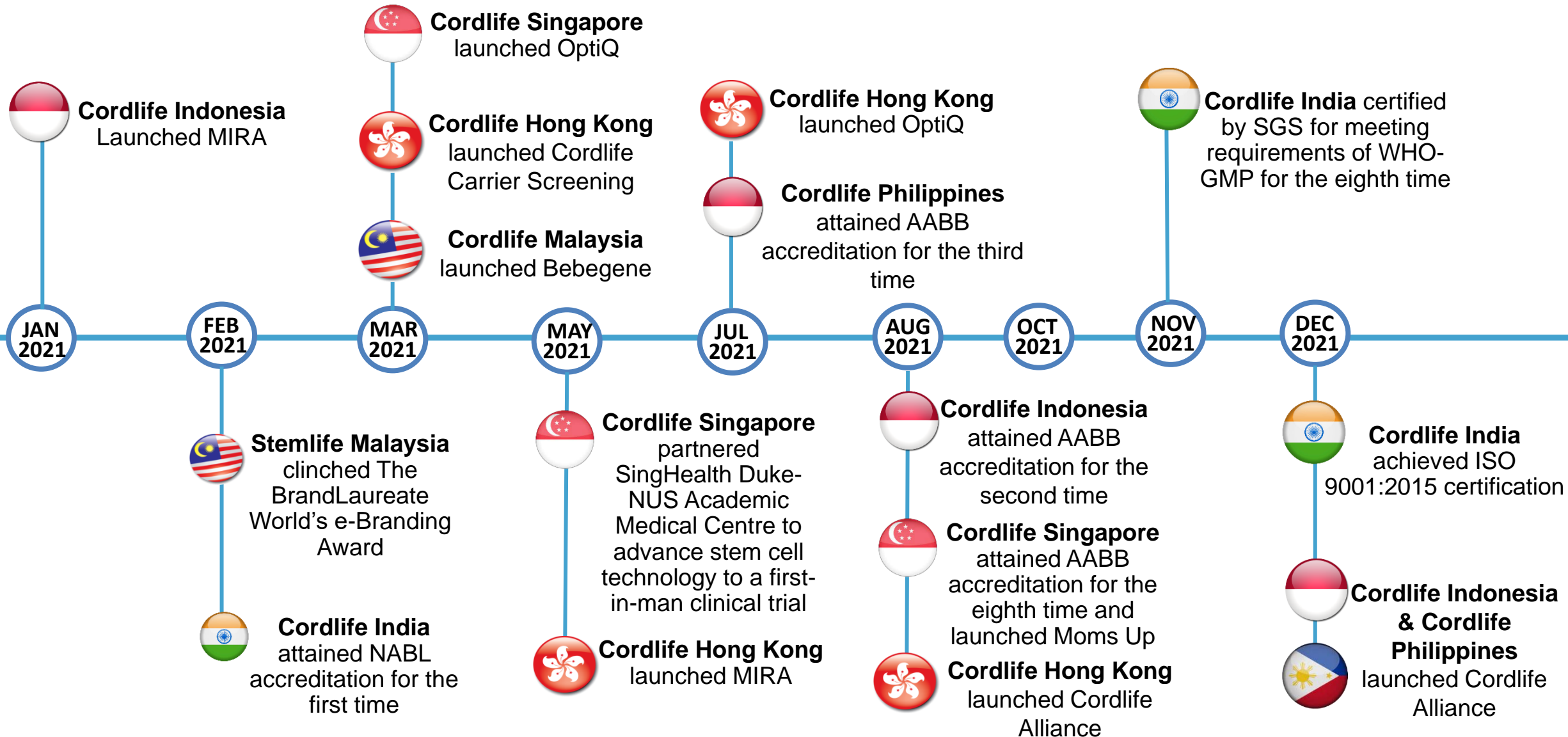
BANKING
DIAGNOSTICS
DIGITAL HEALTHCARE
OTHERS

Corporate Developments

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Corporate Milestones



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, but this may improve as the situation gradually makes a recovery.
- The global macroeconomy has begun to gradually stabilise in tandem with the pandemic situation with better vaccination rates and management strategies of authorities around the world.
- The implementation of several government initiatives in Singapore to manage the low fertility and birth rate will be expected to also bode well for the Group.
- 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 developing an ecosystem with doctors and hospitals in the various markets to encourage the utilisation of stem cells.

Growth Strategies



Growth Strategies



Financial Highlights

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FY2021 Results Summary

REVENUE

S\$56.7 million

(3.9)% y-o-y

GROSS PROFIT

S\$39.5 million

(1.6)% y-o-y

GP MARGIN

69.7%

+1.7 pp y-o-y

NET PROFIT

S\$6.1 million

(6.3)% y-o-y

NET PROFIT MARGIN

10.8%

(0.3)pp y-o-y

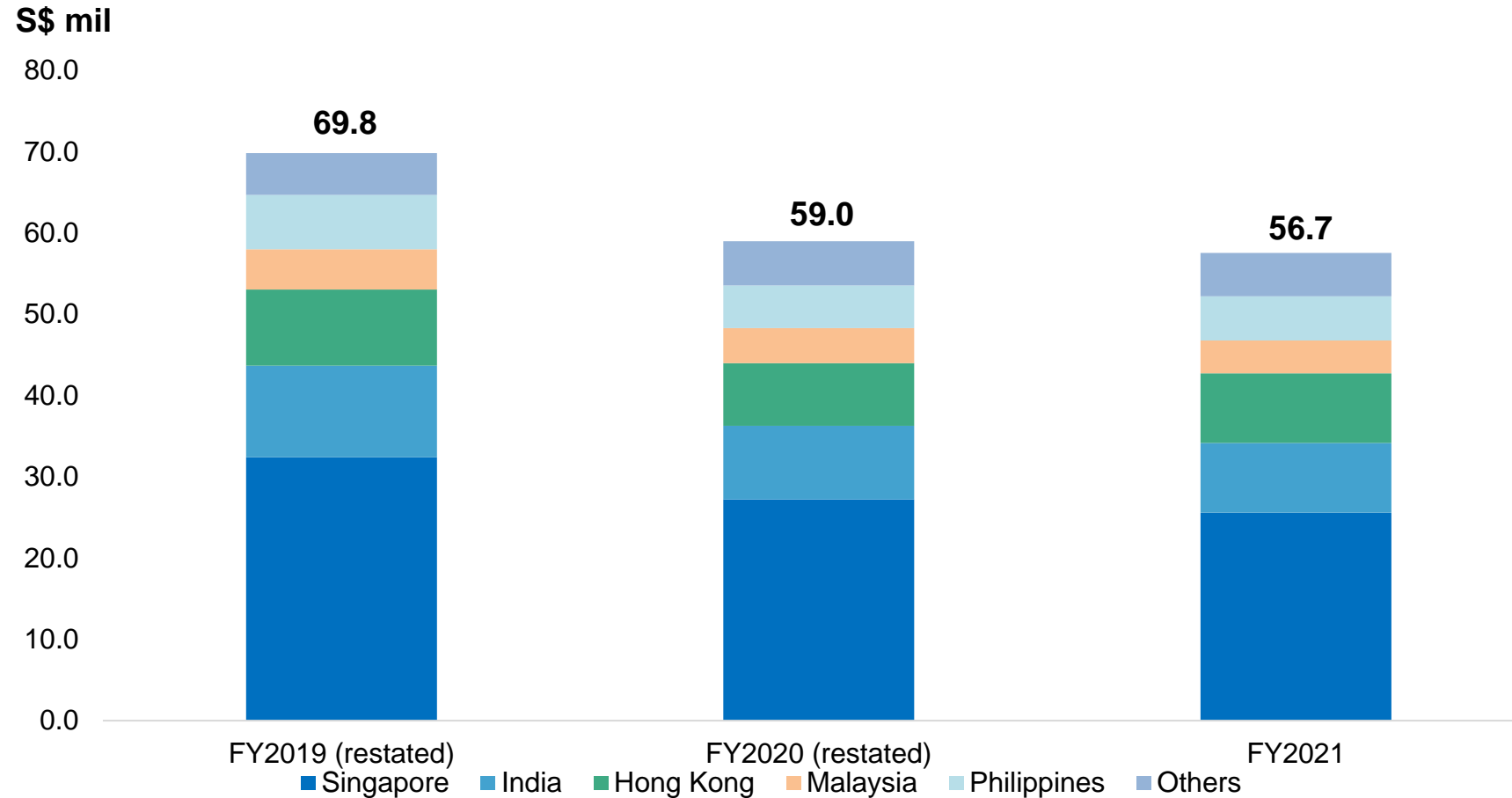
NET CASH₁

S\$79.0 million

+S\$7.8m from 31 Dec 2020

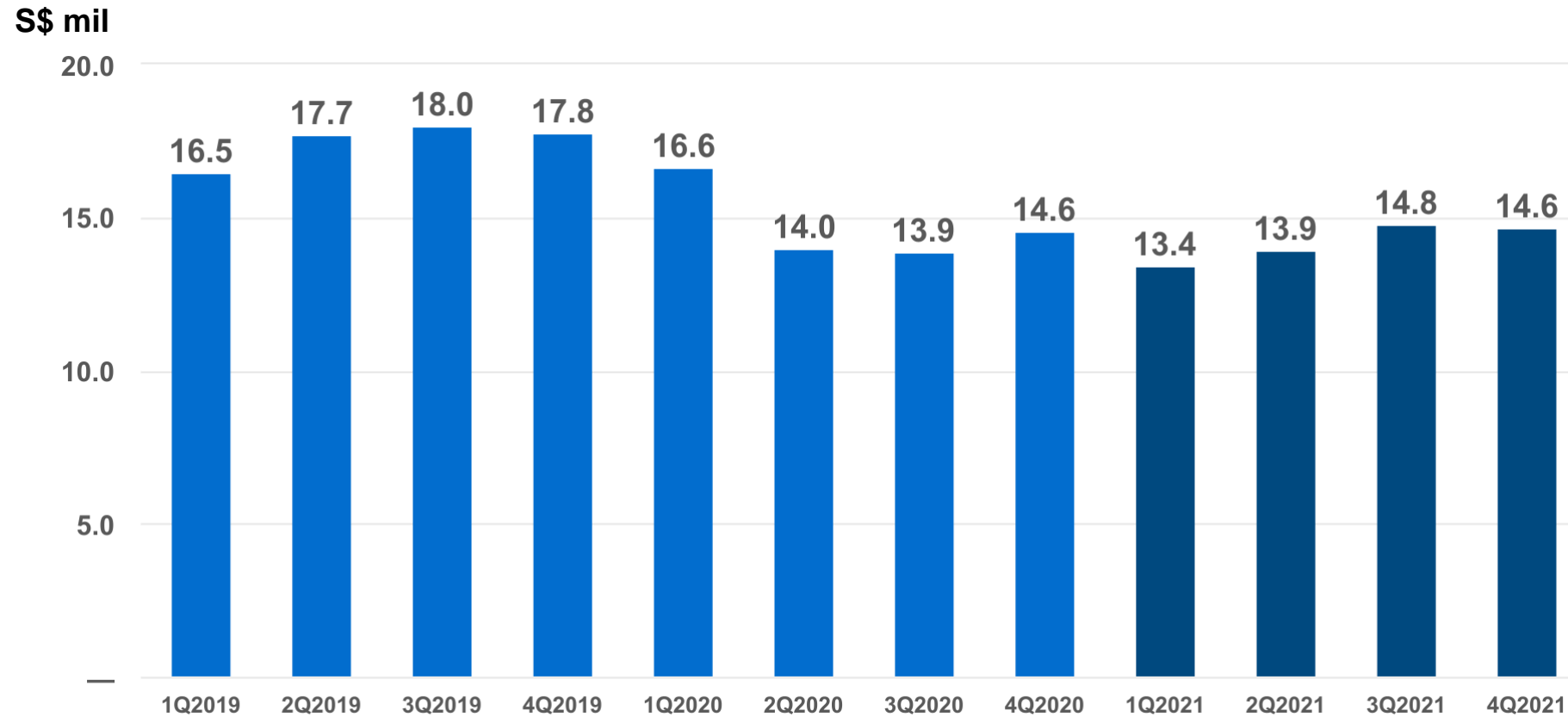
1: Includes cash and cash equivalents, fixed deposits, short-term and long-term investments less interest-bearing borrowings (current and non-current)

Financials – Revenue



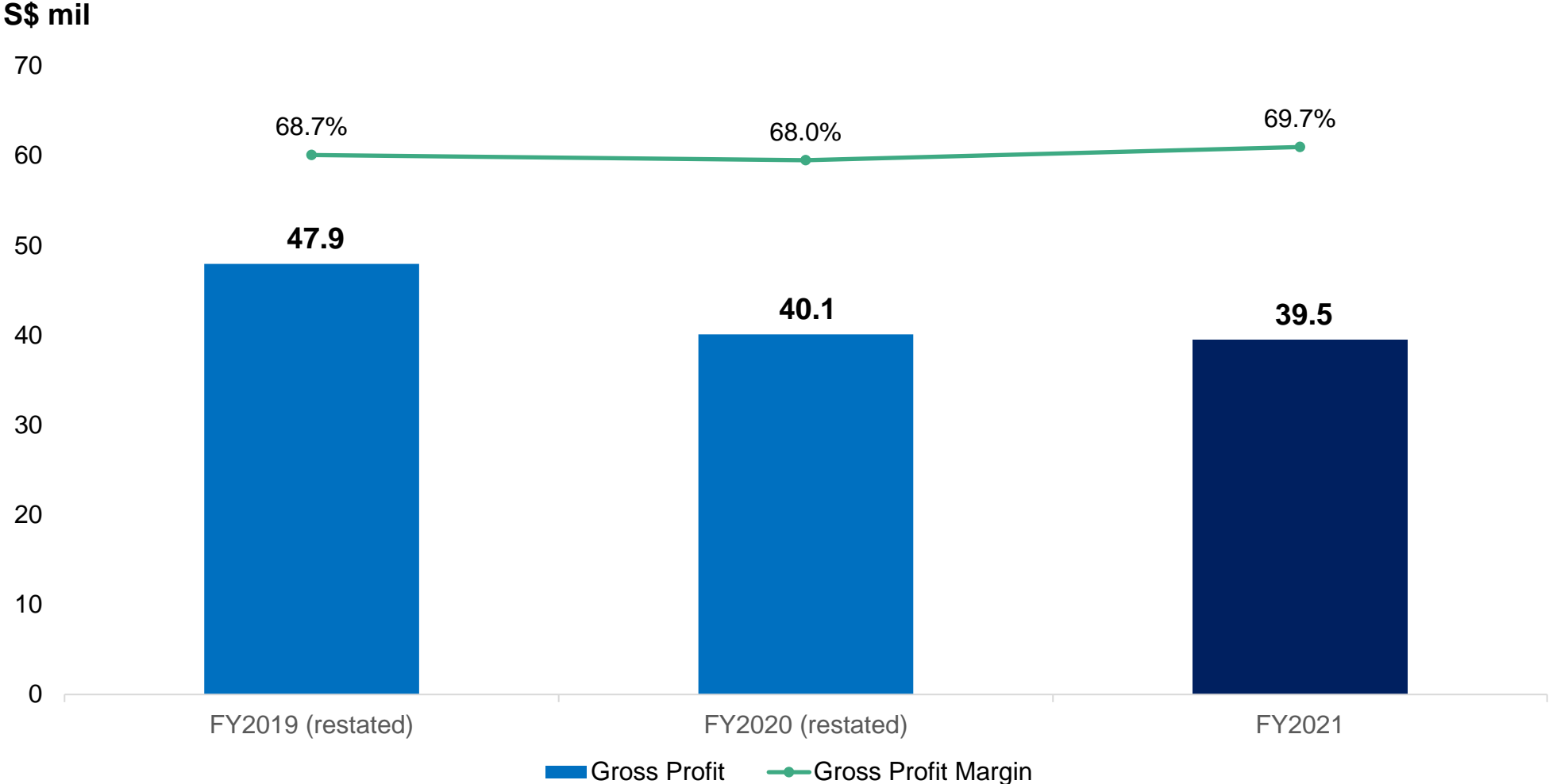
- The Group’s FY2021 revenue decreased 3.9% year-on-year to S\$56.7 million.
- This was due to lower new samples processed and stored as a result of ongoing COVID-19 pandemic.
- However, this was slightly buffered by higher revenue contribution from diagnostics services.

Financials – Quarter-on-quarter Revenue

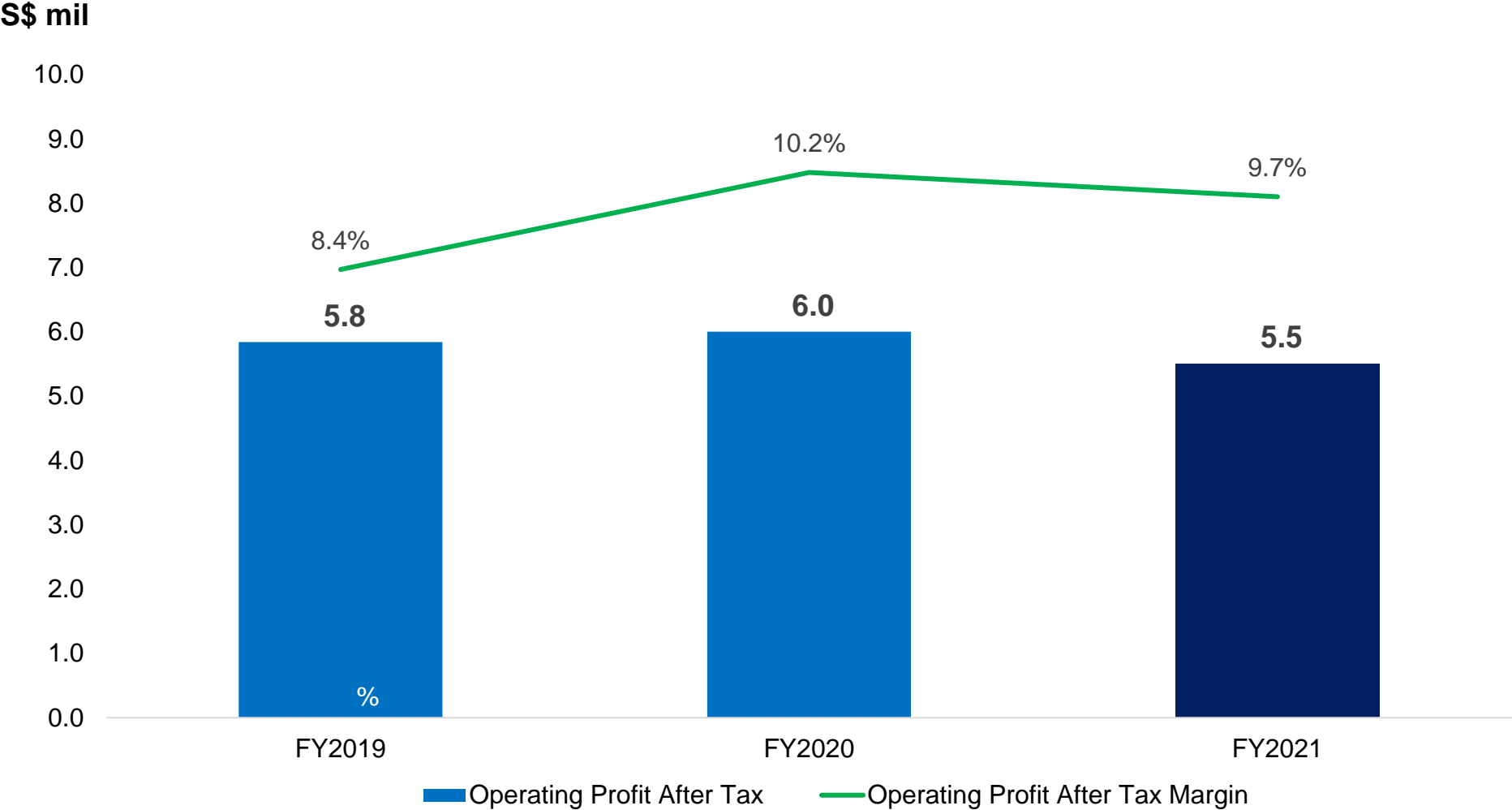


- The Group’s 4Q2021 revenue demonstrated resilience at S\$14.6 million.
- This was due to higher number of new samples processed and stored, as well as increase in uptake of the diagnostics services in 4Q2021.

Financials – Gross Profit



Financials – Operating profit after tax



Financials – Balance Sheet

S\$' mil	As at 31 Dec 2021	As at 31 Dec 2020
Net Assets	136.7	133.2
Borrowings	—	4.0
Gearing ₁ (%)	—	3.0
Cash & Cash Equivalents, Fixed Deposits, Short-term and Long-term Investments	79.0	75.2
Net Asset Value Per Share (SG cents)	53.54	52.33

1: Total Borrowings/Total Equity

Financials – Cash Flow

S\$' mil	For the year ended 31 Dec 2021	For the year ended 31 Dec 2020
Net cash generated from operating activities	9.5	15.9
Net cash generated from / (used in) investing activities	(23.9)	(1.3)
Net cash generated from / (used in) financing activities	3.4	(2.9)
Cash & cash equivalents at end of the financial period	15.5	25.9

Dividends



FY2021 Proposed Final dividend of **0.9** Singapore cents a share (subject to Shareholders' approval at the AGM)



FY2020: Final dividend of **0.9** Singapore cents a share



FY2019: Final dividend of **1.0** Singapore cents a share

**Thank
you**

