

The background is a collage of business-related images: a handshake, hands holding a smartphone, hands typing on a laptop, a hand pointing at a screen with data icons, and a city skyline at night. The collage is overlaid with a blue and white geometric pattern of lines and hexagons.

# Investor Presentation

**CLPS Incorporation**

NASDAQ: CLPS

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# Who We Are — A Global Digital Transformation Leader

- 20+** years
- 165** Million USD in Revenue
- 11** Countries + SAR (with entities)
- 19** Service Coverage Countries\*
- 10** ODC for FI
- 3,500+** Global Staffs



CLPS is at the forefront of driving digital transformation and optimizing operational efficiency across industries through innovations in artificial intelligence, cloud computing, and big data.

Diverse business lines

- CLPS ACADEMY (2018)
- CLPS INNOVATION LAB (2019)
- RiDiK
- 旅遊 360 (FUSON GROUP)
- JAJI
- QCC
- COLLEGE OF ALLIED EDUCATORS
- Shell Infotech (Building Digital Excellence)
- 紫薯融資有限公司 (PURPLE POTATO FINANCE LIMITED)

# Our Services

01



**Digital Transformation Consulting Services for the Financial Industry**

02



**Comprehensive Testing Services for Banking Systems**

03



**Business Process Automation AI-RPA Consulting**

04



**IT Services for the Financial Industry**

# Strategic Transformation — A Pivotal Turning Point



## Geographic Diversification

- Aggressive expansion into North America, APAC (ex-China), and the Middle East.

### Result

- Reduced reliance on mainland China; established a more stable, scalable foundation.



## High-Value Service Evolution

- Pivot from traditional IT consulting to AI-powered customized solutions.

### Result

- Launch of Nibot AI agent; Web3-ready platform; legacy modernization wins.



## Operational Discipline

- AI-driven automation, workforce optimization, and resource reallocation.

### Result

- Improved efficiency while lowering expenses; R&D redeployed to revenue-generating work.

# Niche Capabilities

CLPS combines specialized legacy system expertise, intelligent automation, full-stack testing, and deep banking SME knowledge — a unique mix that few players in the region can offer at scale.



## COBOL + RPG

- Modernize mainframe and IBM i ( AS/400 ) apps
- Turn legacy systems into APIs; move step-by-step to Java/cloud
- Focus on core banking and credit card
- Largest resource size in China

- Use AI + RPA + workflow to automate end-to-end tasks
- Chatbots with knowledge search, access control, and full logs
- Fits KYC/AML, regulatory reports, reconciliations - clear time/cost savings

## AI + RPA



## Testing

- Full coverage: functional, performance, security, mobile, data; strong UAT
- Focus on core banking and credit card testing
- AI helps design tests and generate test data;
- TMMi 5 Certified



- Deep knowledge in core banking, lending, payments, cards, regulatory reporting
- Build with compliance in mind (EAST/1104, Basel, HKMA/MAS)
- Faster from requirement to solution; smoother UAT

## SME (Banking Domain)



# Looking Ahead — Business Strategic Priorities

Our roadmap for the remainder of FY2026 and beyond:

01

## Continue Global Expansion

- Deepen penetration in North America and the Middle East.
- Leverage our Offshore Delivery Centers for APAC growth.

02

## Scale AI & Digital Solutions

- Commercialize Nibot across more financial institutions.
- Win more legacy modernization projects.

03

## Drive Cross-Selling

- Offer our diversified capabilities (e-commerce, education, travel tech) to existing financial clients.

04

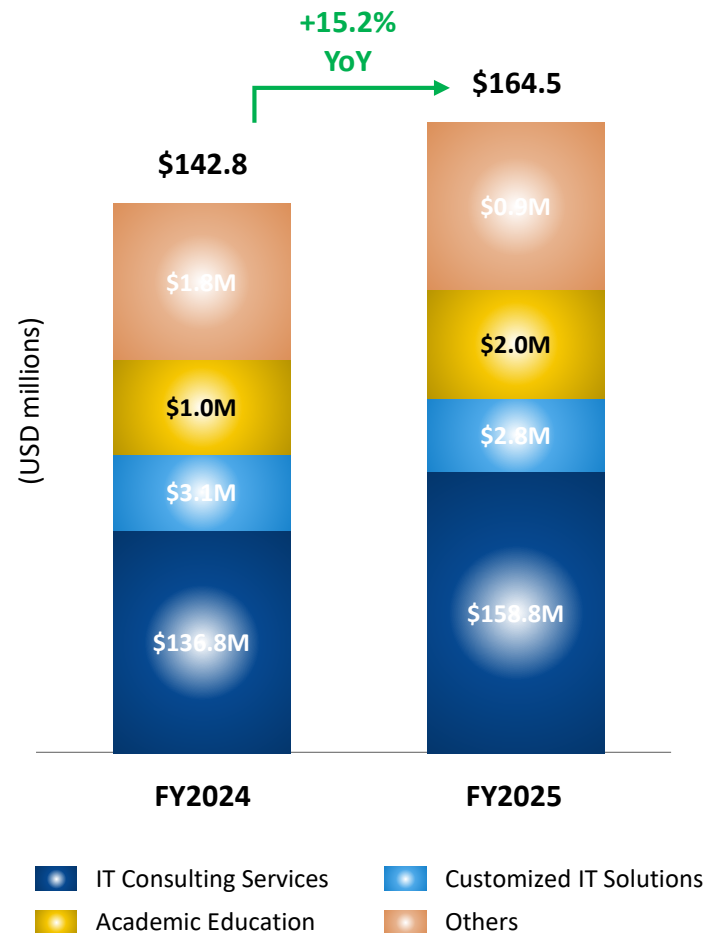
## Invest in Talent

- Expand CLPS Academy programs to new geographies.

**We are building a future-oriented, resilient, and profitable global technology company.**

# Full Fiscal Year 2025 Financial Results (Baseline)

For the year ended June 30, 2025 (Audited)



	FY2025	FY2024	Change
Revenue Outside Mainland China	\$42.5M	\$22.3M	+90.5%
Gross Profit	\$36.3M	\$32.9M	+10.2%
Gross Margin	22.1%	23.1%	-1.0 pp
Net Loss	\$(6.4)M	\$(1.8)M	N/A
Non-GAAP Net Loss	\$(3.8)M	\$1.3M	N/A



## KEY TAKEAWAY:

FY2025 was a year of investment and transition, with strong top-line growth and international expansion, preparing the ground for profitable H1 2026.

# First Half of Fiscal Year 2026 — Return to Profitability

For the six months ended December 31, 2025 (Unaudited)

All comparisons vs. H1 2025

	H1 FY2026	H1 FY2025	Change
<b>Total Revenue</b>	<b>\$85.1M</b>	\$82.8M	<b>+2.8%</b>
Gross Profit	\$19.5M	\$19.2M	+2.1%
Gross Margin	23.0%	23.1%	-0.1 pp
<b>Operating Income</b>	<b>\$0.6M</b>	\$0.2M	<b>+300.5%</b>
<b>Net Income</b>	<b>\$0.3M</b>	\$0.2M	<b>+74.9%</b>
Net Income (Attributable to Shareholders)	\$0.083M	\$(0.39)M	N/A
<b>Non-GAAP Net Income</b>	<b>\$2.1M</b>	\$2.3M	<b>-9.5%</b>



## KEY TAKEAWAY:

The strategic transformation is delivering tangible profitability. We grew revenue, expanded operating income, and returned to positive net income.

# Revenue Highlights — The Power of Diversification

## By Service Line (H1 2026):

Services	Revenue	YoY Change	Driver
IT Consulting	\$81.8M	+2.2%	New clients & global expansion
<b>Customized IT Solutions</b>	<b>\$2.2M</b>	<b>+134.7%</b>	Nibot launch, AI banking modernization
Academic Education	\$0.9M	-19.0%	Post-acquisition integration (CAE)

## By Geography (H1 2026):

Region	Revenue	YoY Change
<b>Outside Mainland China</b>	<b>\$31.0M</b>	<b>+63.1%</b>
- APAC (ex-China)	\$26.8M	+58.7%
- <b>United States</b>	<b>\$4.1M</b>	<b>+101.6%</b>
Mainland China	~\$54.1M	-15.2%



# Revenue Highlights — The Power of Diversification (cont.)

## By Operational Area (H1 2026):

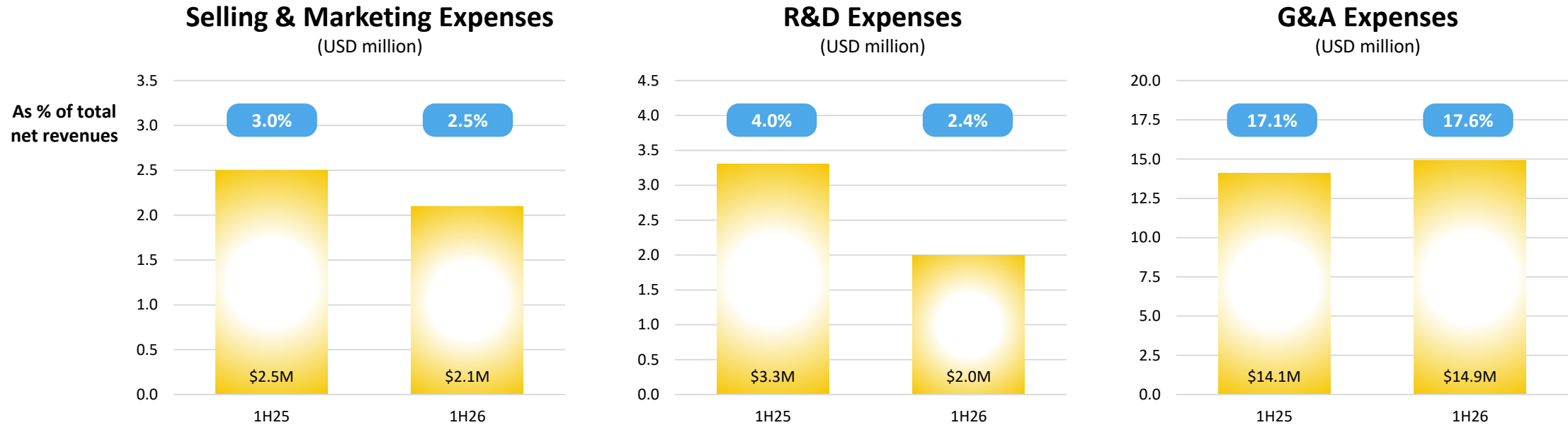
Area	Revenue	YoY Change
Other Areas (diversified)	\$18.0M	+83.6%
Automotive	\$11.1M	+21.5%
E-Commerce	\$15.2M	+1.9%
Wealth Management	\$14.6M	-5.1%
Banking	\$26.1M	-22.0%



# Strong Balance Sheet & Shareholder Returns

Disciplined resource allocation is directly benefiting the bottom line and cash generation.

## Operating Expenses (H1 2026 vs. H1 2025):



### Efficiency Drivers

- AI-driven automation and workforce optimization.
- Strategic redeployment of R&D staff into revenue-generating customized IT solutions (costs reclassified to cost of revenues).

### Cash Flow (H1 2026)

- Net cash provided by operating activities: \$4.7 million.

# Strong Balance Sheet & Shareholder Returns (cont.)

## Balance Sheet (As of Dec. 31, 2025):

	Amount
Cash & Cash Equivalents	**\$28.4M** (vs. \$28.2M on June 30, 2025)
Total Assets	\$116.4M
Total Liabilities	\$56.2M
<b>Total Shareholders' Equity</b>	<b>\$60.2M</b>

## Share Repurchase Program

- Authorized by Board on **February 4, 2026**.
- Effective: February 5, 2026 – November 4, 2026.
- **Up to 1,000,000 shares** at prices below **\$2.00 per share**.
- Demonstrates management's belief that the stock represents a compelling value opportunity.

## Dividend Policy

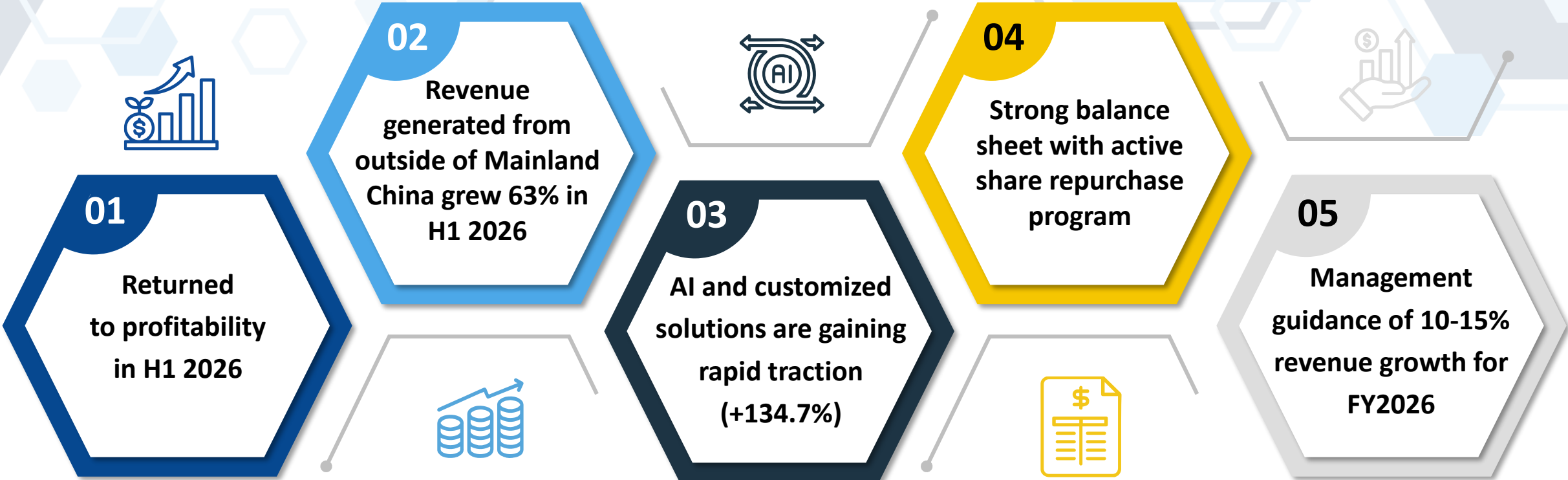
- While we have paid special cash dividends in prior years, the primary focus is on reinvesting for growth and the share repurchase program.

# Fiscal Year 2026 Outlook

	FY2026 Guidance
Total Sales Growth (vs. FY2025)	Approx. 10% to 15%
Non-GAAP Net Income	Approx. \$4.4 million to \$5.0 million

**This guidance underscores our confidence in the momentum established in H1 2026.**

# Investor Highlights



**CLPS is a transformed company – more global, more innovative, and more profitable.**

# Connect with Us!



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E-mail: [ir@clpsglobal.com](mailto:ir@clpsglobal.com)

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