

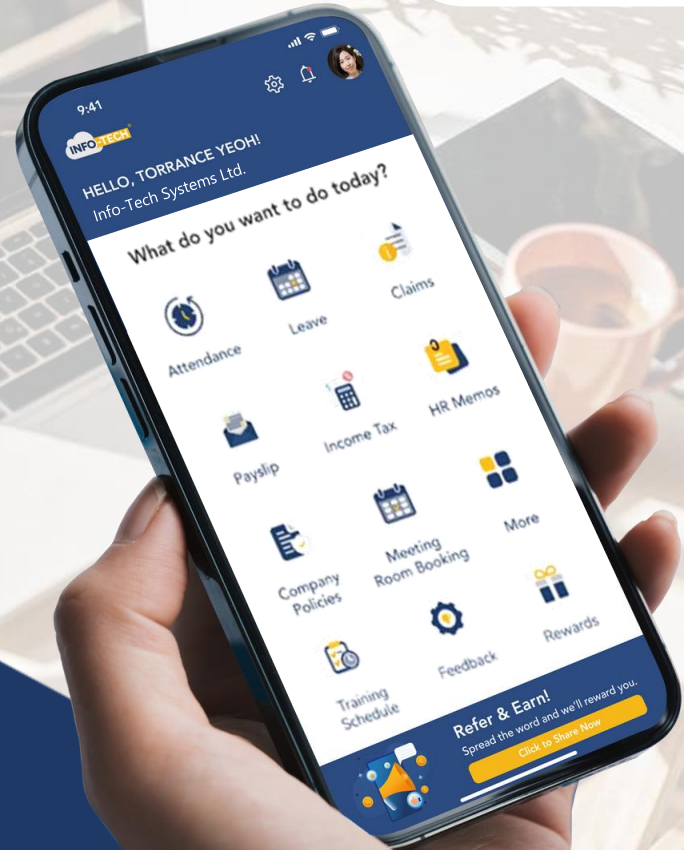
INFO-TECH

Cloud-Based One-Stop SaaS & Digital Solutions Provider
Core HRMS, Accounting & CRM Platforms

Driving Value Creation

AGM - 24 April 2026

INFO-TECH[®]



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Section 1

About Info-Tech

Powering Singapore's Workforce, One SME at a Time



COMPANY STORY

Singapore's First Pure-Play SaaS HR Listing

Founded in 2007 by Peter Lee & Babu Dilip, Info-Tech listed on SGX Mainboard in July 2025 — a milestone as the exchange's first pure-play SaaS HRMS company. Today it serves 27,000 organisations and over 1 million workers across Singapore, Malaysia, Hong Kong and India.

AI & SKILLS STORY

The AI Training Boom Hiding in Plain Sight

Info-Tech Academy trained over 18,000 people in 2025 — up from just 2,000 the year before. More than 80% signed up for AI-related courses. As Singapore bets big on workforce upskilling, Info-Tech is quietly becoming one of the country's fastest-growing AI training providers.

SME ECONOMY STORY

The Silent Engine Behind Singapore's SMEs

Behind nearly every SME payroll in Singapore sits software most people have never heard of. Info-Tech processes pay for over a million workers every month — one of the most operationally critical, yet under-the-radar, tech companies on the SGX.

SME CHOICE STORY

Built for SMEs, Priced for Reality

Enterprise HR systems cost hundreds of thousands - money SMEs simply don't have. Info-Tech flips the model: plug-and-play setup, pay-as-you-use pricing, and software continuously updated to comply with each country's labour laws. No consultants. No lock-in. Just HR that works.

ABOUT INFO-TECH

A **one-stop SaaS and digital solution provider** for SMEs — HRMS, Accounting, CRM & Training. Delivering secure and scalable cloud-based business software. Headquartered in Singapore.

Built on a **secure and scalable cloud architecture**, Info-Tech's platform enables businesses to automate workflows, improve operational visibility and maintain compliance with evolving regulatory requirements.

BY THE NUMBERS

1 Million+

Users every month

18,000+

People trained in AI (2025)

500+

Staff

27,000

Businesses across 4 countries

18 Years

Serving Singapore's SMEs

5

Countries

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Our Offerings for Your Business

Integrated, cloud-based system, designed for businesses of all sizes and industries.

The Group's SaaS ecosystem comprises integrated enterprise solutions including Human Resource Management System (**HRMS**), **Accounting** Software and Customer Relationship Management (**CRM**) platform - enabling SMEs to manage workforce, finance and customer engagement within one cloud platform.

Beyond enterprise software, Info-Tech supports SME digital transformation through **Info-Tech Academy**, providing digital and AI training programmes to equip businesses and individuals with skills for the evolving workplace.

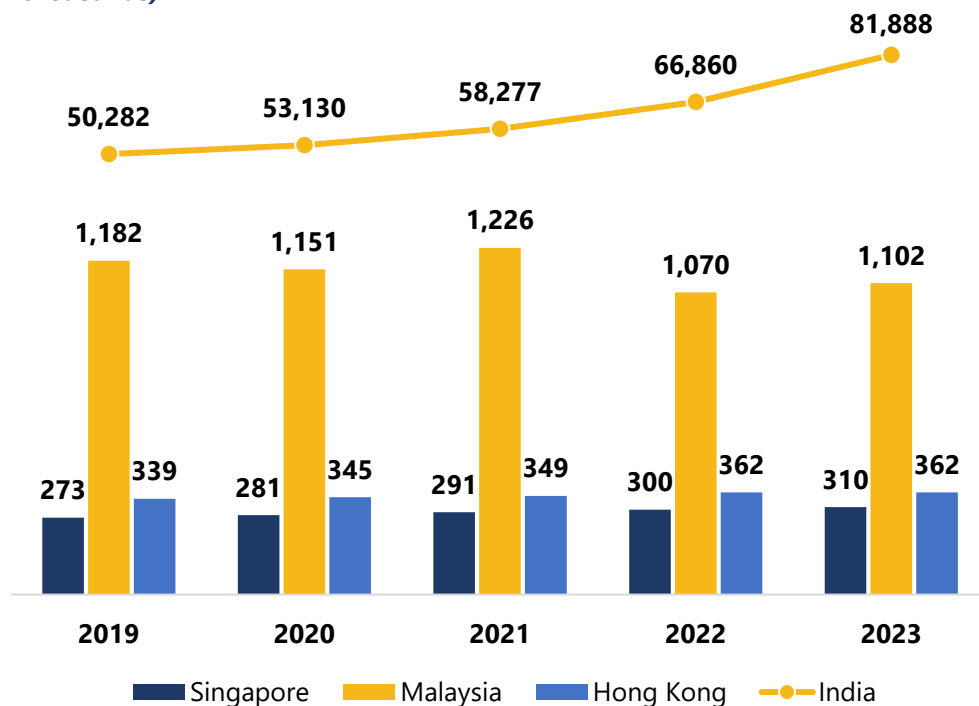
Strategic Focus on SMEs



Intentional approach to focus on the attractive and high growth SME segment

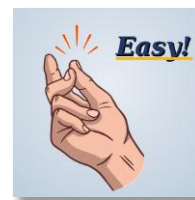
Why We Focus on SMEs?

(in thousands)

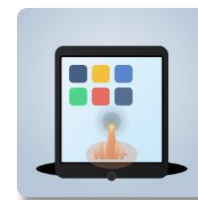


SMEs make up at least 95% of all companies and 60-70% of employment globally

Why SMEs Prefer Our HRMS & Accounting Solutions?



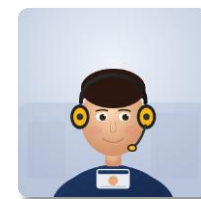
Easy-to-use



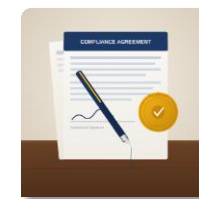
Simple implementation



Cost effective



Dedicated customer support



Help businesses stay compliant



Section 2

Financial Highlights

FY2025 Financial Highlights

Strong financial results coupled with strategies to drive sequential momentum in FY2025

REVENUE

s\$56.5m

+29% YoY

Order book S\$29.0m (+13%)
provides clear FY26 revenue visibility

Net Cash Balance Sheet - ZERO Bank Borrowings

ADJUSTED EBITDA¹

s\$24.2m

+42% YoY

ADJUSTED PAT¹

s\$18.0m

+46% YoY

TOTAL DIVIDEND

3.50 cents

Per ordinary share

Representing 50% of ADJUSTED PAT¹

TOTAL CASH BALANCE

As at 31 December 2025

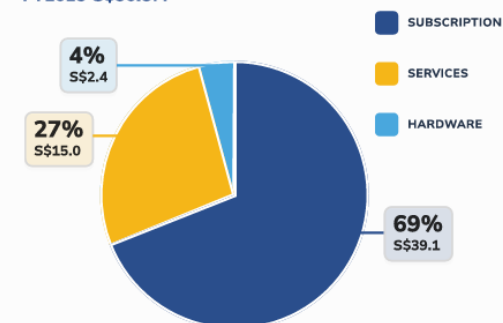
s\$67.3m

+ s\$16.8m

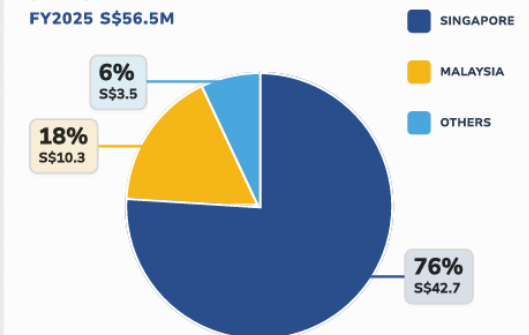
Net cash from operations

All markets delivered double-digit revenue growth

REVENUE MIX BY BUSINESS SEGMENTS (S\$'M)
FY2025 S\$56.5M



REVENUE MIX BY GEOGRAPHICAL SEGMENTS (S\$'M)
FY2025 S\$56.5M

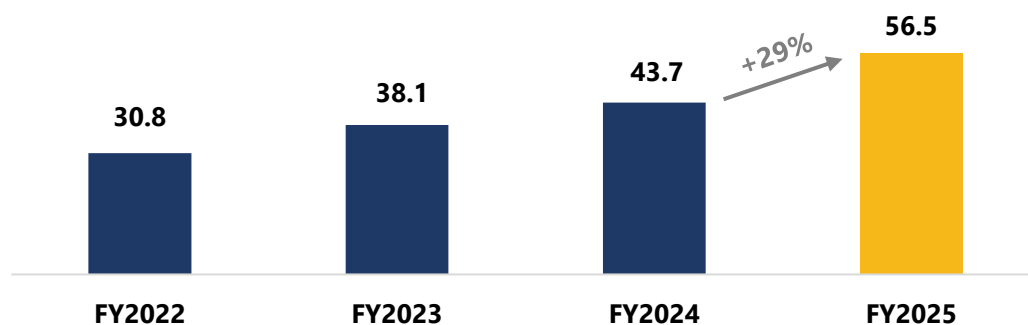


¹ EBITDA and PAT in FY2025 are adjusted for one-off listing expenses amounting to c. S\$2.9m and one-off relocation expenses for the Malaysia office amounting to c. S\$0.1m.

Strong Sales, Earnings and Margins Growth

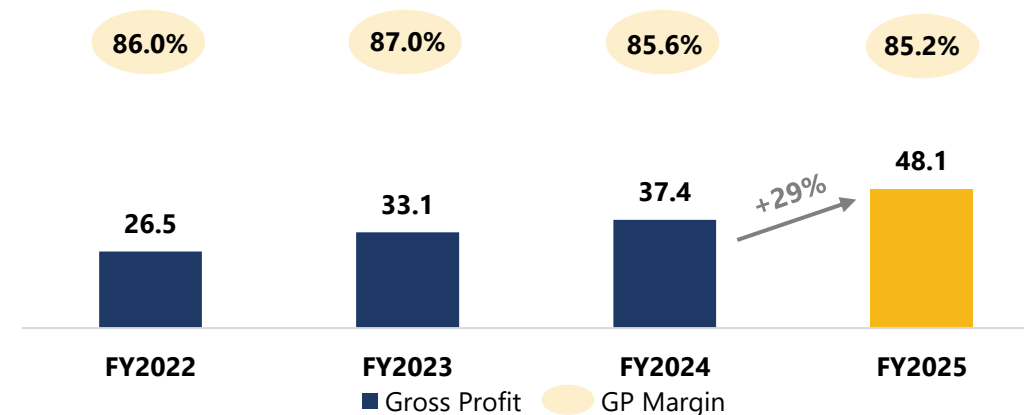
Strong & Accelerating Revenue Growth

(SGD m)



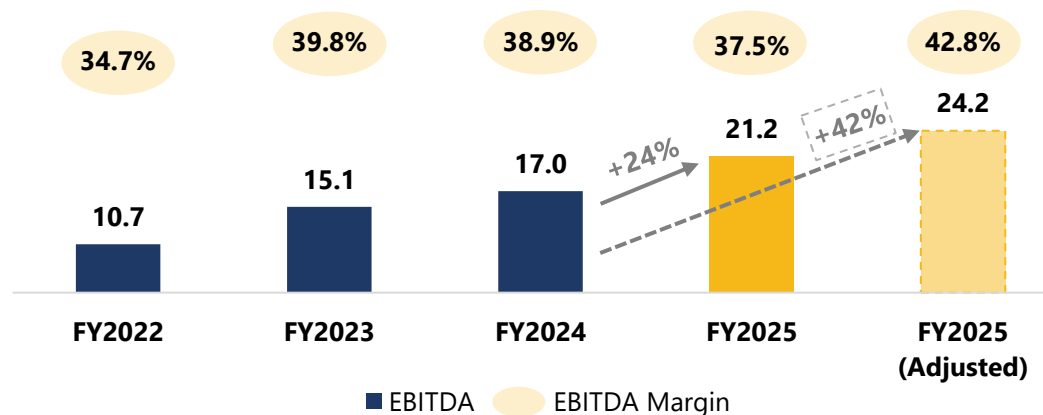
High & Sustained Gross Profit Margins

(SGD m)



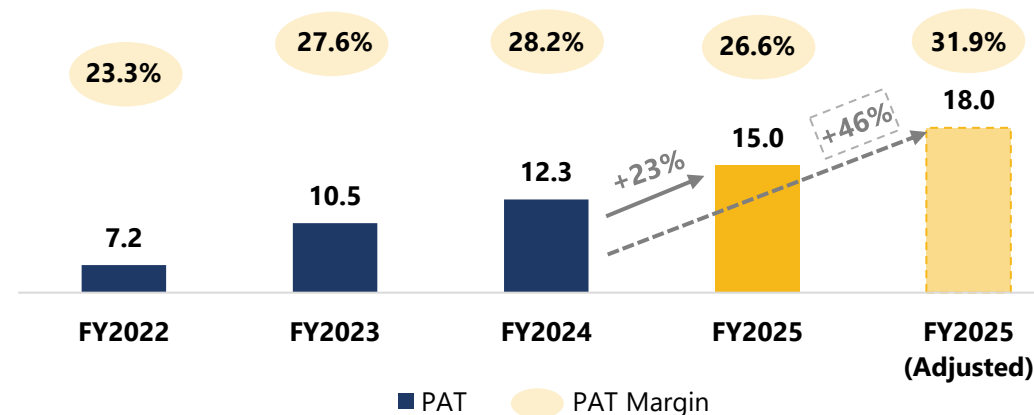
Healthy & Sustainable EBITDA Margins⁽¹⁾

(SGD m)



High & Sustained PAT Margins⁽¹⁾

(SGD m)

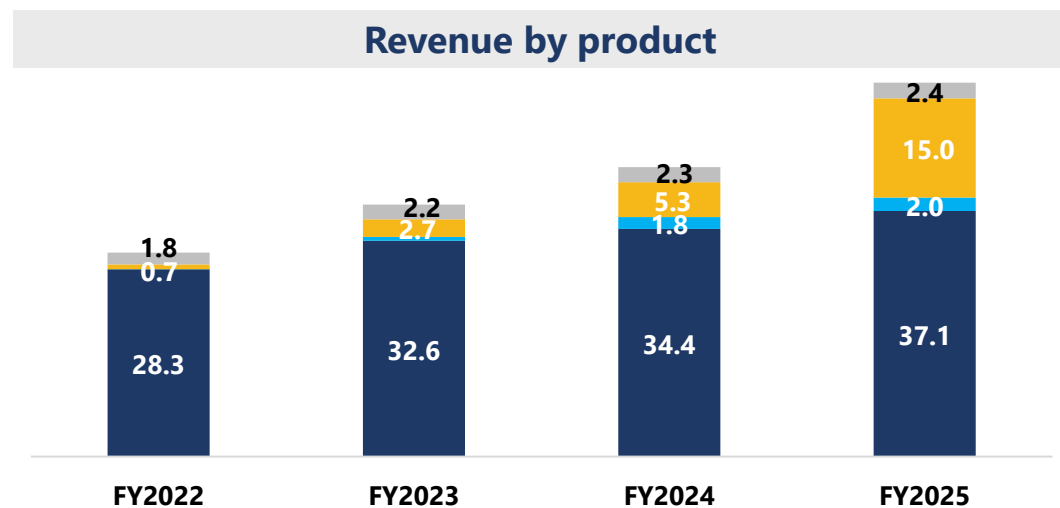
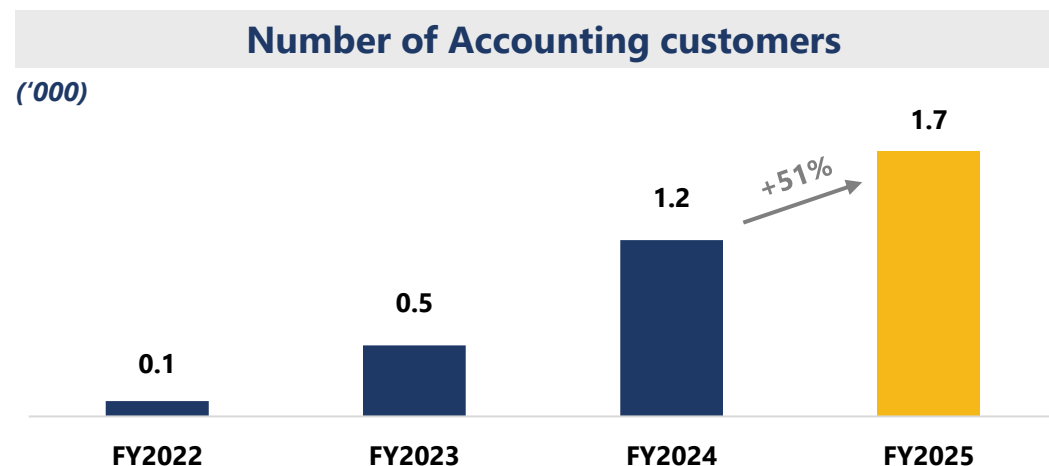
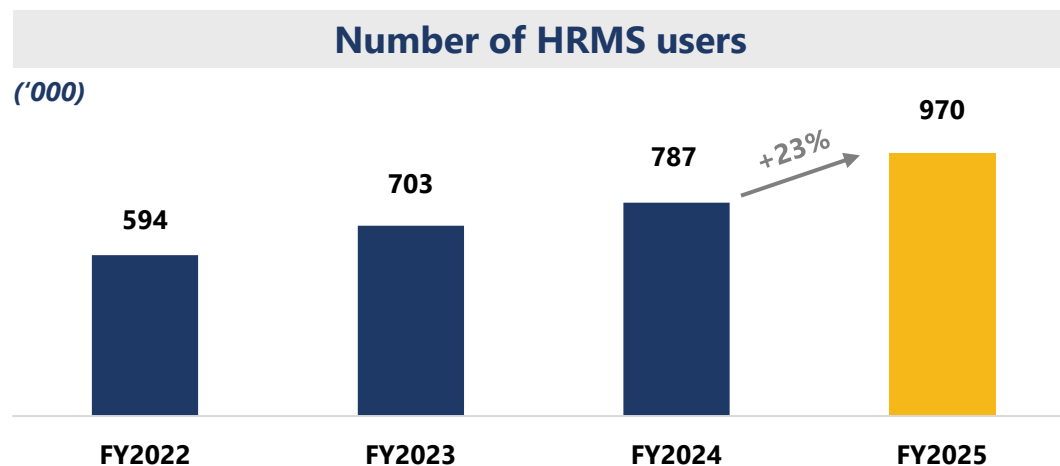


Note: Financial year ending 31 December; (1) EBITDA and PAT in FY2025 are adjusted for one-off listing expenses amounting to c. S\$2.9m and one-off relocation expenses for the Malaysia office amounting to c. S\$0.1m

Steady Growth in core HRMS and Accounting Software



With stable customer retention rate of 90%, complemented by expansion in our synergistic Academy Training segment





Section 3

Outlook

Highlights and Direction

1 Expanding SME Ecosystem

- **CRM launched** (Feb 2026) → Completes HRMS and Accounting suite
- **Driving adoption** across existing and new customers

2 Growth Acceleration

- **Academy expansion (Corporate Focus)**
 - Digital and AI training for Individuals and Corporates
 - **Up to 70% funding + S\$10K SFEC support (SMEs)**
- **Increased marketing investments** → Stronger lead generation
- **UAE expansion (Dubai)** → New growth market
- Regional momentum → SG | MY | HK | IN

3 Margin and Profit Focus

- **Sustained profit growth** → Revenue expansion + cost discipline
- **Operating leverage** → India and Malaysia scale
- **AI training demand** → New revenue stream



Thank You

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www.info-tech.com.sg

