



Public

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Investor Presentation

Financial Results
3Q FY2025



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Key Highlights

Improving Trajectory	Associates' Contribution	Key Management
<ul style="list-style-type: none">• 3Q 2025 revenue grew by 4% YoY & 5% QoQ to reach RM83 million• Normalised PATAMI for the quarter was RM25 million, a 14% increase QoQ	<ul style="list-style-type: none">• 3Q 2025 associates' contribution was RM8.2 million• JurisTech' recorded YoY & QoQ improvements while others are on track to deliver full year targets	<ul style="list-style-type: none">• Group CFO appointed with effect from 13 Oct 2025• Other key management changes progressing as planned

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Performance by Business Segments

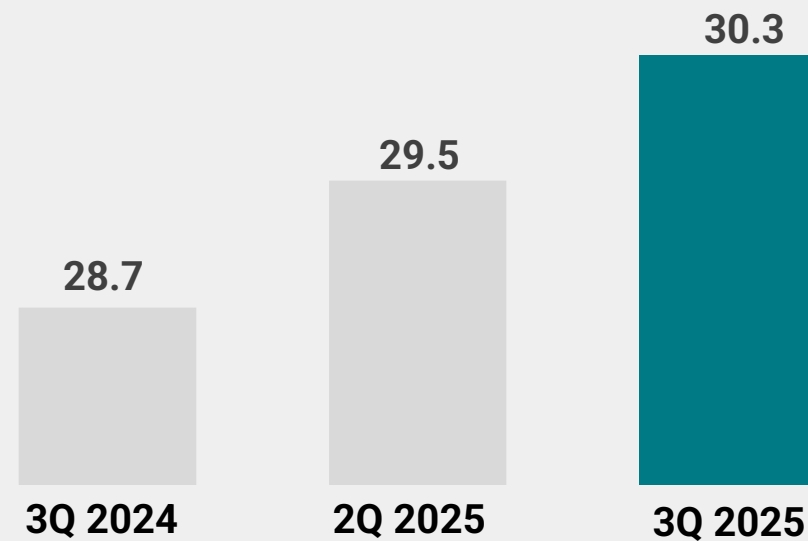
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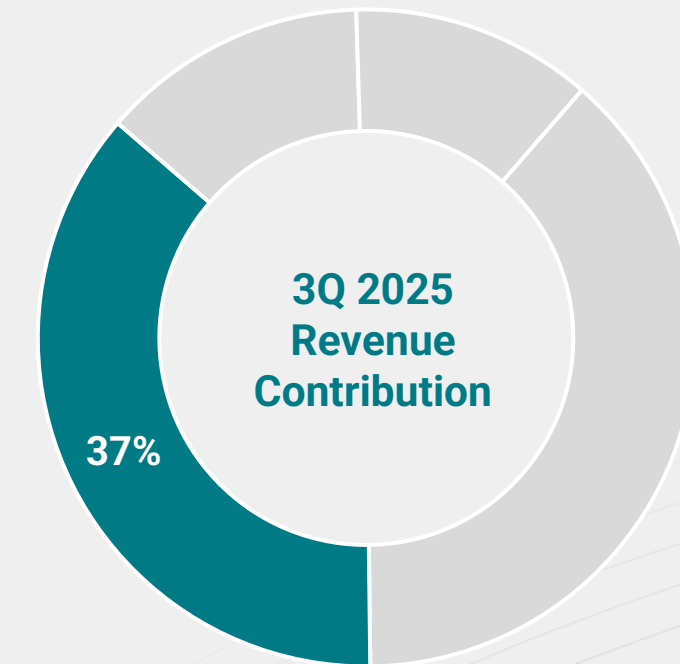
Peers' Comparison and Targets

Key Accounts

Figures RM'mil
(Revenue)



▲ +3% QoQ
▲ +6% YoY



3Q 2025 Updates

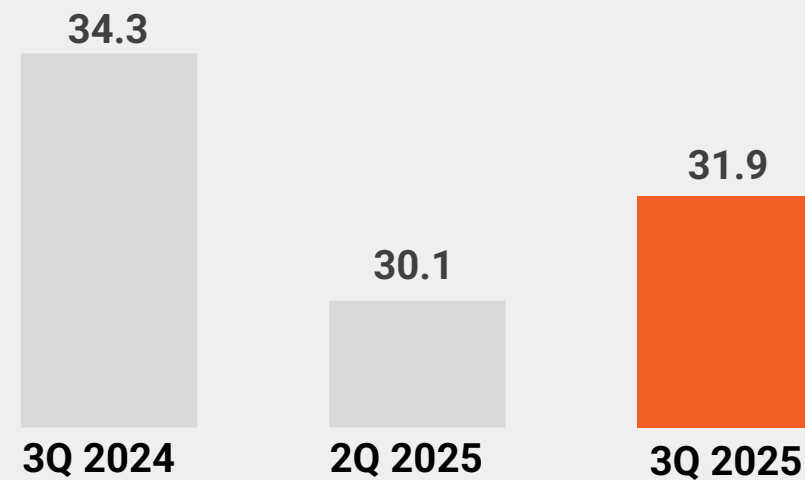
- Sustained momentum observed for existing products.
- Recurring revenue remained above 90%, reinforcing model resilience and predictable earnings quality.
- Secured new fraud solution contracts with three FIs, with two already live and one targeted to go live in Nov 2025.
- Adoption of newly launched products underway, with a few major clients having gone live.

4Q 2025 Prospects

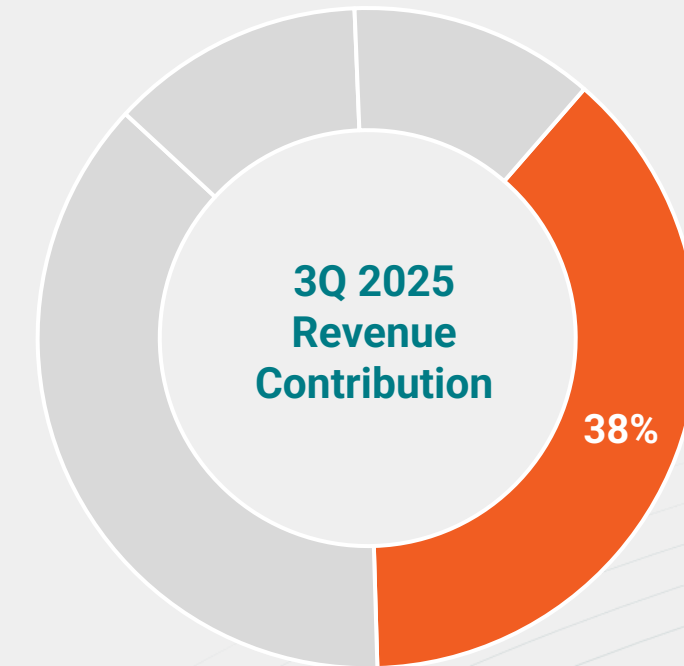
- New product POCs with key clients are progressing, with go live expected in Nov/Dec 2025.
- On track to secure portfolio management, data analytics and digital solution contracts in Q4 with leading FIs, enhancing recurring revenues.

Commercial

Figures RM'mil
(Revenue)



▲ +6% QoQ
▼ -7% YoY



3Q 2025 Updates

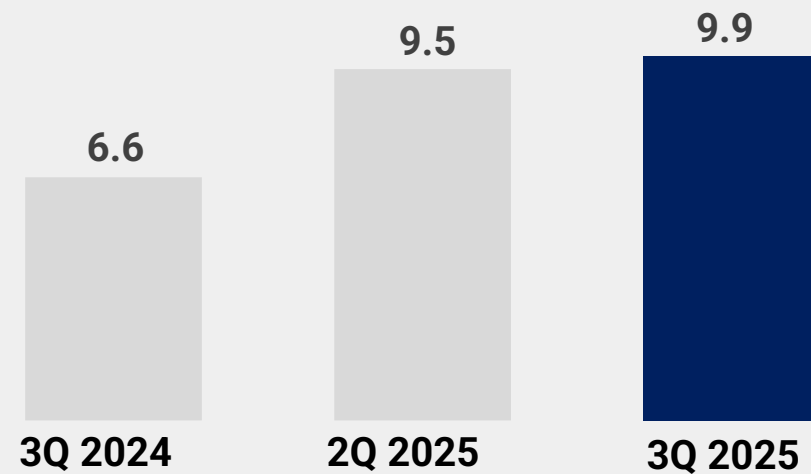
- Momentum in SME business is being maintained and is growing YoY
- Programmes linked with government grants are continuing to generate leads for new SME acquisitions
- Bulk sales to large data resellers remained soft in 3Q25 but are expected to improve in 4Q.
- Strategic accounts segment secured new contracts in compliance products and is currently negotiating for a fraud solution.

4Q 2025 Prospects

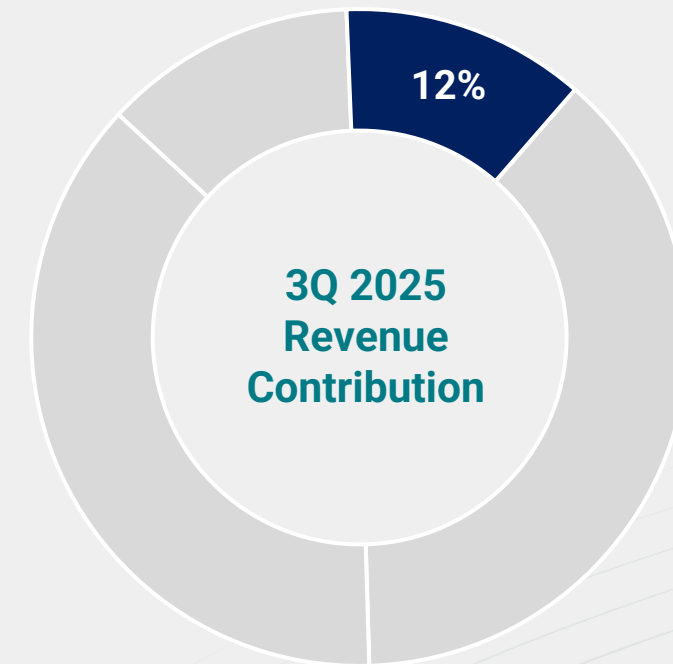
- Rolled out new marketing initiatives with partners to expand SME outreach and promote digital adoption.
- Various new products and product enhancements on track to be rolled out in 4Q.
- Sales pipeline for strategic accounts expected to contribute positively to recurring revenue in the coming year.

Direct-To-Consumer (D2C)

Figures RM'mil
(Revenue)



▲ +4% QoQ
▲ +50% YoY



3Q 2025 Updates

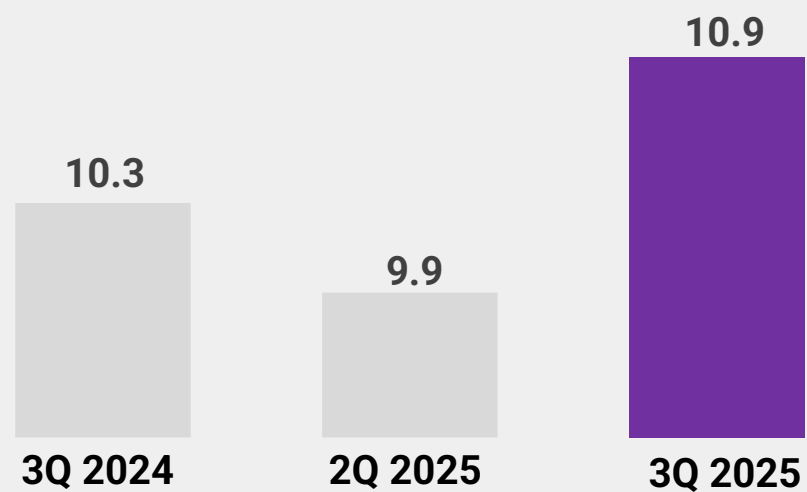
- Segment continues to perform well, with 7th consecutive QoQ growth
- Growth driven by additional 200K new users (total base of 4.8 million) and continued uptick from new products such as credit monitoring.
- Business reports launched in June, showing progressive take up rates despite minimal marketing.

4Q 2025 Prospects

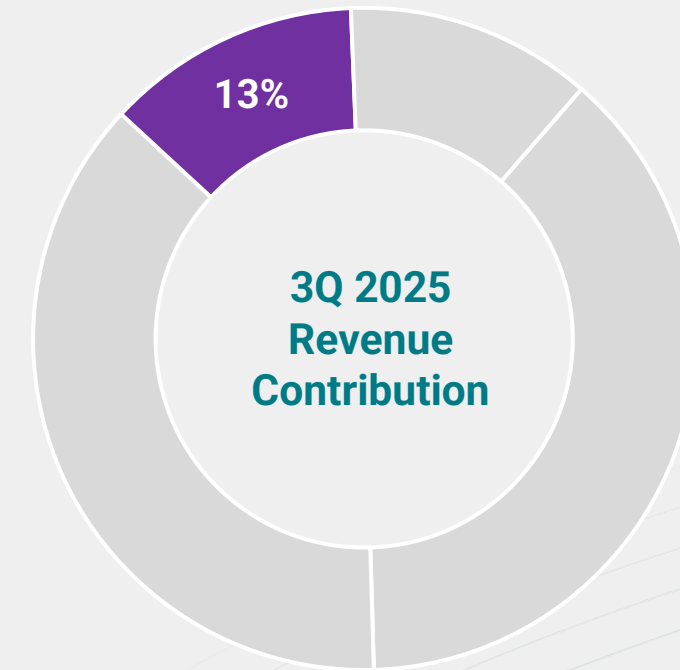
- Two major partnerships are in progress with the aim to go live within the next two quarters
- Mobile app revamp is on track and expected to go live by 4Q 2025.

International

Figures RM'mil
(Revenue)



▲ 11% QoQ
▲ 7% YoY



3Q 2025 Updates

- #1 alternative data score provider in Philippines and Indonesia (100% telco coverage in Indonesia).
- Onboarded 7 new clients in 3Q 2025 bringing a total of 112 customers.
- Major wins come from Philippines, as we see positive effect of the sales team restructuring from H1
- Economic uncertainty and lower loans growth have impacted Indonesian business, and emphasis has been accelerating new client go lives.

4Q 2025 Prospects

- 1 additional telco in Philippines target to go live in Q4
- Take up of new higher margin products is improving, with a major launch with Philippines customer in Nov 2025
- Improvements in core product model performance to launch in the next two quarters.

Performance by Product

Figures RM'mil (Revenue)	2Q 2025	3Q 2025	YTD FY25
Credit Reports	18.4	20.1	56.0
Business Info	23.9	24.5	73.5
Analytics	32.9	34.8	97.9
Identity & Fraud	3.8	3.6	10.7
TOTAL	79.0	83.0	238.1

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(RM' Million)	2Q 2024	3Q 2024	1Q 2025	2Q 2025	3Q 2025	QoQ (%)
Revenue	76.6	79.8	76.1	79.0	83.0	+5%
GP	56.2	56.1	53.4	52.8	55.7	6%
(-)						
Other income/ (expenses)	0.0	-0.5	0.1	0.2	0.0	-81%
Selling & Marketing Expenses	-10.1	-12.3	-15.4	-13.7	-12.3	-11%
Administrative Expenses	-22.7	-21.9	-23.8	-22.7	-22.9	+1%
Finance Income	0.0	0.0	0.1	0.1	0.1	-27%
Finance Cost	-2.7	-2.5	-2.6	-2.6	-2.5	-5%
Share of Profit of Associates	6.4	10.9	2.8	8.9	8.2	-8%
PBT	27.2	29.8	14.5	22.9	26.4	15%
(-)Tax Expenses	-1.8	-2.3	-0.2	-1.9	-1.9	-1%
PAT	25.4	27.5	14.3	21.1	24.6	17%
(-) Minority Interest	-0.1	-0.1	-0.2	-0.1	-0.1	40%
PATAMI	25.5	27.6	14.4	21.2	24.7	17%
NORMALISED PATAMI	25.9	28.0	14.8	22.0	25.0	+14%

QoQ revenue growth mainly due to improvement across all customer segments

Cost optimisations initiated in 1H25 are starting to bear results in 3Q

On track to realise full benefits by 4Q

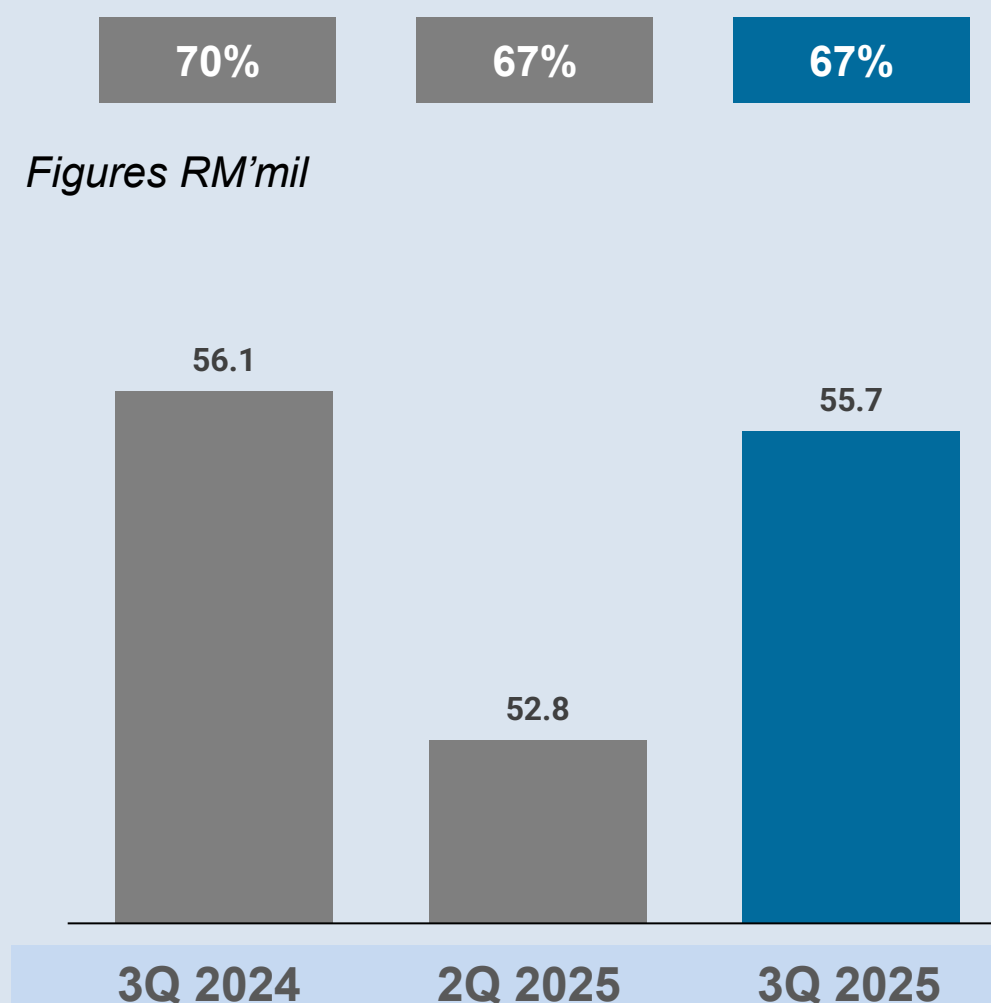
QoQ reduced mainly due to lower contribution from RAM

QoQ growth driven by higher revenue, coupled with improved operating efficiency

(RM' Million)	2Q 2025	3Q 2025
Right sizing exercise cost	-0.8	-
Share Based Payment expenses	-	-0.3
Total	-0.8	-0.3

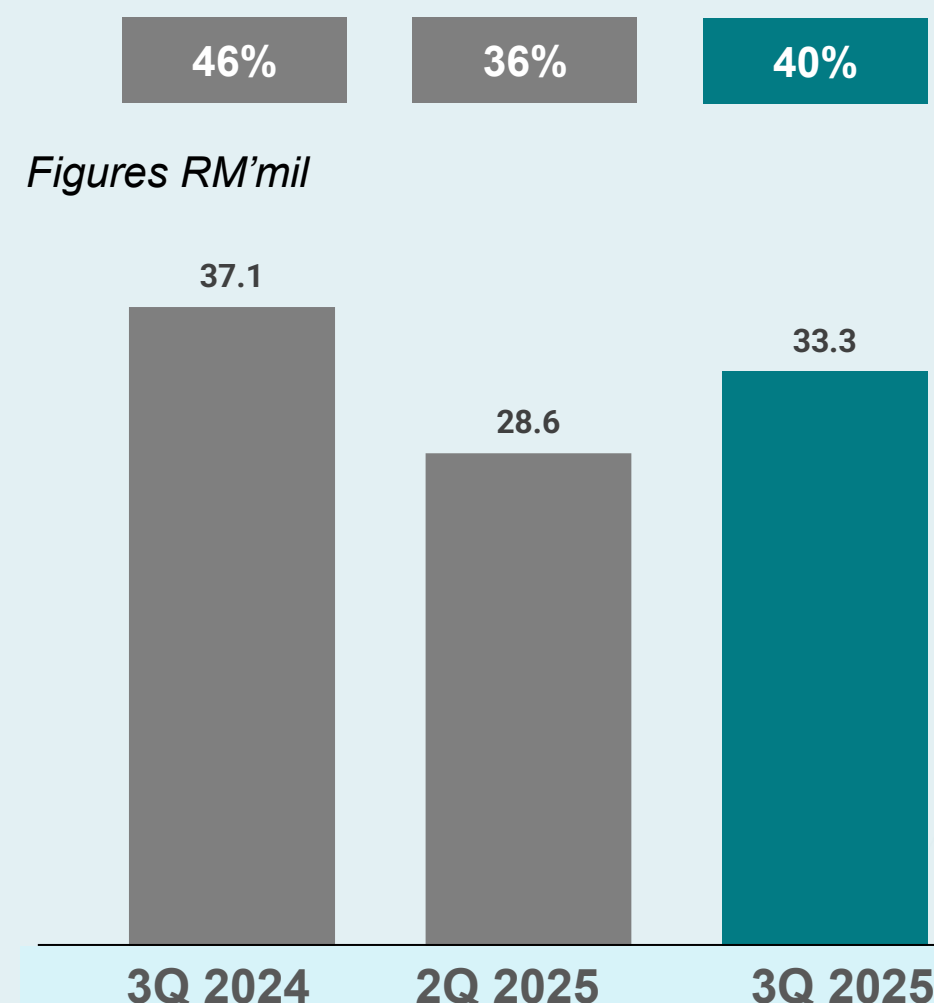
Profitability Trends

GP (RM' MIL) & MARGIN (%)



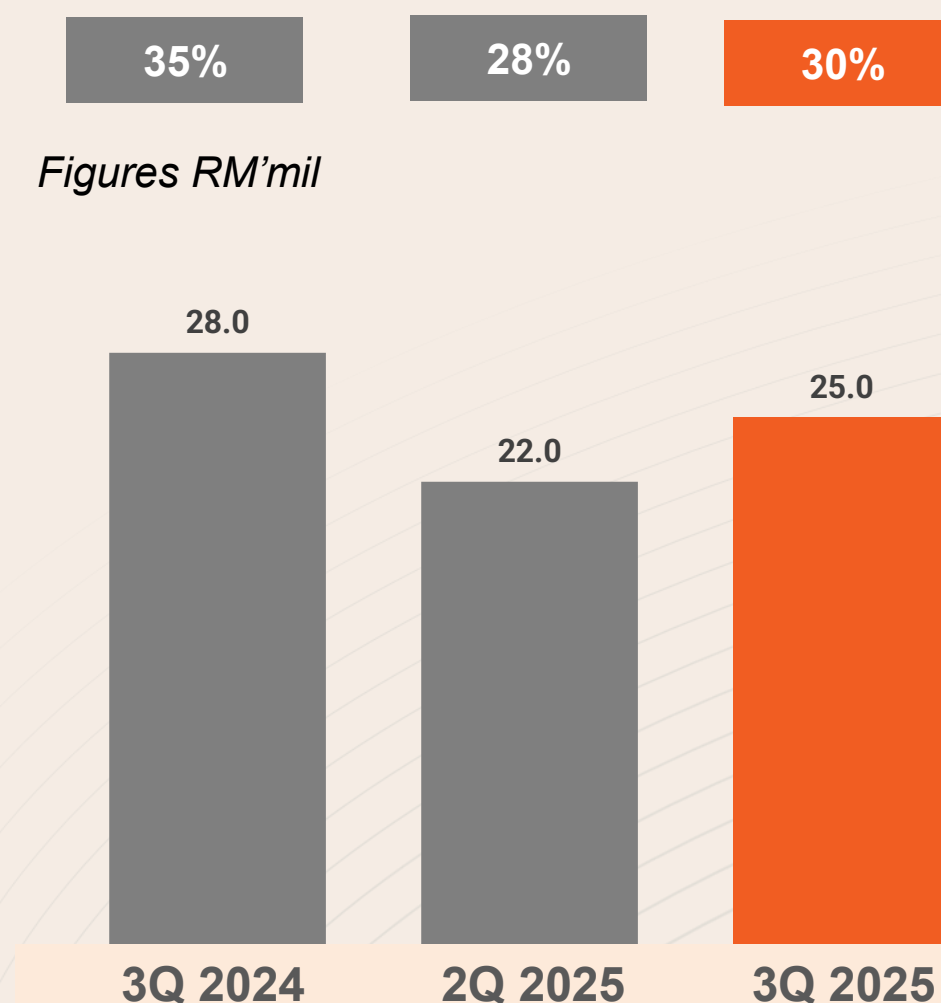
- ◆ Gross profit margin was stable QoQ
- ◆ Improvement expected with product cost optimisation efforts, including phasing out earlier product investments by 2025

EBITDA (RM' MIL) & MARGIN (%)



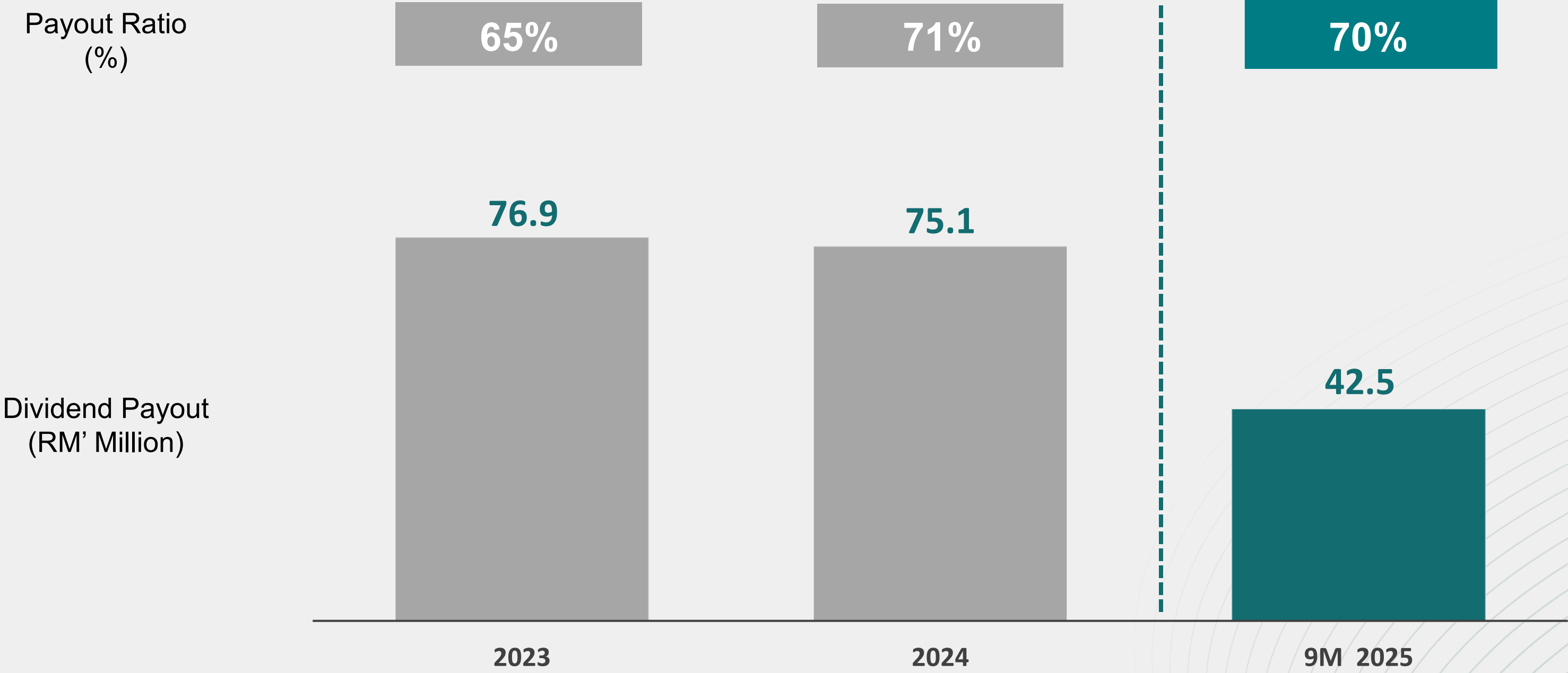
- ◆ EBITDA margin improved QoQ, primarily driven by higher revenues and lower costs

NORM. PATAMI (RM' MIL) & MARGIN (%)



- ◆ Normalised PATAMI margin improved QoQ, inline with better EBITDA

Dividend Payout



- ◆ 3rd interim dividend of 0.75 sen per share, payable on 28 January 2026
- ◆ 3Q 2025 dividend payout ratio of 70%

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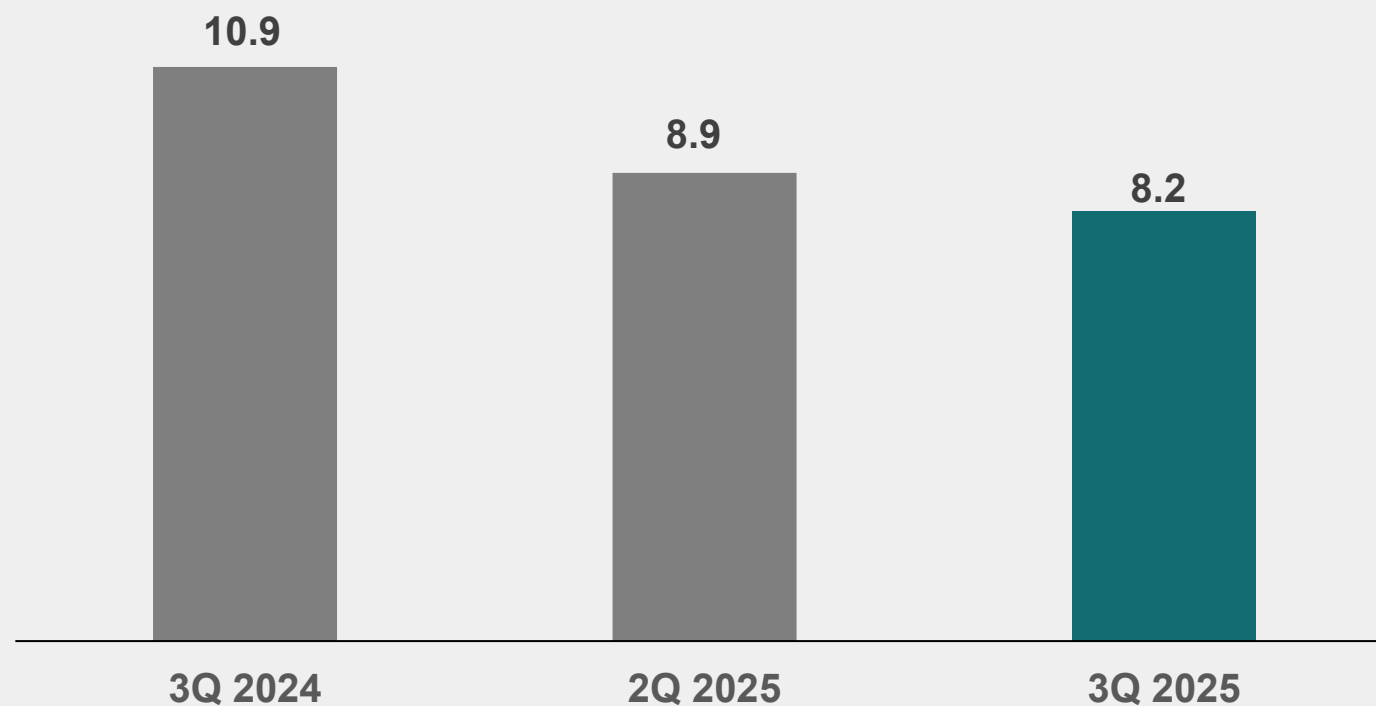
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Associate Companies

Share of Associates' Profit
(RM' Million)



JURISTECH

- Revenue was largely flat YoY due to the deferral of one project to 4Q.
- The business remains on track to achieve full-year 2025 targets.
- Pipeline continues to be strong, with several projects progressing toward closure.



57.675%

Market leader in bond credit ratings in Malaysia



49%

Market leader in credit related enterprise-class software solutions in Malaysia



24.825%

Market leader in business information in Thailand



26%

Experian Information Services (Malaysia) Sdn Bhd

RAM

- Business experienced delays in recognising contracted ratings and surveillance revenues, which led to lower QoQ and YoY results.
- These revenues will be recognised in 4Q.
- Overall, business remains on track to meet 2025 targets.

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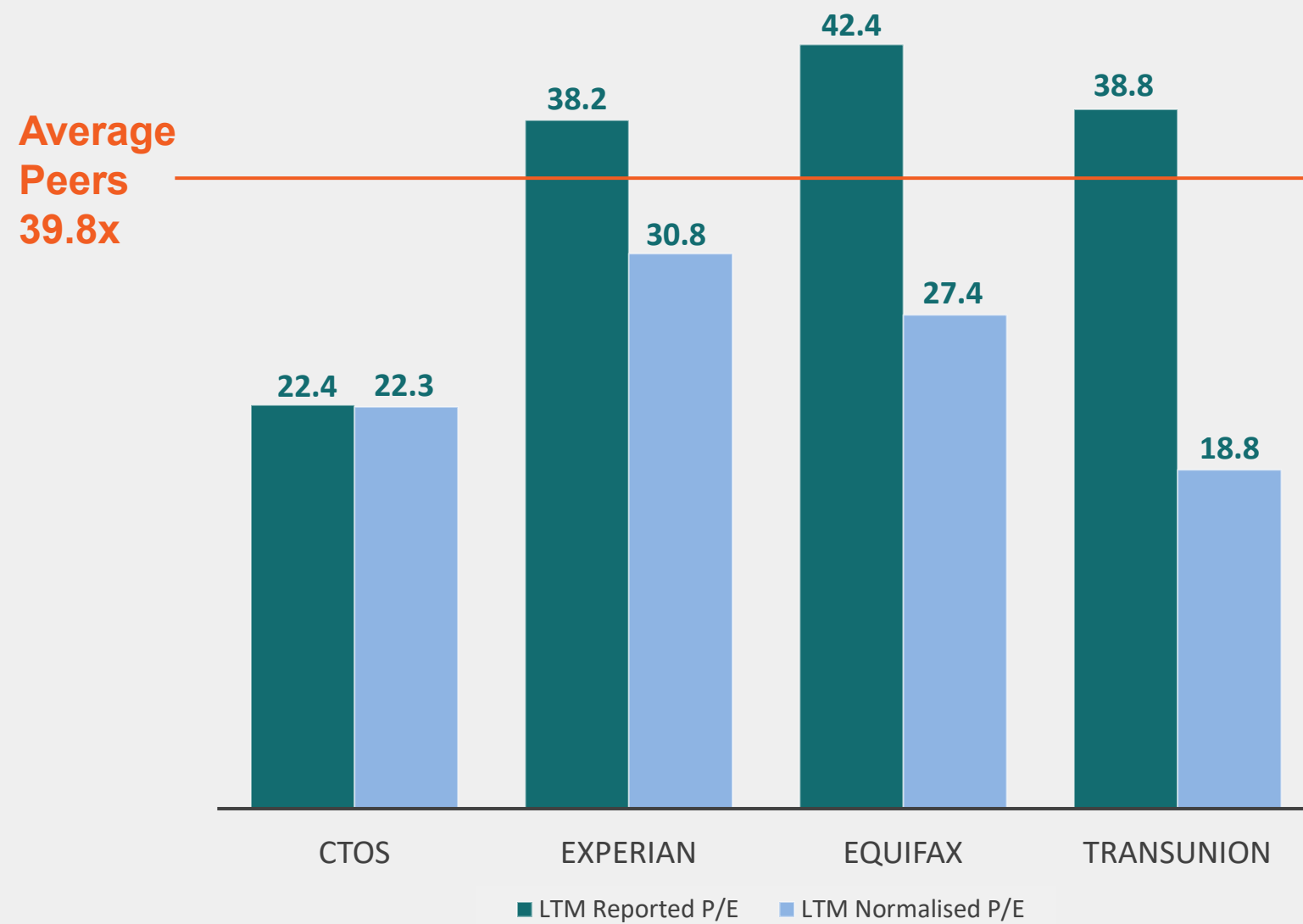
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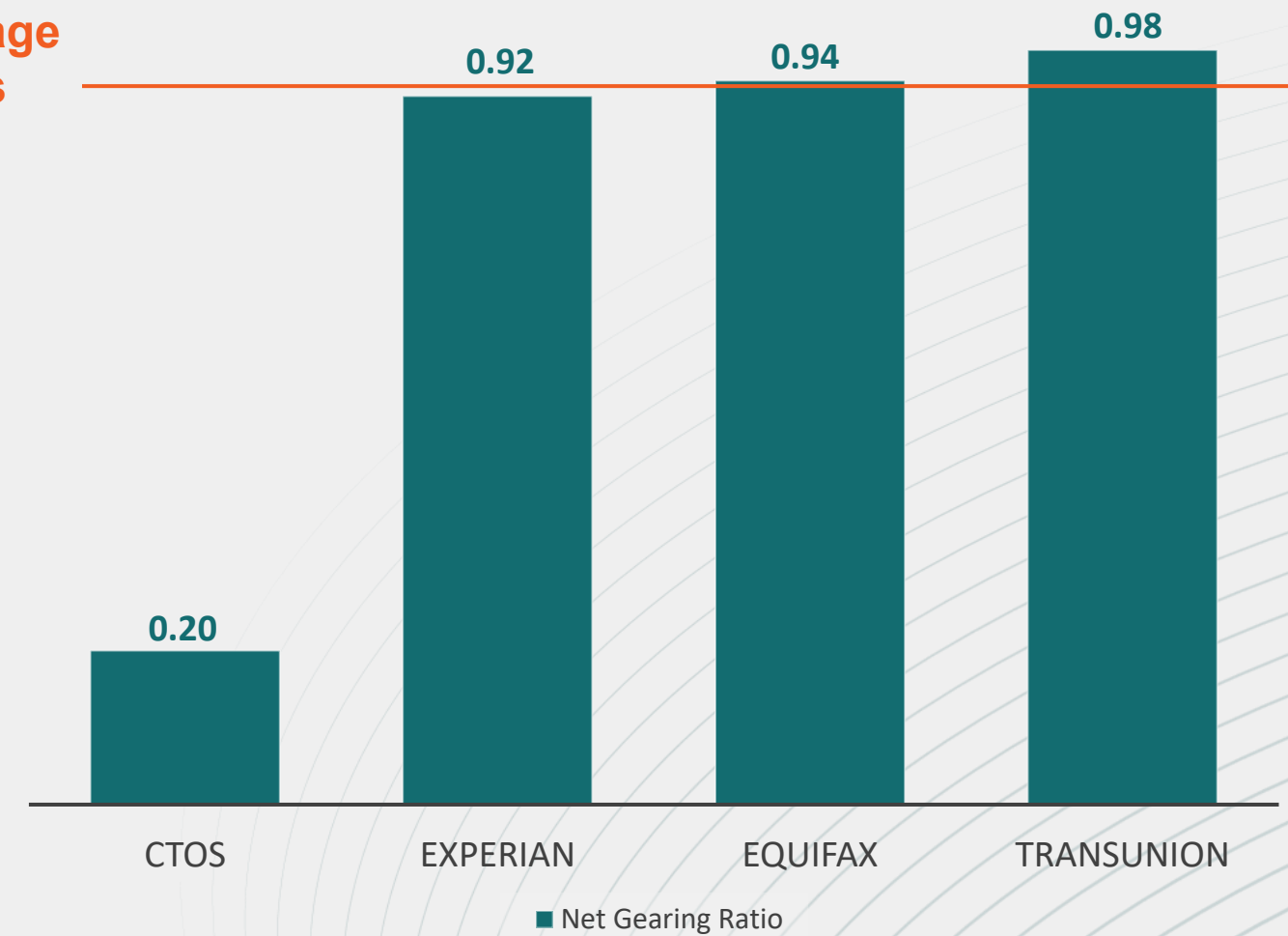
Peers' Comparison

LTM PE (x)



NET GEARING (x)

Average Peers 0.94x





Source: Company

(1) CTOS calculation using market cap as of 22nd October divided by LTM NPATMI, including 3Q25 results

(2) CTOS' gearing is computed as at 30 October 2025

Financial Targets

		Internal Management Target
	Audited FY2024	FY2025
 REVENUE	RM305m	RM315m – 325M
 EBITDA	RM139m	RM110m – 120M
 NORM. PATAMI	RM107m	RM85m – 90M

Note: Figures are for internal management targets and for simulation purposes only



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Thank you

Financial Results 3Q FY2025

