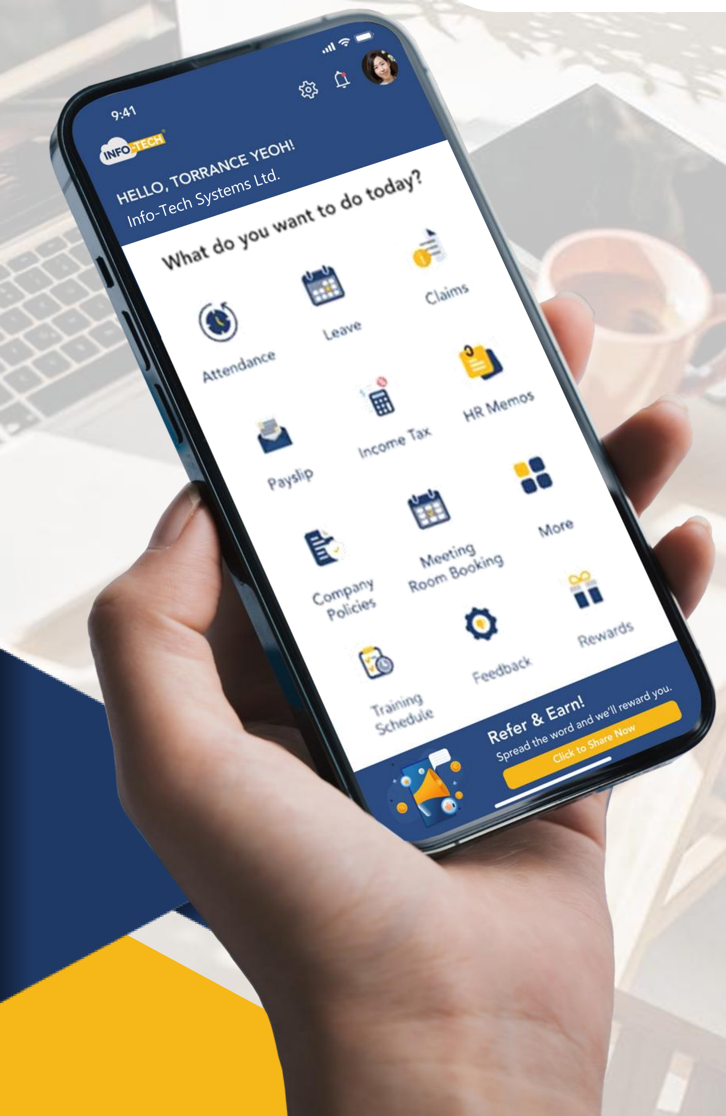
INFO-TECH

Integrated SaaS Business Software Provider

Driving Digital Transformation Across Asia

1H2026 Results Presentation

August 2026



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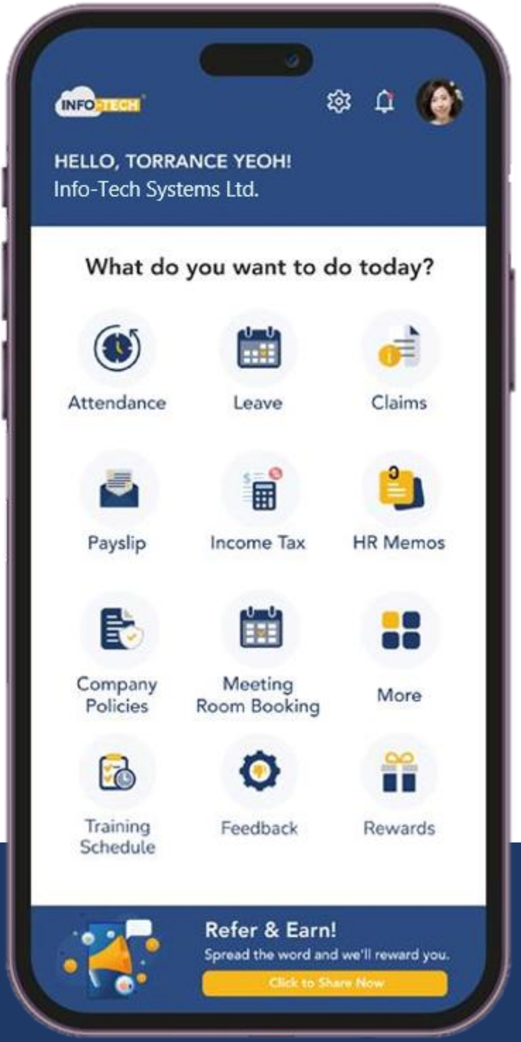
Info-Tech at a Glance

18 yr TRACK RECORD	**28K+** BUSINESSES	**1.1m** USERS / MONTH
23K+ ACADEMY REGISTRATIONS (> 85% AI-RELATED)	**5** COUNTRIES	**600** STAFF GLOBALLY

An **Integrated SaaS Business Software Provider** offering cloud-based HRMS, Accounting, CRM solutions, complemented by AI-related training programmes through Info-Tech Academy



GOLD Applicant Tracking System 2025 — HR Vendors of the Year

GOLD Innovation for HR 2025 — HR Vendors of the Year

GOLD HR Management System (SMB) 2025 — HR Vendors of the Year

GOLD Expense Claims Management Platform 2025 — HR Vendors of the Year

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Section 1

Business Overview

1H2026 at a Glance

INFO-TECH®

Another strong set of financial results, underpinned by recurring SaaS growth and strong demand for AI-related programmes.

REVENUE

S$27.3m

+22% YoY

ORDER BOOK

S$30.4m

+14% YoY

Provides clear revenue visibility

ADJUSTED EBITDA(1)

S$11.5m

+22% YoY

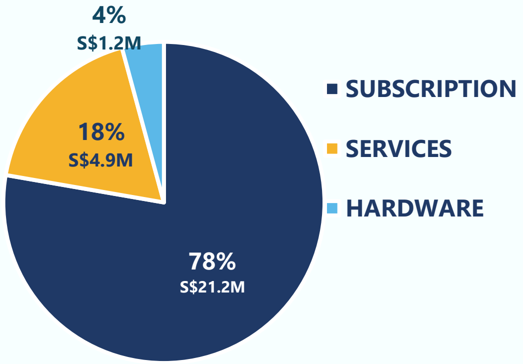
ADJUSTED PAT(1)

S$8.7m

+20% YoY

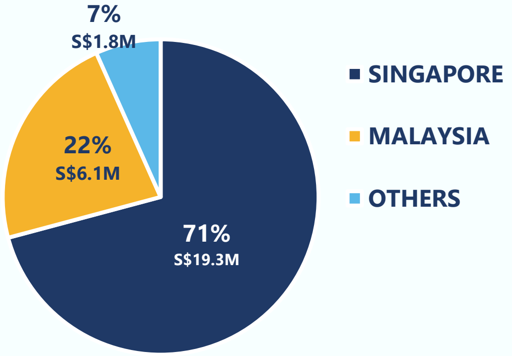
Subscription-led revenue base

REVENUE MIX BY BUSINESS SEGMENTS (S$'M)



Core markets up double digits

REVENUE MIX BY GEOGRAPHICAL SEGMENTS (S$'M)



TOTAL CASH BALANCE
AS AT 30 JUNE 2026

S$76.6m

+$15.3m Net cash from operations

ZERO bank borrowings

INTERIM DIVIDEND

1.68cents

Per ordinary share

Representing 45% of PAT or 50% of Adjusted PAT(1)

(1) EBITDA and PAT in 1H 2026 are adjusted for one-off Enterprise Singapore GEMS grant amount of S$1.0 million

INFO-TECH®

Integrated SaaS Business Software Provider

Empowering **28,000 organisations** and **1.1 million users** across Asia through mission-critical business software and workforce transformation.

HRMS
Workforce Management
- Payroll
- Time Attendance
- Leave Management
- Performance Management
- Payroll Outsource Services

ACCOUNTING
Financial Management
- General Ledger
- Accounts Payable / Receivable
- Bank Reconciliation
- Financial Reporting
- Tax / GST
- Inventory Management

AI Integrated SaaS Platform
AI embedded across our software platform and driven by Info-Tech Academy

Secure | Scalable | Cloud Native

CRM
Customer Engagement
- Lead Management
- Sales Pipeline
- Customer Service
- Analytics

INFO-TECH ACADEMY
Workforce Transformation
- AI / Digital Courses
- AI Productivity
- Digital Skills
- Enterprise Training & Certification

AI-POWERED BUSINESS OUTCOMES
- AI-powered enterprise insights through natural language prompts
- Customised reporting and business analytics
- Higher customer productivity
- Greater software utilisation
- Increased customer lifetime value
- Strong recurring SaaS growth

Powering SMEs. Driving Value. Creating Sustainable Growth.

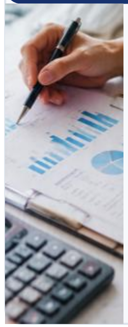
Info-Tech Academy -WSQ-Accredited Courses

More than 85% of Academy revenue in 1H2026 was generated from AI-related programmes.

AI & DIGITAL

- AI for Beginners
- Understand Generative AI using ChatGPT
- Effective Use of Generative AI Tools (ChatGPT, Gemini, Copilot) for Productivity Improvement
- Generative AI for Efficient Business Management
- Transform HR Management with Generative AI
- Essential Office Skills with Digital Tools
- Unlocking Generative AI with Smart Prompting **NEW**
- Fundamentals of Power BI for Data Analysis **NEW**
- Microsoft Power BI for Data Analytics: Dashboards, Reports & Insights **NEW**
- Empowering Work and Life with Smartphone **NEW**

HR & ACCOUNTING



- Basics of Human Resource Management & Practical Training with Info-Tech HRMS
- Integrating Human Resource Management System (HRMS) for Enhanced Productivity
- Basics of Accounting & Practical Training with Info-Tech Accounting Software

COMMUNICATION SKILLS

- Master Workplace Communication for Career Success
- Master the Art of Business Negotiation for Career Growth
- Master Conflict Resolution in the Workplace for Effective Leadership

UP TO 70% COURSE SUBSIDIES + SFC ELIGIBLE + UTAP SUPPORT + PSEA SUPPORT

Source: Info-Tech Academy 16 WSQ certified course catalogue across 3 pillars (infotech.edu.sg), as at July 2026.

Section 2

Financial Performance

Summary Financials

Broad-based improvement across revenue, profitability and cash generation

(SGD m)	1H2026	1H2025	Change
Revenue	27.3	22.4	*+22%*
Subscription	21.2	19.0	*+12%*
Services	4.9	2.3	*+116%*
Hardware	1.2	1.1	*+3%*
Gross Profit	**22.6**	**19.1**	***+19%***
Gross Margin (%)	*82.8%*	*85.2%*	*-2.4p.p*
EBITDA (reported)	**12.4**	**7.4**	***+69%***
Adjusted EBITDA[1]	**11.5**	**9.5**	***+22%***
NPAT (reported)	**9.7**	**5.1**	***+89%***
Adjusted NPAT[1]	**8.7**	**7.2**	***+20%***
Basic EPS (cents)	**3.75**	**1.99**	***+89%***

HIGHLIGHTS

- **Revenue +22% YoY to S$27.3m**
  Subscription +12% and Services +116%, driven by Info-Tech Academy and AI-related programmes
- **Gross margin of 82.8%**
  1H2025: 85.2% — a richer services mix, still within a high, sustained band
- **Reported EBITDA +69% and NPAT +89% YoY**
  Reflecting the S$1.0m GEMS grant and no repeat of the 1H2025 one-off IPO listing costs
- **Adjusted EBITDA +22% and NPAT +20% YoY**
  Underlying earnings momentum intact
- **Basic EPS of 3.75 cents**
  Based on 258m ordinary shares

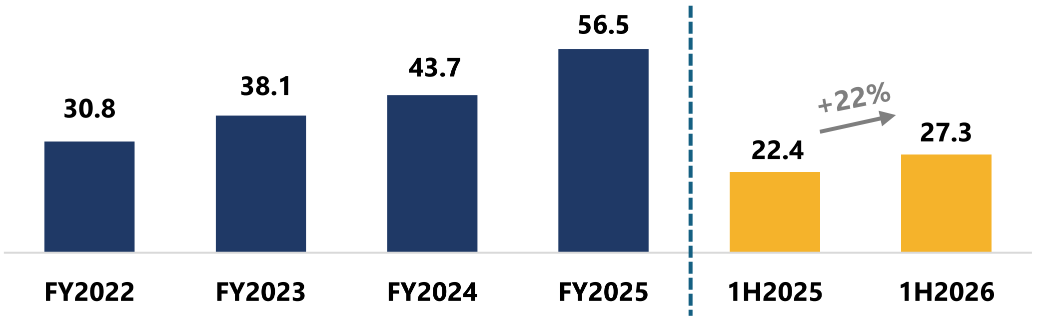
(1) Adjusted for one-off Enterprise Singapore GEMS grant of S$1.0m in 1H2026 and one-off listing/relocation expenses of S$2.1m in 1H2025.

Revenue & Profitability: Consistent, Profitable Growth

Multi-year compounding with expanding operating leverage

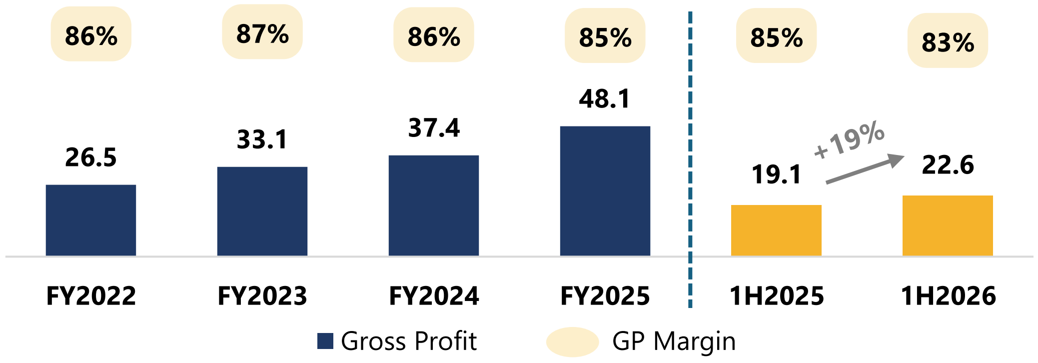
Revenue : *Strong & Accelerating Growth*

(SGD m)



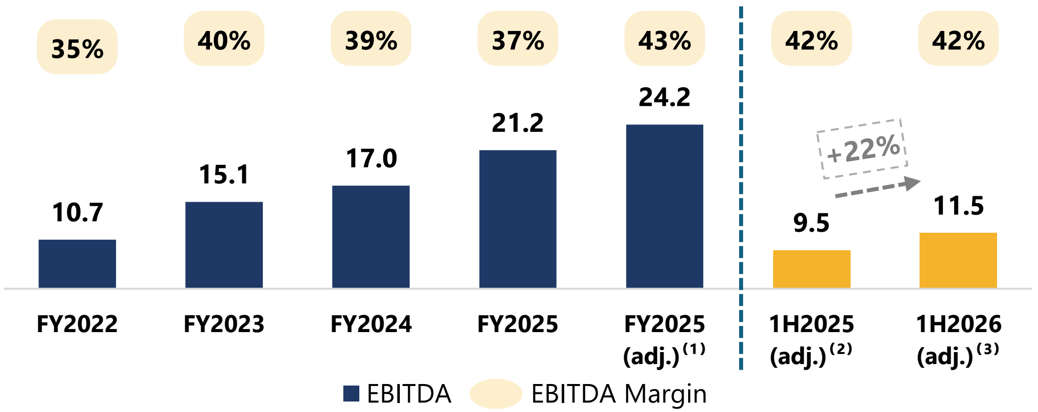
Gross Profit Margins : *High & Sustained*

(SGD m)



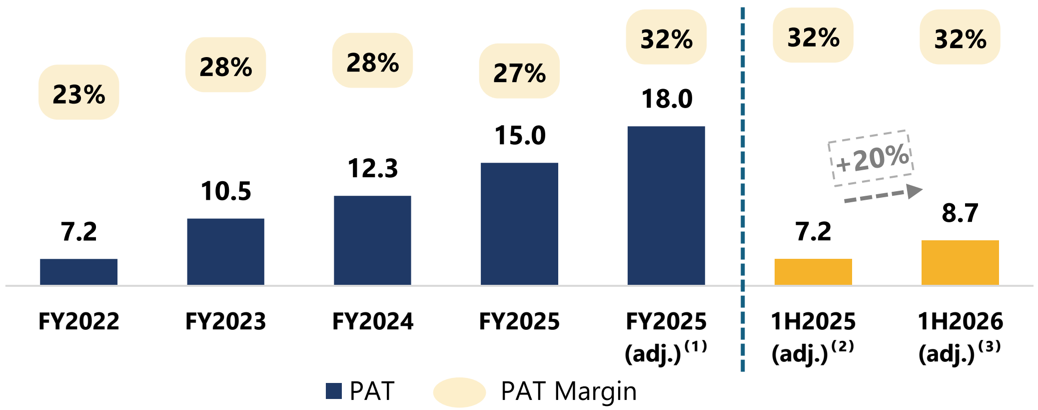
EBITDA Margins : *Healthy & Sustainable*

(SGD m)



PAT Margins : *High & Sustainable*

(SGD m)



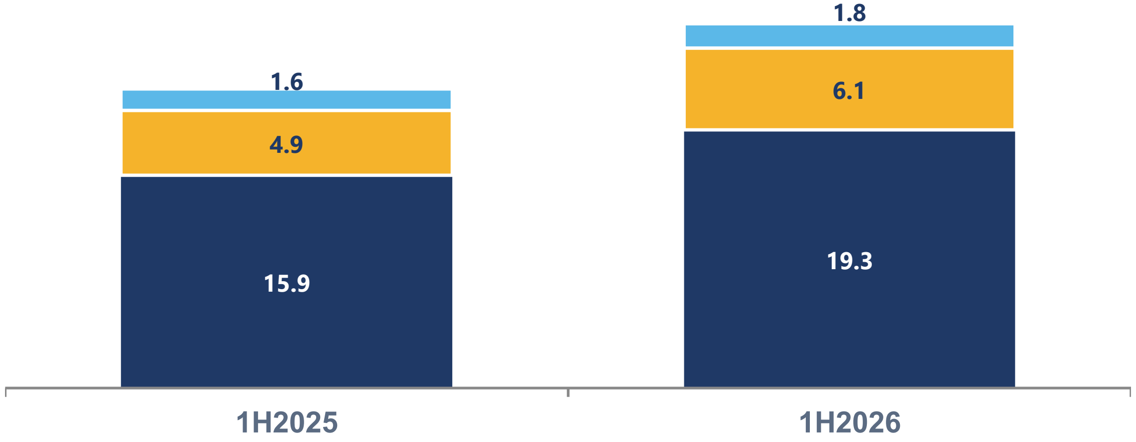
[1] EBITDA and PAT are adjusted for one-off listing expenses amount to c. S$2.9m and one-off relocation expenses for the Malaysia office amount to c. S$0.1m;
[2] EBITDA and PAT are adjusted for one-off listing expenses amount to c. S$2.0m and one-off relocation expenses for the Malaysia office amount to c. S$0.1m;
[3] EBITDA and PAT are adjusted for one-off Enterprise Singapore GEMS grant amount to S$1.0m

Revenue Growth by Geography & Product Line

INFO-TECH®

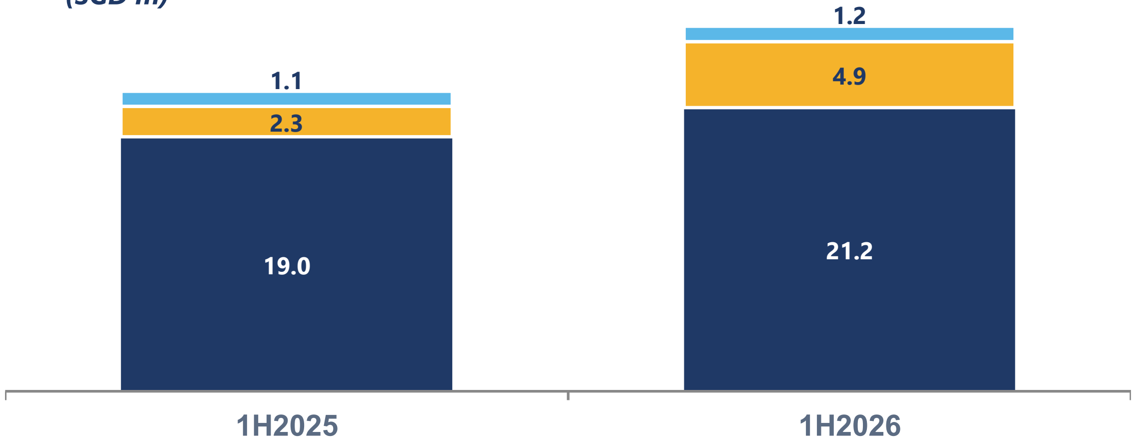
1H2026 vs 1H2025 – broad-based growth across every market and every revenue stream

BY GEOGRAPHY
(SGD m)



S$22.4m S$27.3m

BY PRODUCT LINE
(SGD m)



S$22.4m S$27.3m

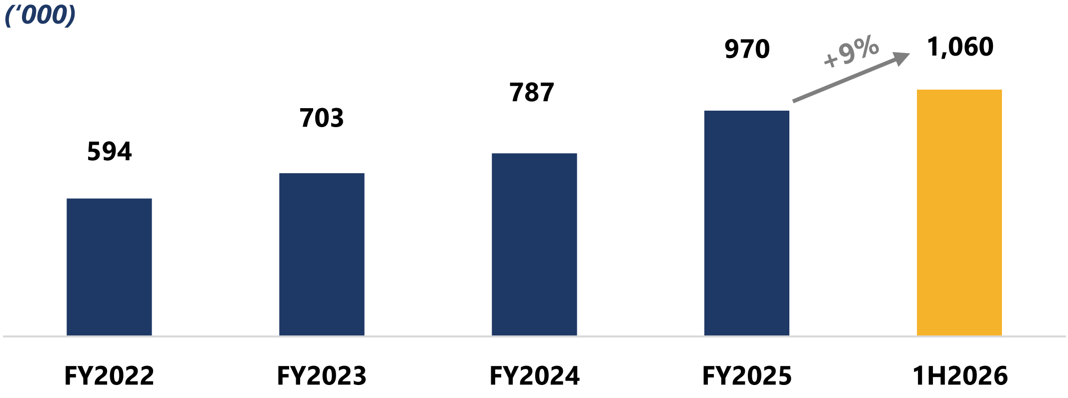
SINGAPORE	MALAYSIA	OTHERS	SUBSCRIPTION	SERVICES	HARDWARE
+21%	+26%	+13%	+12%	+116%	+3%

Growth was broad-based: every geography and every revenue line grew YoY,
led by ***Services*** *(+115%, AI-related programmes) and* ***Malaysia*** *(+26%, the fastest-growing market).*

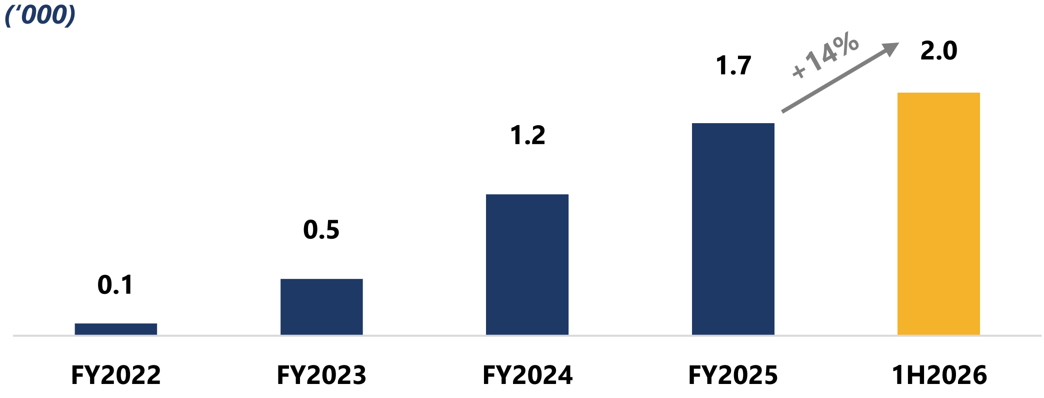
1H 2026 – Performance Review

Stable customer retention above 90%, complemented by expansion in our synergistic Academy Training segment

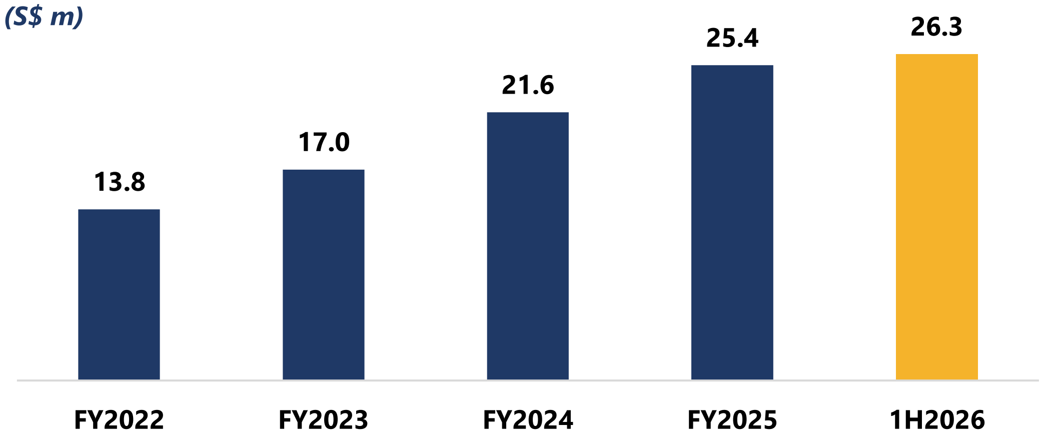
Number of HRMS users



Number of Accounting customers



Annual Recurring Revenue (ARR)



ARR represents the annualised value of recurring subscription revenue as at the reporting date and should not be directly compared with Orderbook, which includes contracted recurring revenue to be recognised over future periods.

Academy

>23,000

+5,000 in 1H2026

Registrations with Academy

>85%

of 1H2026 registrations

were AI-Related Courses

Balance Sheet & Cash Flow

Debt-free, cash generative, with a strengthening working capital position

GROUP BALANCE SHEET (SGD m)

	30-Jun-26	31-Dec-25	Change
Inventories	0.1	0.1	+12%
Trade & other receivables	2.4	9.2	-74%
Cash and cash equivalents	76.6	67.3	+14%
Total current assets	**79.2**	**76.6**	**+3%**
Total assets	**87.7**	**83.9**	**+4%**
Borrowings	—	—	n.m.
Working capital	**42.5**	**38.1**	**+11%**

GROUP CASH FLOW STATEMENT (SGD m)

	1H2026	1H2025
Net cash from operating activities	15.3	6.4
Net cash used in investing activities	(0.0)	(0.2)
Net cash used in financing activities	(6.0)	(2.1)
Net increase in cash	**9.4**	**4.2**
Cash at beginning of period	67.3	29.7
Cash at end of period	**76.6**	**33.7**

*As at 30 June 2026 the Group held cash of **S$76.6m** with **no borrowings** and positive working capital of **S$42.5m**.*
*Net cash from operating activities more than doubled YoY to **S$15.3m**, on higher operating profit and favourable working-capital movements.*

Section 3

Outlook

Highlights and Direction

INFO-TECH®

1 Platform Expansion

- **Integrated Product Suite** → More Products per Customer
- **Cross-selling momentum** → Higher Customer Lifetime Value
- **Embedded AI Capabilities** → Greater Customer Productivity

2 Growth Drivers

- **AI-Related Training Programmes**
  → Supporting Growing Enterprise AI Adoption
  → Government Funding Support → Up to 70% Funding + S$10K SFEC
- **Marketing Investment** → Driving Customer Acquisition and Lead Generation
- **Regional Expansion** → SG | MY | HK | IN

3 Margin Expansion

- **Operating Leverage** → Scalable Profit Growth
- **India Development Hub** → Scalable Cost Advantage
- **Technology Innovation** → Faster Innovation & Higher Productivity

Section 3

Q & A

Thank You

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