HUMANICA

Q12020



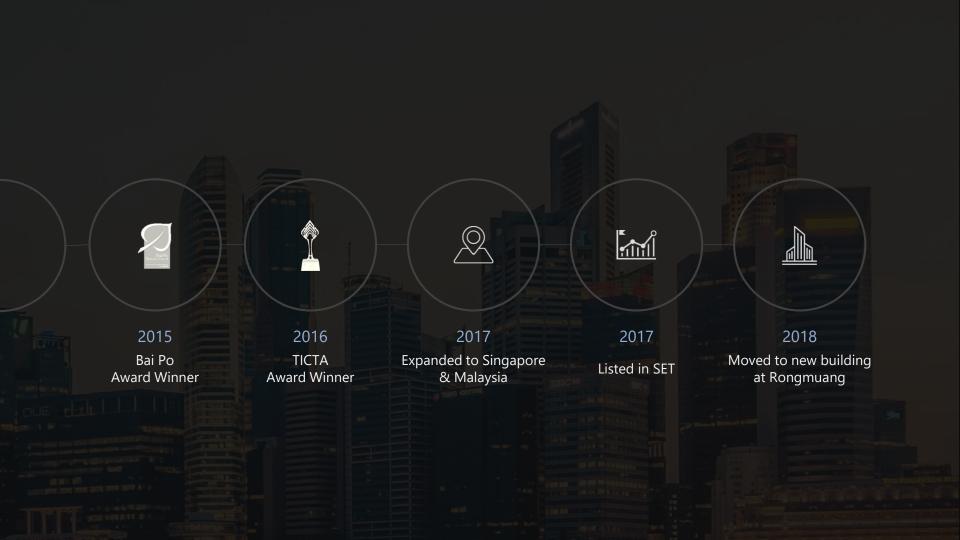
We are a happy family of good attitude talents who share the same meaningful dreams and walk our values together to deliver world-class products and services to meet even unrecognized needs of our clients as well as their employees.



To help the employees of our clients to work better & live happier

OUR 17 YEAR JOURNEY IN HR DOMAINS







581
PROFESSIONAL
STAFF



70+
TECHNICAL EXPERTS



3,000+

ENTRUSTED



700,000+

HEADCOUNTS SERVED

Humanica profile

HUMANICA FINANCIAL SOLUTIONS HR SOLUTIONS **HPO** HRS **TMS ERP ACCOUNTING** TALENT MGT. HR & PAYROLL HR SYSTEM **ACCOUNTING ERP OUTSOURCING IMPLEMENTATION PLATFORM** SERVICES **IMPLEMENTATION** $W \square R K$ PLAZE SAP SuccessFactors SAP SuccessFactors $W \square R K$ ORACLE **HUMATRIX 8 HUMATRIX 8** HUMATRIX 8 PLAZE **NET**SUITE

SUPPORTING

IT INFRASTRUCTURE

SOFTWARE DEVELOPMENT

DATA CENTER NETWORK SECURITY SYSTEM ANALYSIS, CODING AND TESTING

PLATFORM & BI

ARCHITECTURE, FRAMWORK, BI, PORTAL, ETC. **BACK OFFICE**

FINANCE, HR, MARKETING, ADMINISTRATION, ETC.

HR Solutions





> 700,000 users







7 countries







> 3,500 clients



15% Fortune 500 Companies

30% Companies listed in SET

Financial Solutions

> 170 clients







EKTHONG BANGKOK LIMITED PARTNERSHIP 13 clients listed in Thailand













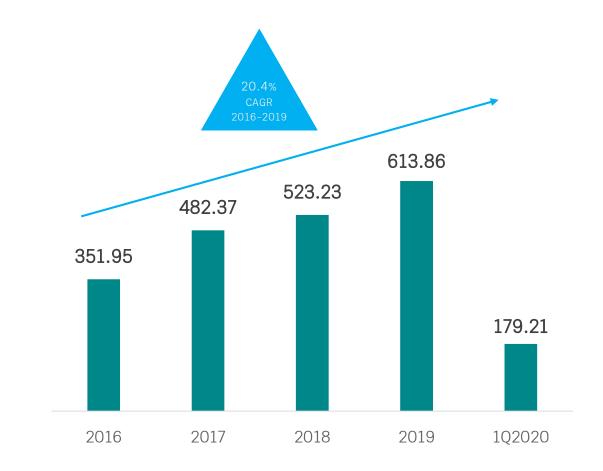




TOTAL REVENUE

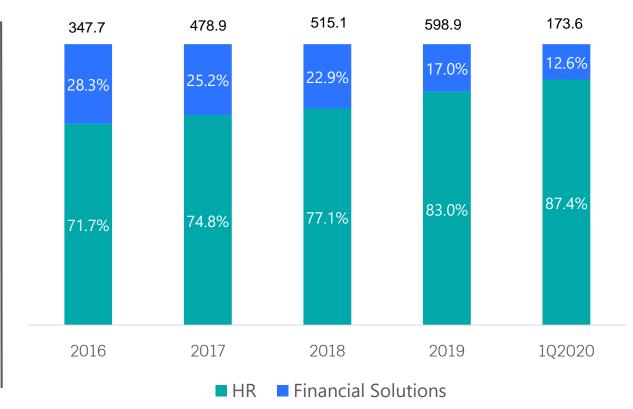
Revenue grew by 46.67mb or 35.2% YoY

1Q 2020 - 179.21mb 1Q 2019 - 132.54mb



REVENUE BREAKDOWN

87% HR Solutions and 13% Financial Solutions

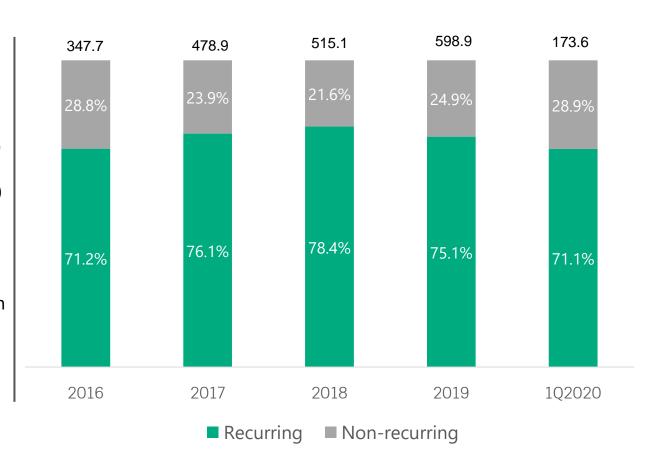


RECURRING VS NON-RECURRING

Recurring revenue was 71.1%

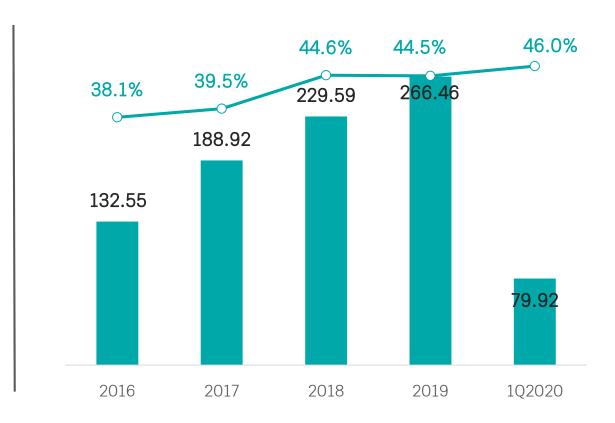
Recurring revenue grew 14.3mb or 13.0%YOY, of which:
HR Solutions +13.5mb (+14.5%)
Financial Solutions +0.7mb (+4.6%)

Non-recurring revenue grew 30.3mb or 152.5% YOY, of which HR Solutions +29.7mb (+193.0%) Financial Solutions +0.6mb (+12.7%)

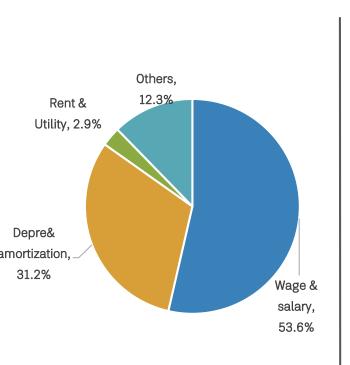


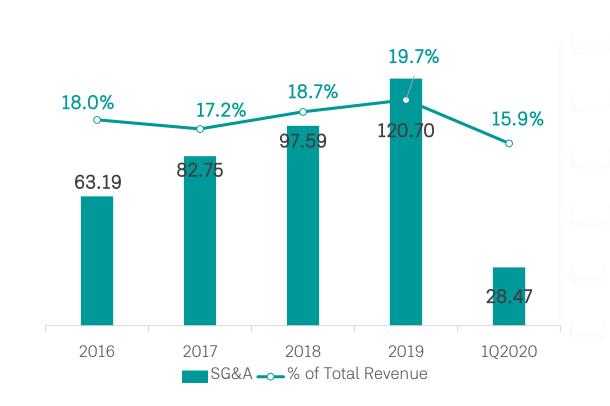
GROSS PROFIT

Gross profit margin improved to 46.0% compared to 44.5% in 2019



SG&A EXPENSES TO TOTAL REVENUE

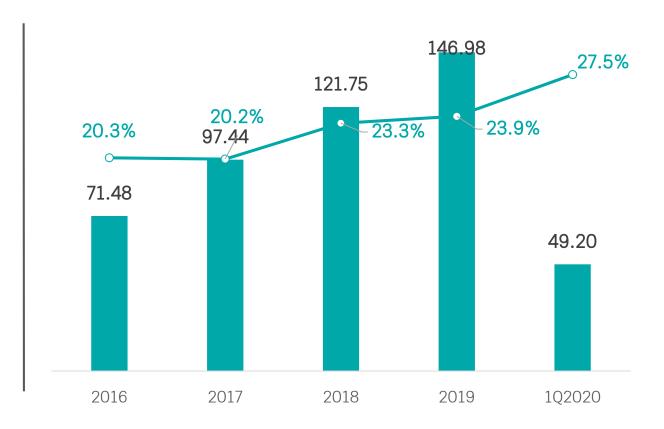




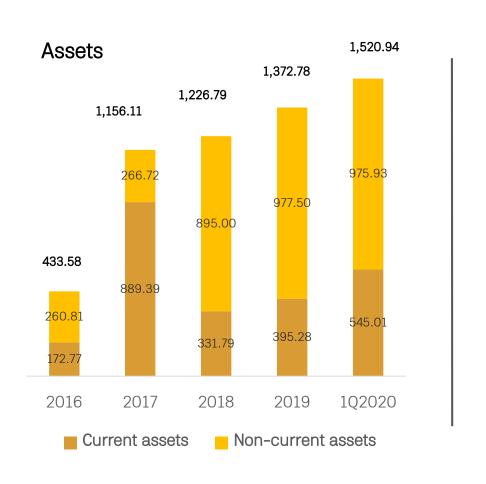
NET PROFIT

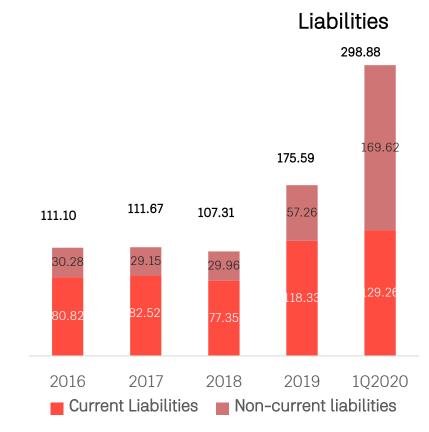
Net profit margin was 27.5%, increased from 23.9% in 2019.

Net profit grew +14.5mb or +42.0% in 1Q 2020 compared to 1Q 2019

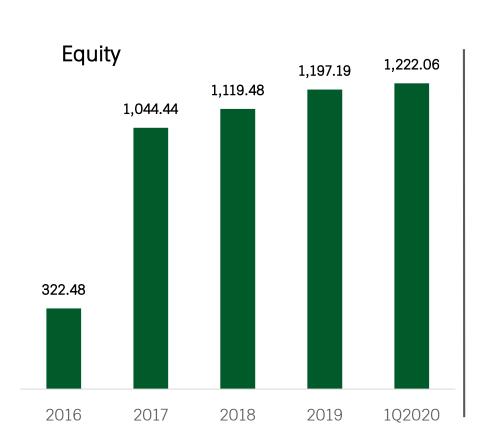


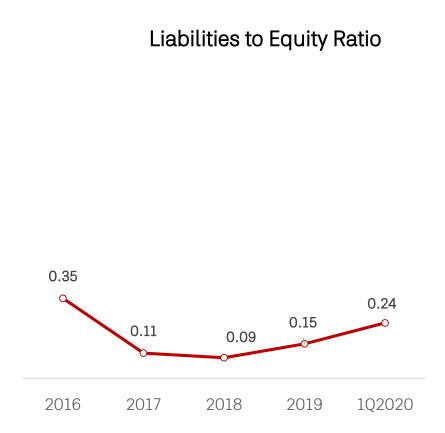
ASSETS AND LIABILITIES





EQUITY AND LIABILITIES TO EQUITY RATIO





BALANCE SHEET

Unit : Million Baht	2016	2017	2018	2019	1Q2020
Cash	46.27	88.14	111.34	159.47	214.94
Account receivables	91.14	105.40	95.96	114.23	137.31
Current contract assets	29.41	33.08	22.36	24.58	22.60
Investments	-	650.08	669.79	641.45	566.04
Fixed assets	34.10	31.95	51.21	40.11	41.85
Intangible assets	162.01	151.56	165.45	142.05	135.49
Computer software under development	6.03	21.46	12.03	27.43	30.45
Right to use assets	-	-	-	-	131.79
Other assets	64.62	74.44	98.65	223.46	240.47
Total assets	433.58	1,156.11	1,226.79	1,372.78	1,520.94
Account payables	42.55	45.05	38.16	53.50	42.10
Current contract liabilities	21.10	21.07	20.75	47.17	53.73
Lease liabilities	9.38	9.82	9.76	3.89	136.55
Other liabilities	38.07	35.73	38.64	71.03	66.50
Total liabilities	111.10	111.67	107.31	175.59	298.88
Total equity of major S/H	320.99	1,044.44	1,119.48	1,197.19	1,222.06
Minority interest	1.49	-	-	-	-
Total equity	322.48	1,044.44	1,119.48	1,197.19	1,222.06

INCOME STATEMENT

Unit : Million Baht	2016	2017	2018	2019	1Q2020
Sales and service income	347.68	478.88	515.11	598.85	173.63
Other income	4.27	3.50	8.12	15.01	5.58
Total revenues	351.95	482.38	523.23	613.86	179.21
Cost of sales and services	215.13	289.96	285.52	332.39	93.71
SG&A	63.19	82.75	97.39	120.70	28.47
EBIT	72.13	109.66	140.32	160.77	57.46
Net Profit	71.48	97.45	121.91	146.98	49.20
EBITDA	98.98	155.43	186.68	212.01	74.59

KEY PERFORMANCE RATIOS

Financial Ratios		2016	2017	2018	2019	1Q2020
Gross margin (sales & services)	%	38.1%	39.4%	44.6%	44.5%	46.0%
Operating margin	%	19.5%	22.2%	25.6%	24.3%	29.6%
Net profit margin	%	20.3%	20.2%	23.3%	23.9%	27.5%
ROE	%	27.4%	14.3%	11.3%	12.7%	16.3%
ROA	%	17.9%	12.3%	10.2%	11.3%	13.6%
Liquidity ratio	Times	2.1	10.8	4.3	3.3	4.2
Account receivable turnover	Times	6.4	5.6	5.7	6.3	6.2
Average collection period	Days	62.0	63.9	63.3	57.5	58.4
Account payable turnover	Times	6.0	6.6	6.9	7.3	11.6
Average payment period	Days	60.4	54.4	52.5	49.6	31.0
Cash cycle	Days	49.5	9.5	10.9	7.9	27.4
Earnings per share	Bt	0.11	0.14	0.18	0.22	0.07
Book value per share	Bt	0.5	1.5	1.6	1.8	1.8

TRANSFORMATION OF TIGERSOFT

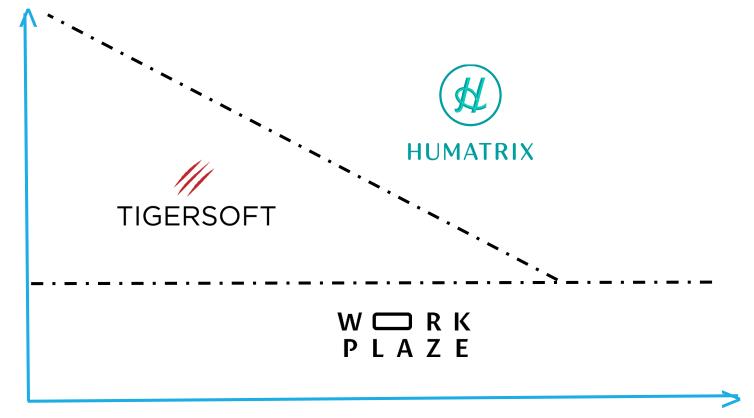












Size of Company

Readiness for Digitalization





Contactless recognition technology

Fever detection and masked individual identification



Anti-spoofing algorithm for facial recognition against almost all types of fake photos and videos attack



High-speed biometric access control terminal with facial recognition. 3-in-1 palm recognition (Palm Shape, Palm Print and Palm Vein) is performed in 0.35 sec per hand

Features

- · Visible Light Facial Recognition
- Prevent counterfeit from using photos or videos
- Verification through Face, Fingerprint, Palm, and Password
- · Operational in low light areas
- The scanning distance is 0.3-2 meters.
- Temperature measurement technology.

Visible Light Facial Recognition

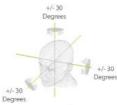












The scanning distance is 0.3-2 meters.

XFace200+ measures body temperature. If the person's temperature exceeds a given criterion, he will not be able to pass through. The device helps prevent the spreading of COVID-19 within an organization. Additionally, the detection range of the device is 30-50 centimeters, reports the result in under 3 seconds, and recognizes faces within the 30 degrees angle.



สิ่งที่ใด้รับเมื่อใช้บริการ TIGER PAYROLL OUTSOURCING





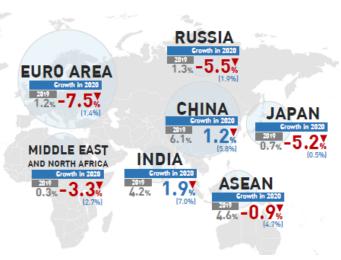
GDP Growth Forecasts by International Monetary Fund



USA crowth in 2020 2019 2,3% - 5.9% (2.1%)

LATIN AMERICA
AND THE CARIBBEAN

Crowth in 2020
2019
0.1% - 5.2%
(1.8%)



Change in 2020 GDP growth forecasts by IMF

Thailand -6.7% (down from +3.0%)

Singapore -3.5% (down from +1.0%)

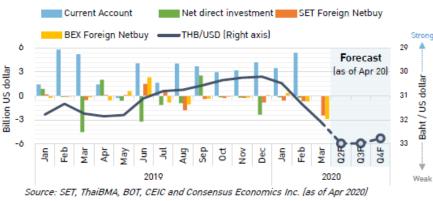
Malaysia -1.7% (down from +4.5%)

Baht weakened from Bt30.3/USD in Q4/2019 to Bt31.3/USD in Q1/2020. Baht will continue to weaken to below Bt32/US\$ for the rest of the year as

Thai exports could contract by 5-10%.

Tourism declined almost 100% and may only fully recover in 2022.

Thai Baht Movement Drivers



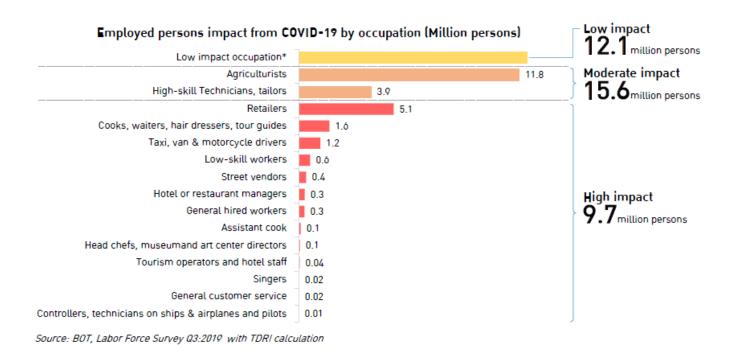
Note: Current account and Net direct investment data for Mar 2020 are not yet released

Tourism receipts from Thai tourists

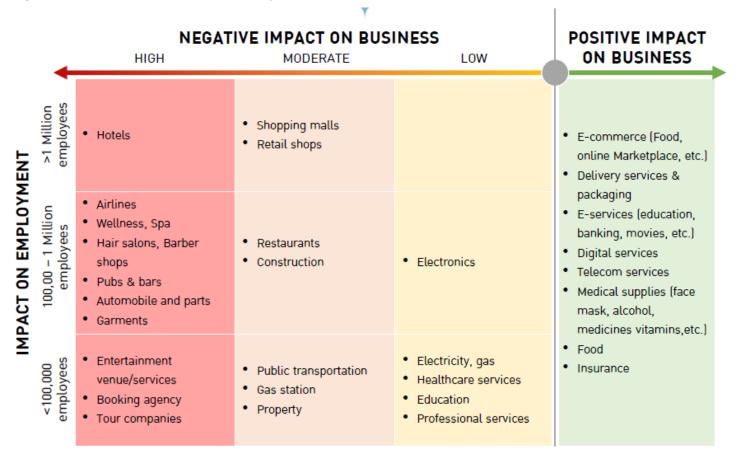
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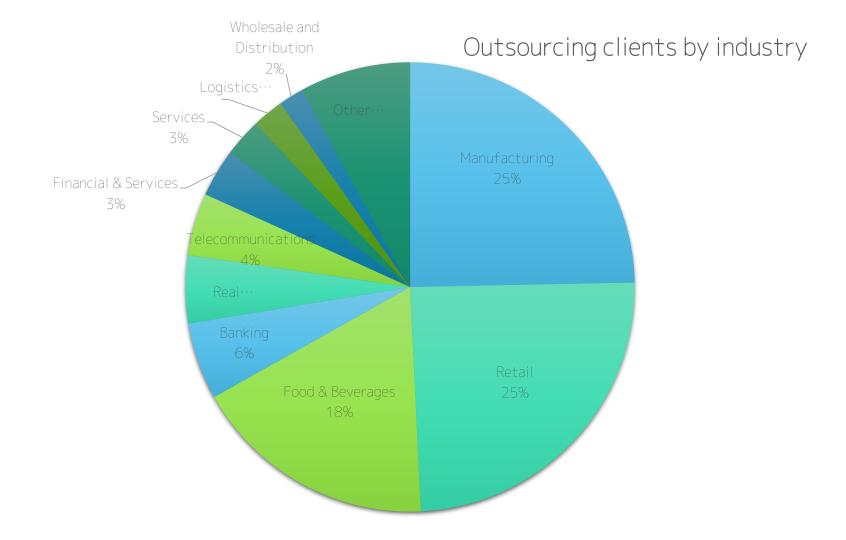


According to BOT, almost 10m employed persons are severely affected by the lockdown.



High impact are felt in hospitality, aviation, retails and F&Bs





The Covid-19 coronavirus is becoming the accelerator for one of the greatest workplace transformations of our lifetime.

It has taken just a few weeks for the Covid-19 coronavirus to shut down most restaurants, bars, shops, and gyms, as well as mandate or, according to Gartner, it encourage 88% of workers to works from home.



Future Workplace's recent survey, entitled *The Impact of the Coronavirus in the Workplace*, was conducted among 350 HR leaders in the USA to explore this question. 3 top trends are:

1) Ramp up Training and Investment in Remote Working

Learning will be radically transformed.

2) The Future of Work Is the Future of Worker Wellbeing

With the growth of the digital economy, our 'always on' way of working, the stresses in managing work-life integration, and now dealing with the coronavirus, assisting workers with their wellbeing has never been more important.

People's wellbeing include their physical, financial, emotional and mental well-being. HR are going beyond viewing wellbeing as a perk, the need for Company to provide guidance and suggestions for good habits in these areas of wellbeing.

3) The Coronavirus Can be an Opportunity to Re-define Your Business

The coronavirus pandemic is fundamentally shifting how we live and do business and will accelerate the HR digitalization, fuelled by smart technologies such as Artificial Intelligence and mobile supercomputing.

The coronavirus is making companies, employees and their managers more comfortable with working from home.

E-LEARNING INTEGRATION

Alternative e-Learning platform, Humatrix's integration out of the box.

Conicle

Modern Learning Platform

Conicle Platform is the revolutionized enterprise-class learning and development solution to empower organizations and people to learn and develop faster, easier and better. Anywhere. Anytime.

Mobile | Blended | Data-driven

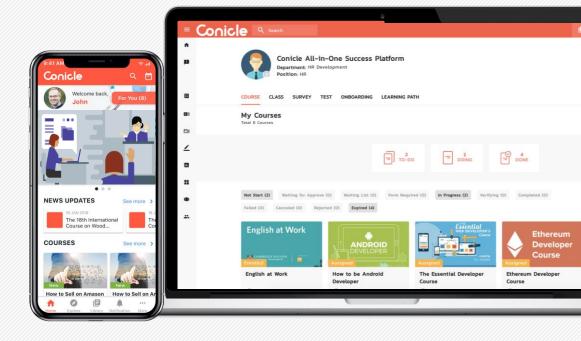








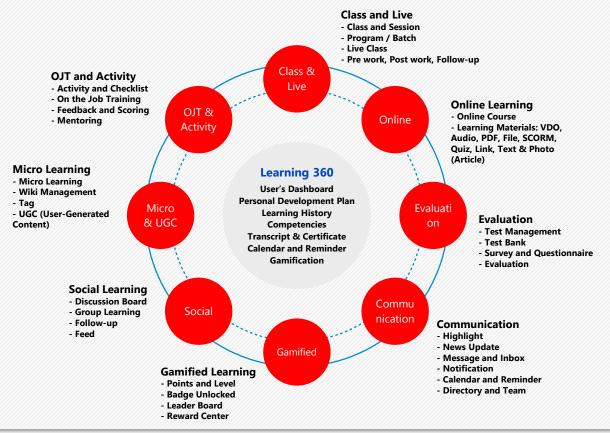






E-LEARNING INTEGRATION

Alternative e-Learning platform, Humatrix's integration out of the box.



Conicle

Growth Strategies

- 1 Strengthen Platform to Penetrate Corporate Market Mumanica

 Strengthen our platform covering HRD process and aggressively penetrate the market with our strategic partner; Humanica
- 2 Build Customer Success Engine for High Retention and Lifetime Value
 Build the customer success engine to retain almost 100% of subscribers to have higher base recurring revenue
- Industry Expert Partnership and International Content Licensing

 Accelerate the growth of the content and academy business with 1. Industry Expert Partnership and 2. Licensing Contents
- Scale to SMBs and B2C with Strategic Partners // TIGERSOFT AIS

 Scale and leverage to the mass market; SMBs and B2C with strategic partners; Tigersoft (Humanica) and AIS
- Oversea Expansion with Strategic Partners Humanica and 500 Startups

 Oversea Expansion by leverage the network of our partners and investors; Humanica and 500 Startups



Conicle Platform

People Development Platform: For Corporates / Cloud Academy Platform: For Industry Experts / B2C Platform: For Consumers / Conicle For Business Platform: For SMBs



Micro Learning

Mobile-First

On-the-Go

Anywhere Anytime



Blended Learning

Online and Live

Class and Workshop

Activity and OJT



Social & Engaged

Group Learning

Discussion and Mentor

User-Generated



Personalized

Competencies

Gamification

Visualized and Analytics



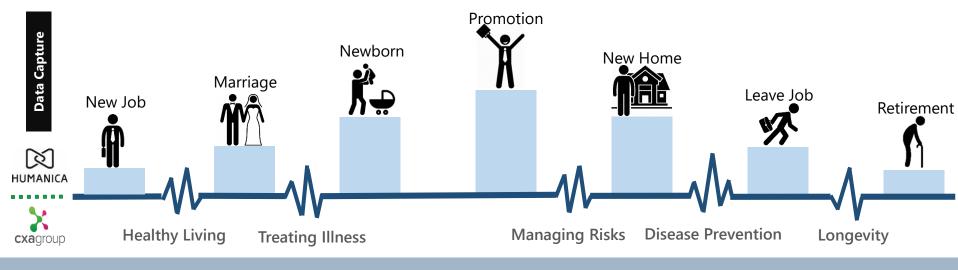


Easy-to-use with modern and friendly design. Conicle is designed for everyday use.



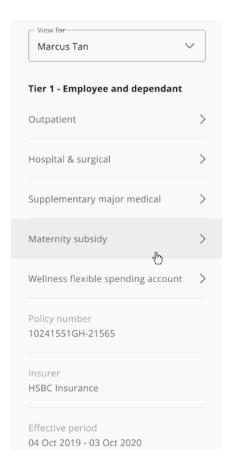
EMPLOYEES WELLNESS

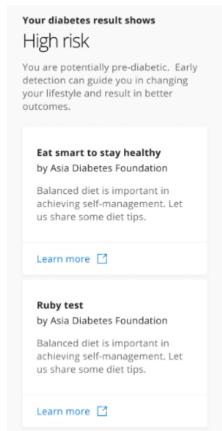
Personalized solutions at every stage of employees



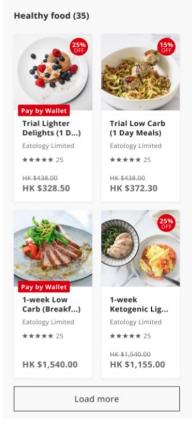
ENDLESS POSSIBLE SOLUTIONS

Physical Chronic **Telehealth** Mindfulness Insurance **Fitness Disease Care Financial** Savings Investment Retirement **Tax Planning Products** Wellness **Products Products Planning**









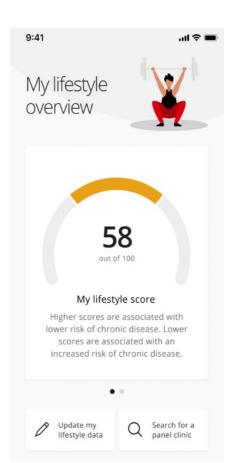
Become a better version of yourself

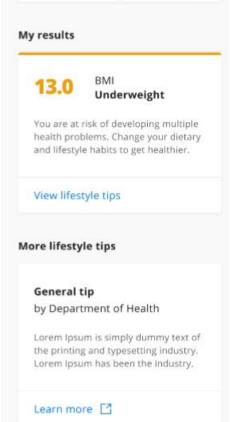
Discover actionable insights based on your lifestyle. Enjoy personalised recommendations to improve your wellbeing.

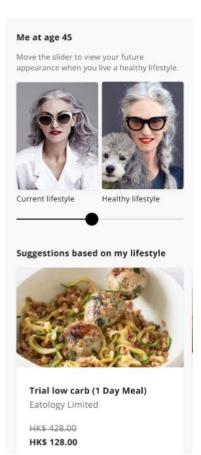
Don't worry, no data is shared with your employer.

Search for a



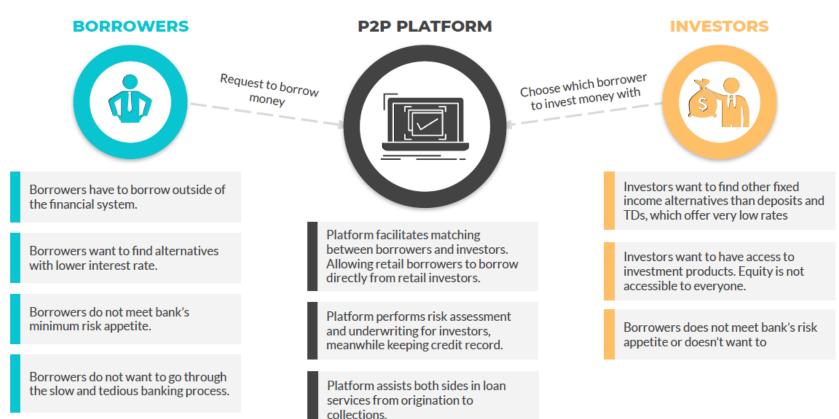






P2P LENDING IN A NUTSHELL

A marketplace for lending products



MONETIZATION STRATEGY

Minimal hassle in the form of micro-transaction fees to distinguish from traditional banks

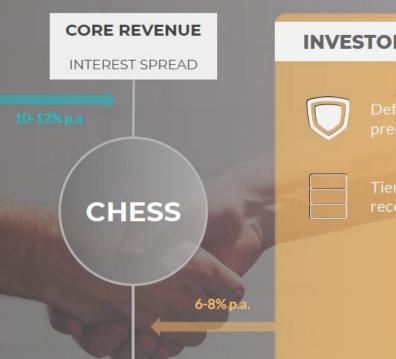
BORROWER



Interest on late payments



Debt collection fees



INVESTOR

Default insurance

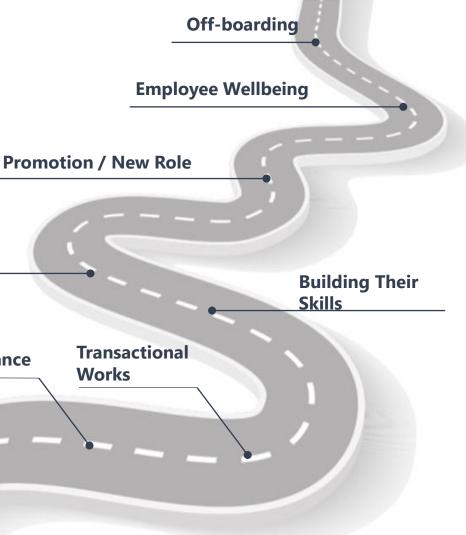
HR PARTNER IN **EMPLOYEES' JOURNEY**

Employee Experiences

On-boarding

Pre-hire

Managing Performance





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Financial System

HUMATRIX



























TIME/TIMECLOCK PAYROLL

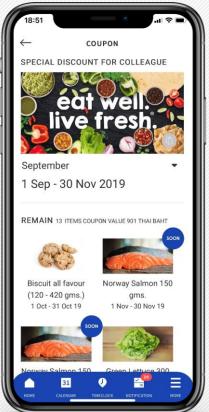
EMPLOYEE COMMUNITY PLATFORM

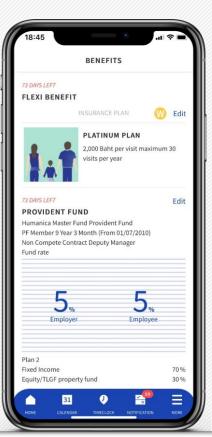
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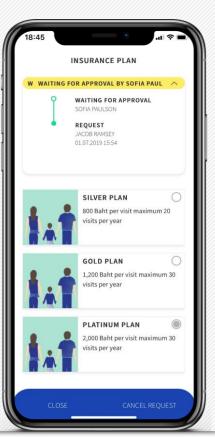
BENEFITS

View your benefits and choose benefits options









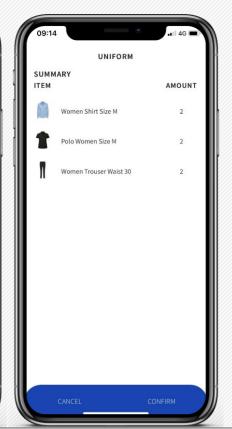
BENEFITS

Choose uniform model color size amount









THANK YOU Any questions?



You can find me at

- Soontorn.D@humanica.com
- www.humanica.com

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