智通科創股份有限公司
WISELINK CO., LTD.

WISELINK CO., LTD

(Ticker: 8932)

Investor Presentation

August 26, 2026

Disclaimer

This document and relevant information may contain certain forward-looking statements. Such forward-looking statement is not actual results but only reflects the Company's estimates and expectations and is subject to inherent risks and uncertainties that could cause actual results to differ materially from such statement.

Financial forecast is yet to be release by WISELINK. However, all aspect of financial and business statements made in this briefing report regarding the company may differ from actual future result if they involve our views on the company's future operations and industry development.

The company assumes no obligation to update or revise these forward-looking statements to reflect events or circumstances after the date hereof, except as required by applicable law. We undertake no obligation to update any forward-looking statement, whether as a result of new information, future events, or otherwise.

Agenda

1. 1H26 Results & Outlook

2. Software Business Long-Term Strategy

a. Software&IT Service Business

b. India Fintech Business

3. Q&A

1H26
Results & Outlook

1H 2026 Results

Revenue

NT$1,290M

+ 12% YoY

Software Revenue Accounts for 63%

Operating Profit

NT$570M

+ 9% YoY

Net Income Attributable to Parent

NT$400M

+ 32% YoY

Gross Margin

61%

+1 ppt YoY

Software Gross Margin reached 83%

Net Margin

33%

+3 ppts YoY

ROE[1]

34%

- 2 ppts YoY

Note 1: 1H26 ROE is annualized, calculated as: (1H26 net income attributable to owners of the parent ÷ average equity attributable to owners of the parent) × 2.

Software & IT Services Accounted for 63% of Total Revenue

1H26 Key Achievements

Software Revenue Contribution Reached 63%, Driven by New Southeast Asian Clients

- Software segment revenue reached NT$813M, up 10% YoY and accounting for 63% of Group revenue. Driven by the high-margin software business, the Group's operating margin reached 45% in 1H26.

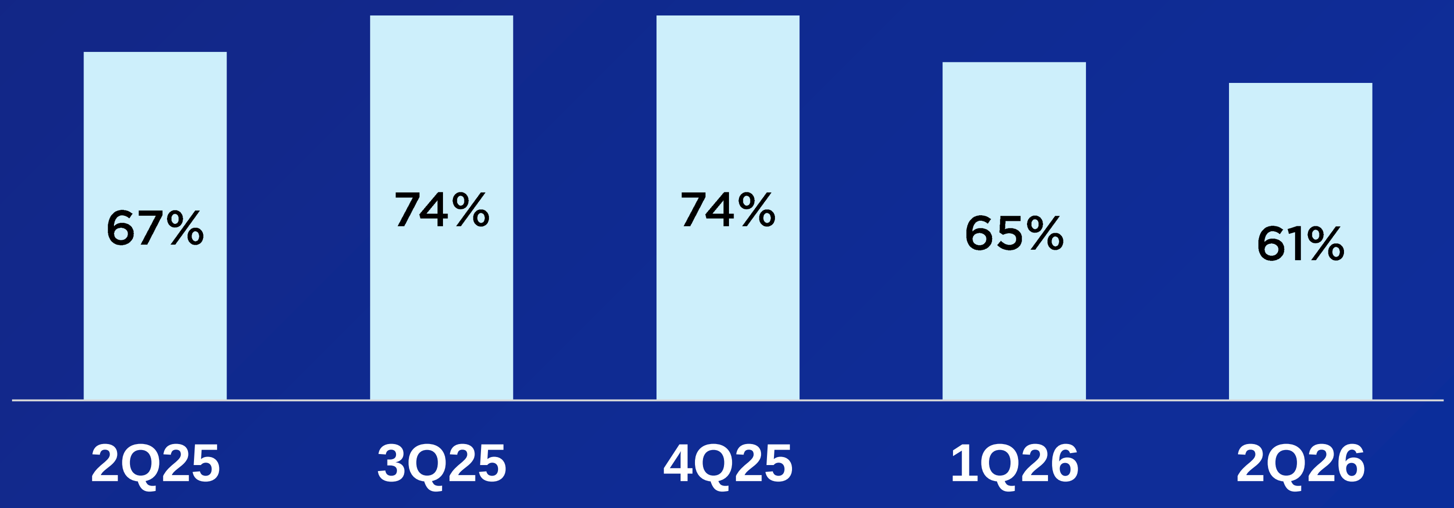
Key Clients: Stable Operations & Deeper Engagement

- **Lenovo:** Four platforms maintained stable operations throughout 1H26, while client engagement continued to deepen in preparation for FY2027 contract renewals.
- **ADEPT:**
  -Completed production acceptance of the Platform Enhancement Module in May 2026, achieving the final payment milestone.
  -The Customized Work Order Module completed requirements sign-off and entered development, with UAT scheduled for 4Q26.
  -Maintained 100% SLA compliance across 1H26 and completed three cybersecurity enhancement updates.
  -Added two utility clients through the same partnership channel: Azbil Kimmon (Japan) and Cubiq Meters Sdn. Bhd. (Malaysia).

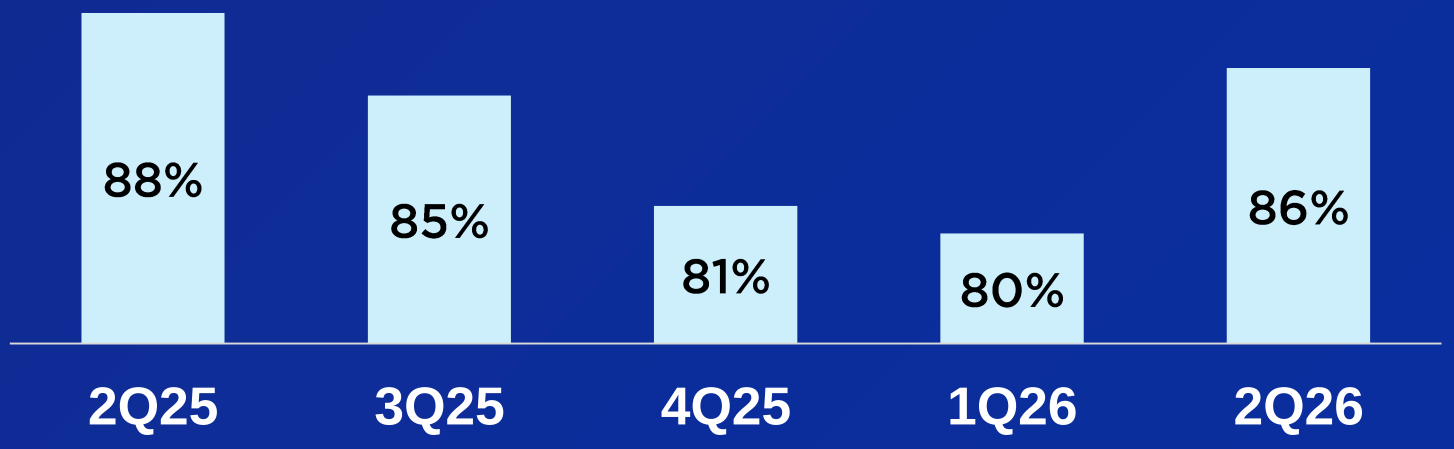
Business Diversification: Expanding into New Verticals

- FraudEyes Mobile: Completed core development of the consumer cybersecurity app, with Malaysia as the initial market. Integrated Google Play subscription billing and promotional codes to support marketing campaigns.
- Anyara Hills: Launched the smart community management system on May 20, 2026 for internal staff and security personnel, followed by the mobile app release on official app stores on July 1, 2026.

Quarterly Revenue Mix – Software & Others

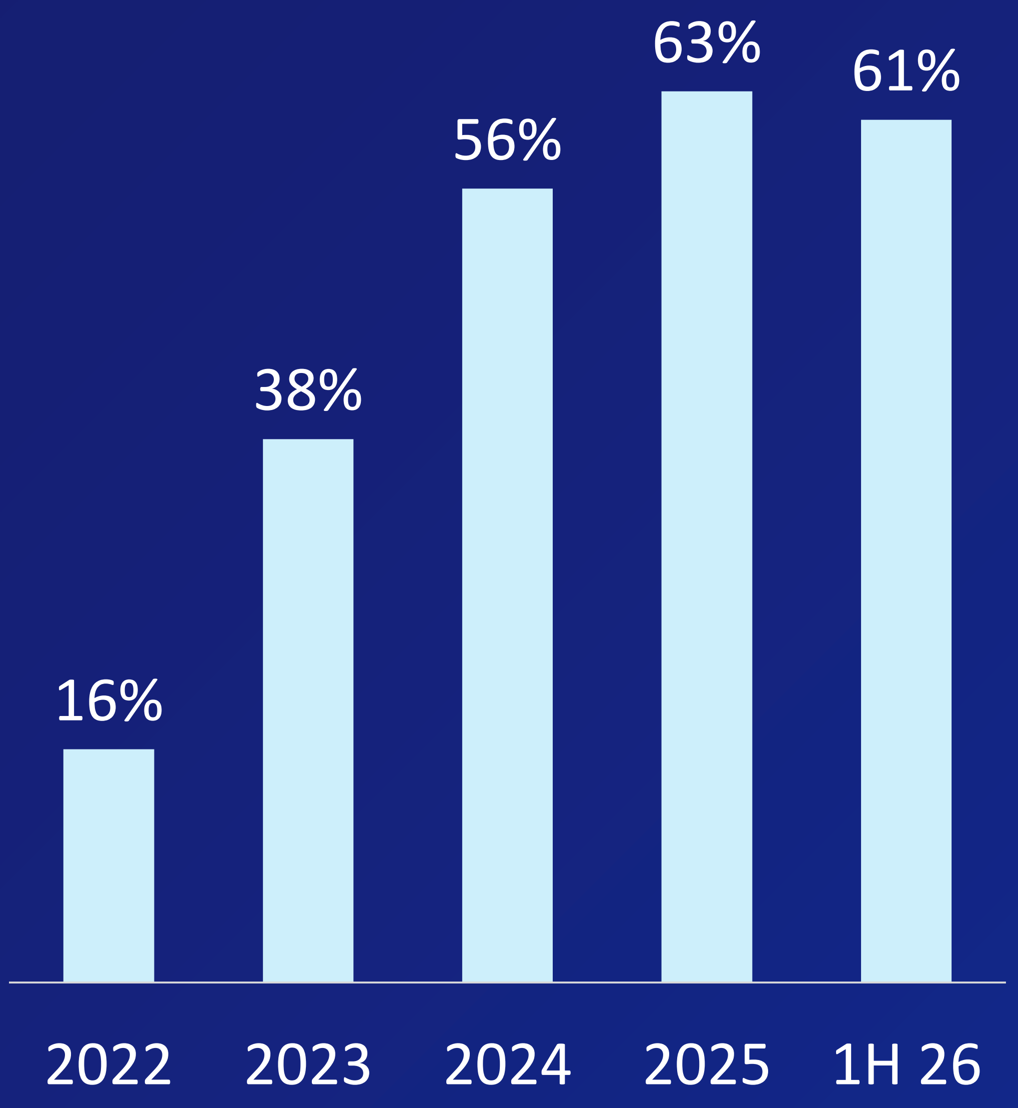


Gross Margin – Software & Others

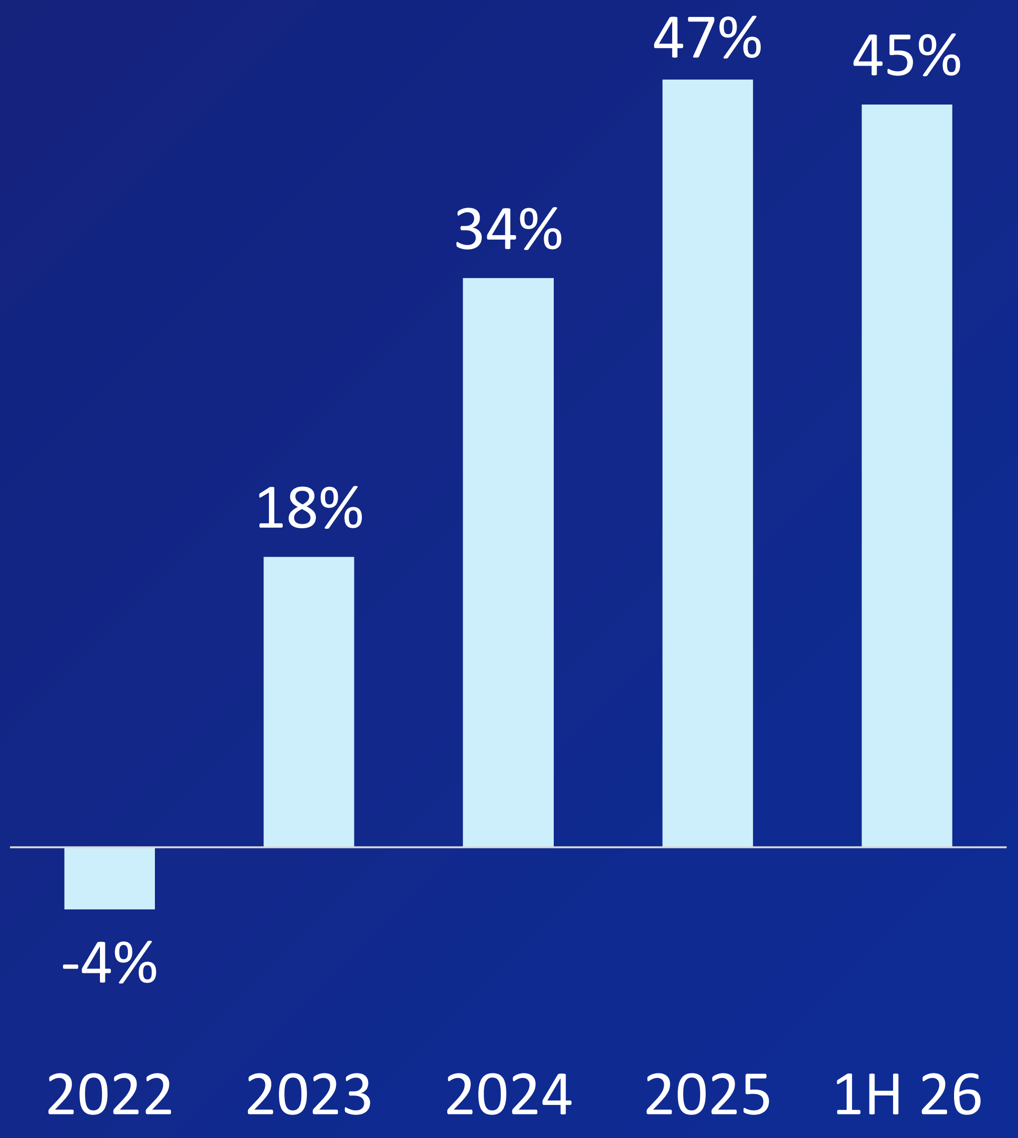


Profitability Trends

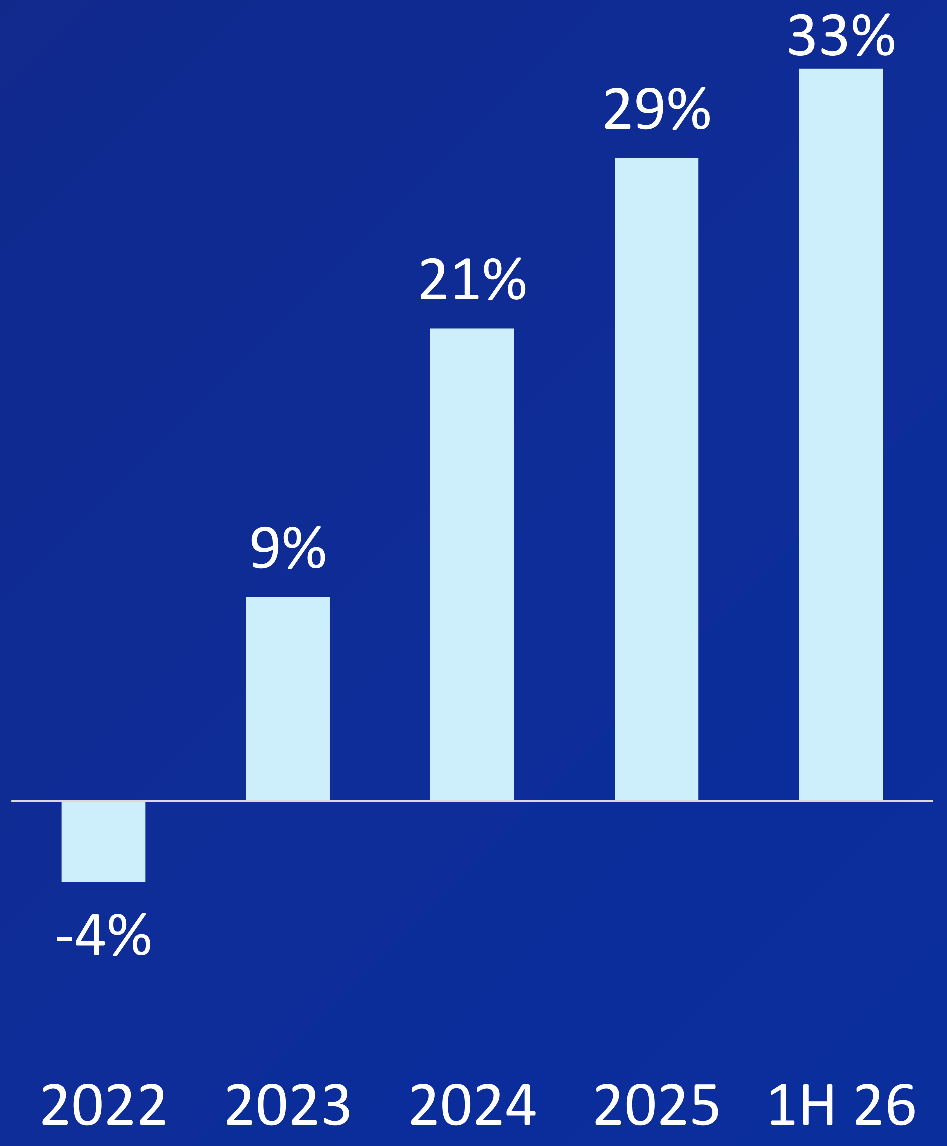
Gross Margin



Operating Margin

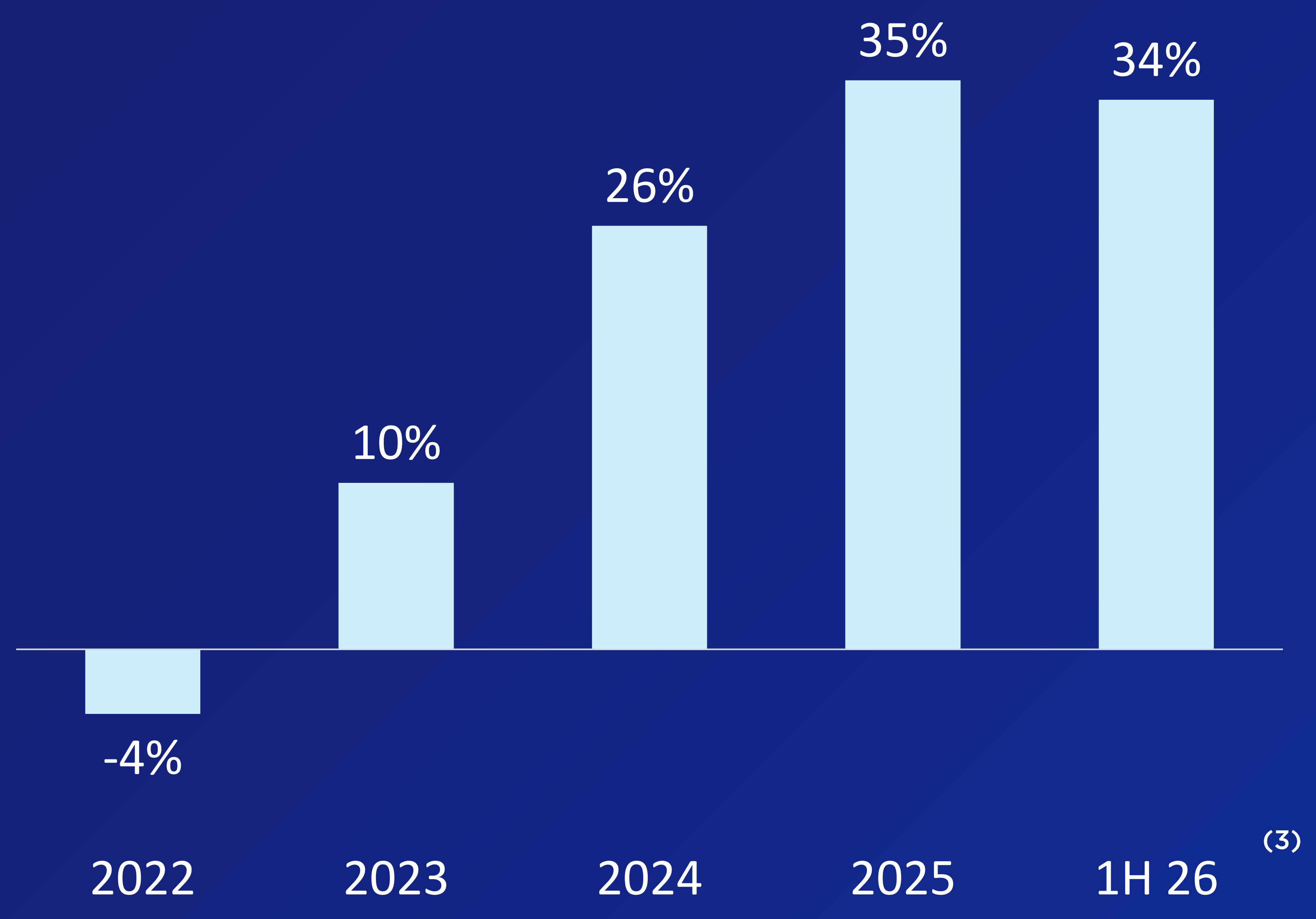


Net Margin
(Attributable to Parent Company)

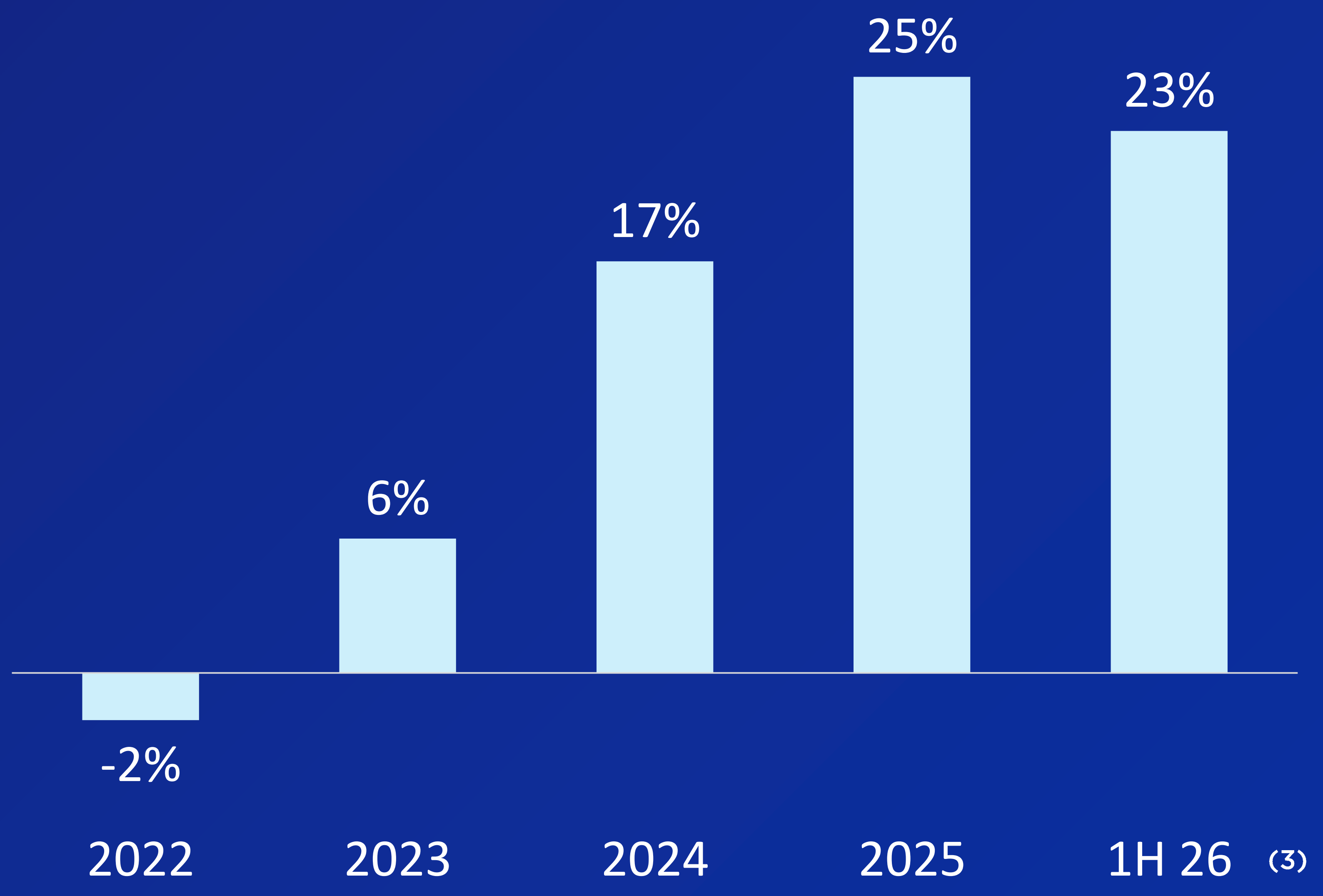


ROE and ROA Trends

ROE[1]



ROA[2]



Note 1: ROE refers to the return on equity attributable to the parent company, calculated as net income to parent / average common equity.
Note 2: ROA refers to the consolidated return on assets, calculated as net income (loss) after tax / average total assets.

1H26 & 1H25 Income Statement

Outstanding Shares Overview
- On Dec 22, 2025, the Company completed a par value adjustment from NT$5 to NT$2.5 per share, doubling total shares outstanding from 178.98M to 357.96M.. New shares commenced trading on Mar 9, 2026. Following the adjustment, EPS, book value per share, and share price have been restated accordingly.
- On September 9, 2024, the par value of the Company's shares was changed from NT$10 to NT$5 , affecting EPS, book value per share, and share price accordingly.

NT$mn	2Q26	1Q26	2Q25	QoQ	YoY	1H26	1H25	YoY
Revenue	686	605	634	13%	8%	1291	1,152	12%
Gross Profit	417	370	410	13%	2%	787	701	12%
Operating Expense	114	98	92	16%	24%	212	173	23%
Operating Income	302	273	319	11%	-5%	575	528	9%
Non-op Income / Loss	9	2	-63	350%	-	11	-64	-117%
Pre-tax Income	311	275	255	13%	22%	586	465	26%
Net Income	218	211	181	3%	20%	429	344	25%
Net Income to Parent	212	188	158	13%	34%	400	303	32%
EPS (NT$)	0.6	0.53	0.44	13%	36%	1.13	0.86	31%
Key Ratios								
Gross Margin	61%	61%	65%	0 ppts	- 4 ppts	61%	61%	0 ppts
Operating Margin	44%	45%	50%	- 1 ppts	- 6 ppts	45%	46%	- 1 ppts
Net Margin	32%	35%	29%	- 3 ppts	+ 3 ppts	33%	30%	+ 3 ppts
OPEX Ratio	17%	16%	14%	+1 ppts	+ 2 ppts	16%	15%	+ 1 ppts
ROE(1)	36%	32%	32%	+ 4 ppts	+ 4 ppts	34%	36%	- 2 ppts
ROA(2)	23%	23%	26%	0 ppts	- 3 ppts	23%	26%	- 3 ppts

Note 1: ROE refers to the return on equity attributable to the parent company, calculated as net income to parent / average common equity. Figures are annualized.
Note 2: ROA refers to the consolidated return on assets, calculated as net income (loss) after tax / average total assets. Figures are annualized.

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2026 Outlook

Software Segment Remains a Key Growth Driver

The software segment will continue to deepen engagement with core clients through cross-module adoption, platform deployment and ongoing services, while actively expanding its Southeast Asian client base. The Company will continue to scale the software business in line with project execution and new client onboarding.

Continued Optimization of Revenue and Profit Structure

While continuing to invest in FinTech and software development, the Company will enhance product modularization, project execution efficiency and recurring revenue, further optimizing its revenue mix and overall profitability.

Advancing India FinTech Expansion

The Company will continue to advance the Letul acquisition, subject to transaction procedures and RBI regulatory review. Upon completion, the Company will prudently proceed with proprietary lending operations in India, based on local market conditions and actual operating readiness.

Note: Future operating performance remains subject to global macroeconomic conditions, foreign exchange fluctuations and project execution.

Software Business Development

Main Pillars

Software&IT Services

Consulting Services

Project-Based Services Revenue

Maintenance Services Revenue

SaaS Revenue

India Fintech Services

zenzy x oppo

Secured Exclusive Partnership with OPPO for Pre-Installed App Placement in the Indian Market

Financial and Lifestyle Fintech App offering online lending, gaming, payment, and financial products service

- Over 130 million cumulative installations on OPPO and realme smartphone devices in India.
- Average monthly active users (MAU) in 2025 were approximately 21.16 million.
- MAU increased to 23 million in the past three months. (Data as of Aug 2026)

GLN Software Business

GLOBALLINE
NETWORK

MSC

GLOBALLINE NETWORK

GLN Business Global Footprint across 13 Countries
Asia-Pacific's Leading Enterprise Software & IT Solutions Provider

GLN – Asia-Pacific's Leading Enterprise Software Solutions Provider

Founded in 2014 and headquartered in Kuala Lumpur, Global Line Network operates in 13 countries and partners with over 30 renowned multinationals to develop and market systems for sales, supply chain, reservations, channels, and human resources. Its diverse clients span industries such as electronics, logistics, retail, HR, F&B, e-commerce, and hospitality.

Through our comprehensive suite of solutions which includes

but not limited to the following :

- Channel Management
- On-demand Platforms
- Content Management
- Field Force Management
- Booking Management
- E-commerce
- Communication Management
- Supply Chain Management
- HR Management

GLN empower businesses to optimize their operations and achieve seamless, scalable growth.

GLN's Trusted Partners Across Industries

Channel Management

Lenovo
kamstrup
tp-link
hp
neffos SMARTPHONE

Customization

ANYARA HILLS
ALLIANCE BANK
1855 MERCHANTS
1PayGo
FOODNINJA
Repatriation

Booking Management

VHM vouk hotel management
SPORTIFY

Field Force Management

GROWTH TECHNIQUE
FOUR

Supply Chain Management

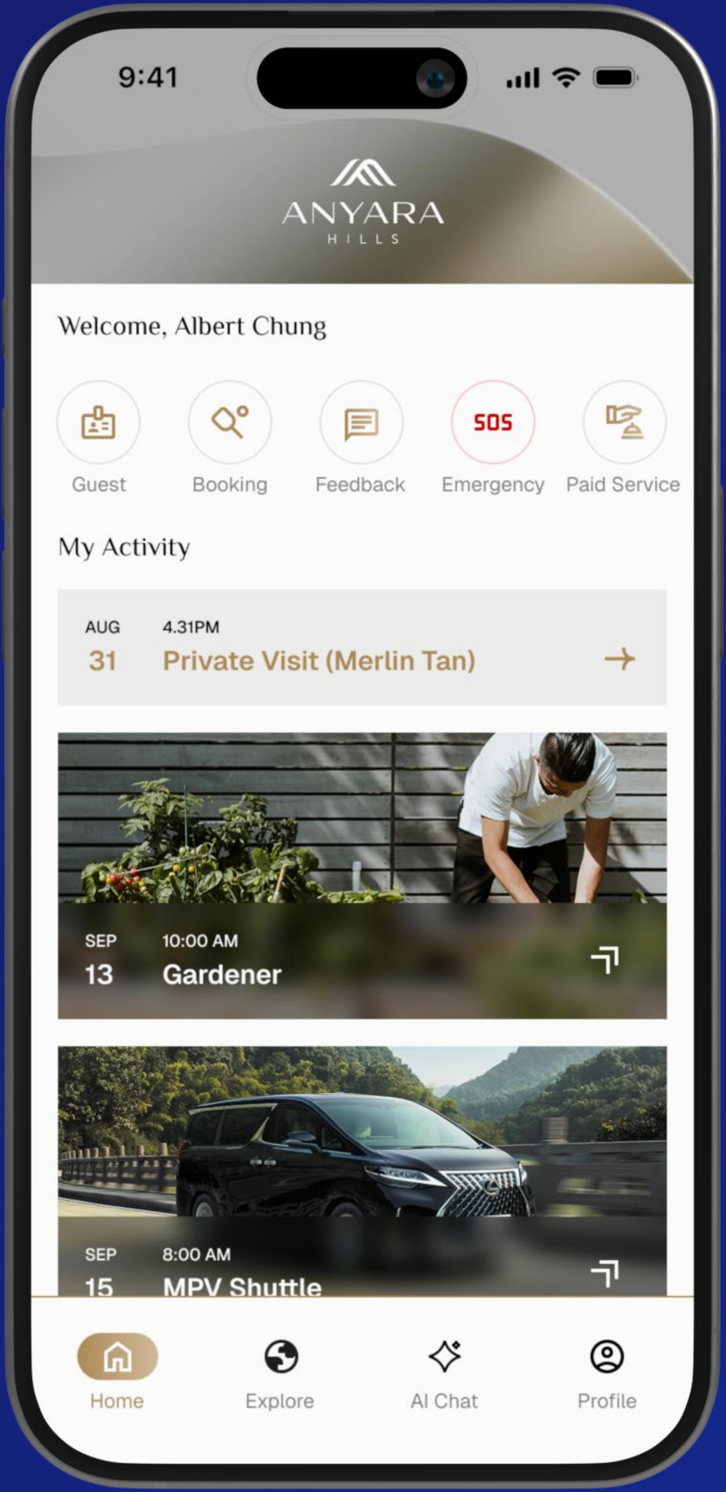
gastom 瓦斯通
SPCI

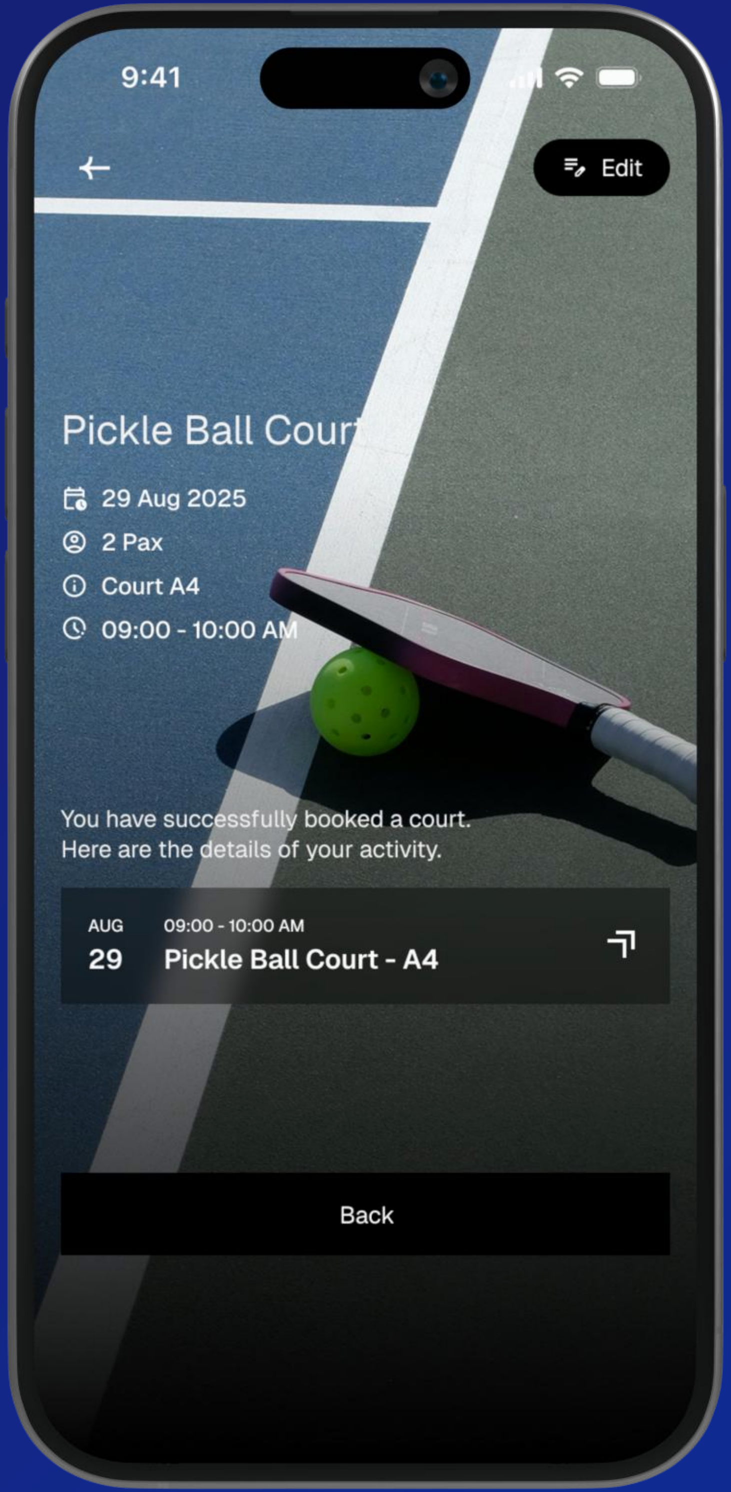
Human Resource Management

Ms.Winkly

Anyara Hills Smart Community System Marks a New Milestone

Phase 1 core features delivered; phased rollout validates cross-industry integration and drives commercialization of AI applications.





Located in a premium residential area in Kuala Lumpur, Anyara Hills spans approximately 584 acres. The system fully integrates resident, security, and backend management platforms, with features including billing, visitor access, SOS alerts, AI chatbot, and event management—delivering a one-stop smart community experience.

A：Current Status & Quarterly Progress

The smart community management system entered a controlled rollout in May 2026 for internal users, followed by the public launch of its mobile app on official app stores in July 2026.

B ： Business Implications

The system has begun delivering tangible operational efficiencies by streamlining visitor and contractor access management, demonstrating the successful deployment of GLN's smart community solution. Planned modules, including billing, payment, and facility booking, are expected to expand service offerings and establish a more comprehensive business model with recurring revenue potential.

C ：Strategic Value & Next Steps

Anyara Hills serves as GLN's flagship reference project for its smart community solution, providing a proven model for replication across future residential developments and Southeast Asian markets while reinforcing GLN's position as a long-term technology partner.

Key milestones include the rollout of value-added modules and the expansion of system access from internal staff and security personnel to the broader resident community.

Alliance Bank Malaysia Signed Master Service Agreement

Partnering with CDNetworks[1] to build a flagship SaaS cybersecurity case for Malaysia's financial sector.

Strategic Positioning

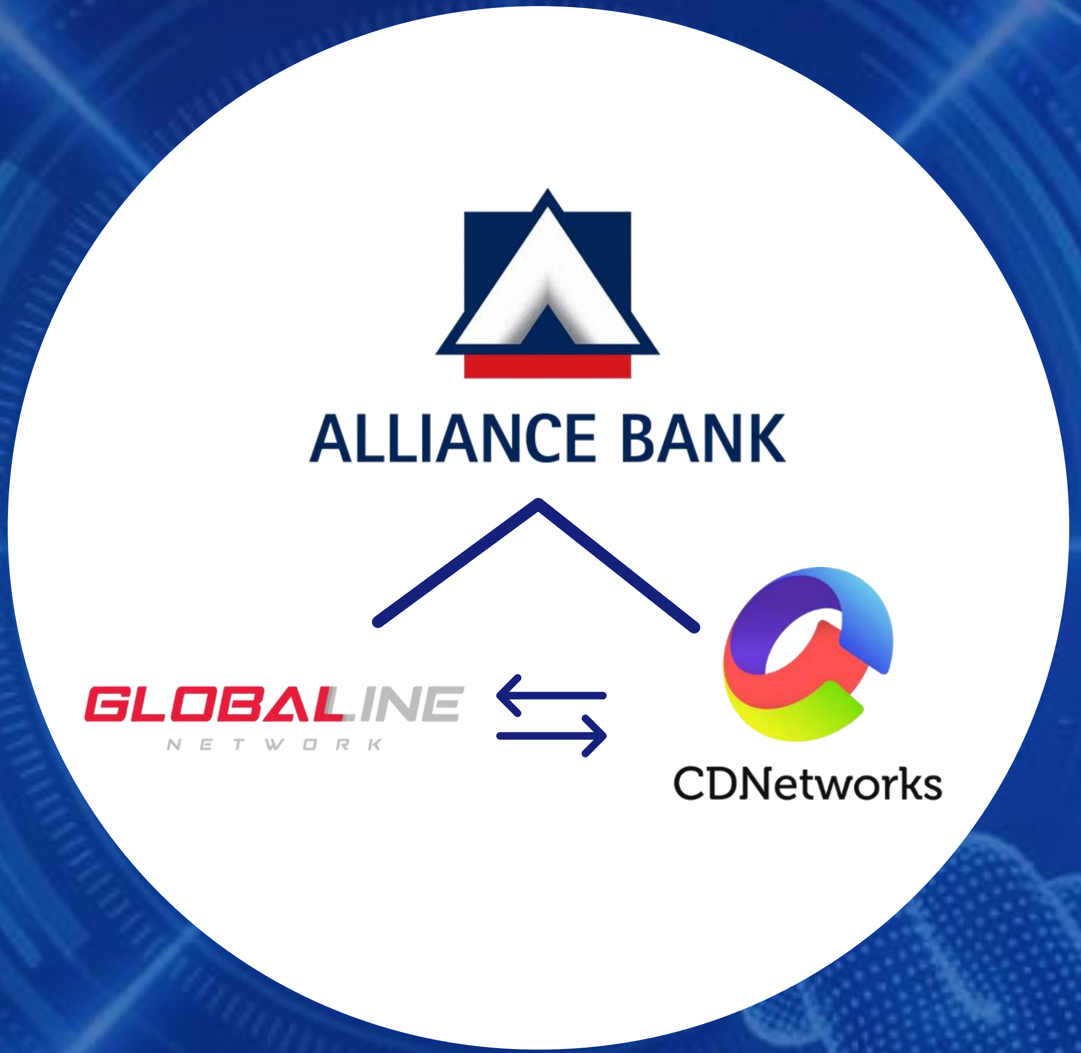
- CDNetworks provides a global cloud security infrastructure and protection platform
- GLN granted an official Reseller License from CDNetworks, to implement localization, integration testing, and financial-sector customizations in Malaysia

Collaboration Model

- Revenue profit -sharing partnership

Expected Benefits

- Establish a benchmark cybersecurity solution in the Southeast Asian financial sector, enhancing brand visibility and market credibility
- Adopt a SaaS-based long-term recurring revenue model
- Unlock multi-market potential—including Malaysia, Indonesia, and Thailand—and accelerate regional cybersecurity business expansion



Note 1: CDNetworks is a leading global CDN and cloud security provider, operating 2,800+ Points of Presence (PoPs) across 87+ countries and regions, delivering high-performance content acceleration and advanced network security solutions worldwide.

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Four Solutions : Integrated Cybersecurity Framework

Four core cybersecurity product pillars continue to deepen penetration across government, telecom, and financial sectors. Actively expanding strategic partnerships to accelerate regional commercial deployment and market expansion

IT Security Solution	Feature	Application
Fraudeyes	**Cybercrime prevention & Fraud detection platform, real-time blocking of fraudulent Android apps with automated APK (static&dynamic)analysis and deep packet inspection in transit.**	✓ **Mobile App fraud prevention** ✓ **ISP/Telco anti-fraud platforms** ✓ **Banking and financial institutions' fraud control.**
CAPTIVITY	Enterprise-grade vulnerability scans, active reconnaissance & risk assessment, identifies exposed services & unmanaged assets, supports national threat evaluations & third-party audits.	✓ Government cybersecurity protection ✓ Telecom provider cybersecurity risk assessment ✓ Enterprise internal vulnerability scans
Slaughtery	Firmware reverse engineering for IoT/embedded devices. Automated ARM / MIPS / PPC analysis.	✓ OEM supply chain audit ✓ IoT equipment security inspection. ✓ Vulnerability discovery
Infiltration	Red-team & penetration simulation toolkit. Real-world exploit simulation & PoC generation. Multi-stage attack emulation.	✓ Government agencies National resilience testing ✓ Enterprise posture validation ✓ Compliance audits, risk mitigation

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FraudEyes Mobile

Product Positioning –

FraudEyes Mobile is a consumer cybersecurity application launched by GLN in June 2026 as an extension of the FraudEyes product family. Designed for individual users, the mobile application protects Android devices against fraudulent applications and malicious APK files.

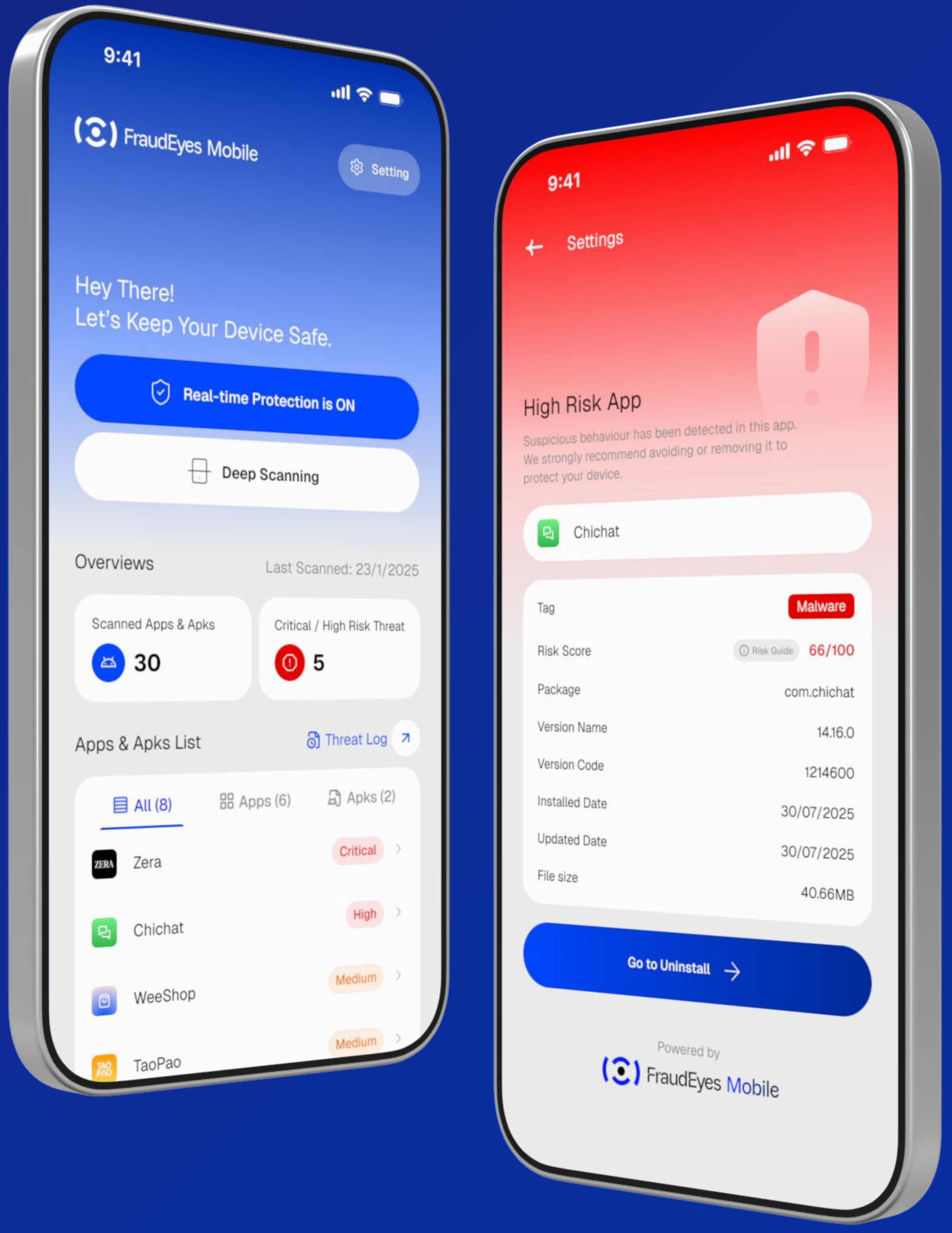
Key Features –

1. Hidden Threat Detection：Detects Android applications and APK files that appear legitimate but may pose security risks, extending protection beyond obviously suspicious software.
2. Continuous Protection：Delivers continuous security monitoring rather than relying on one-time application scans, differentiating the solution from many competing products. 。
3. Real-Time Monitoring：Continuously monitors devices and responds to newly emerging cybersecurity threats in real time, instead of performing a single scan only at installation.

Business Implications –

FraudEyes Mobile extends GLN's enterprise-grade cybersecurity capabilities into the consumer market. Its key differentiator is continuous real-time protection rather than one-time scanning, providing a clear competitive advantage.

As the product was recently launched, user adoption, download volume, and subscription conversion metrics are not yet available. Commercial performance will be evaluated as additional operating data is disclosed in future reporting periods.



Deepening collaboration with Lenovo to expand into global markets

Expanding from a single project to diversified applications and cross-border markets

Lenovo

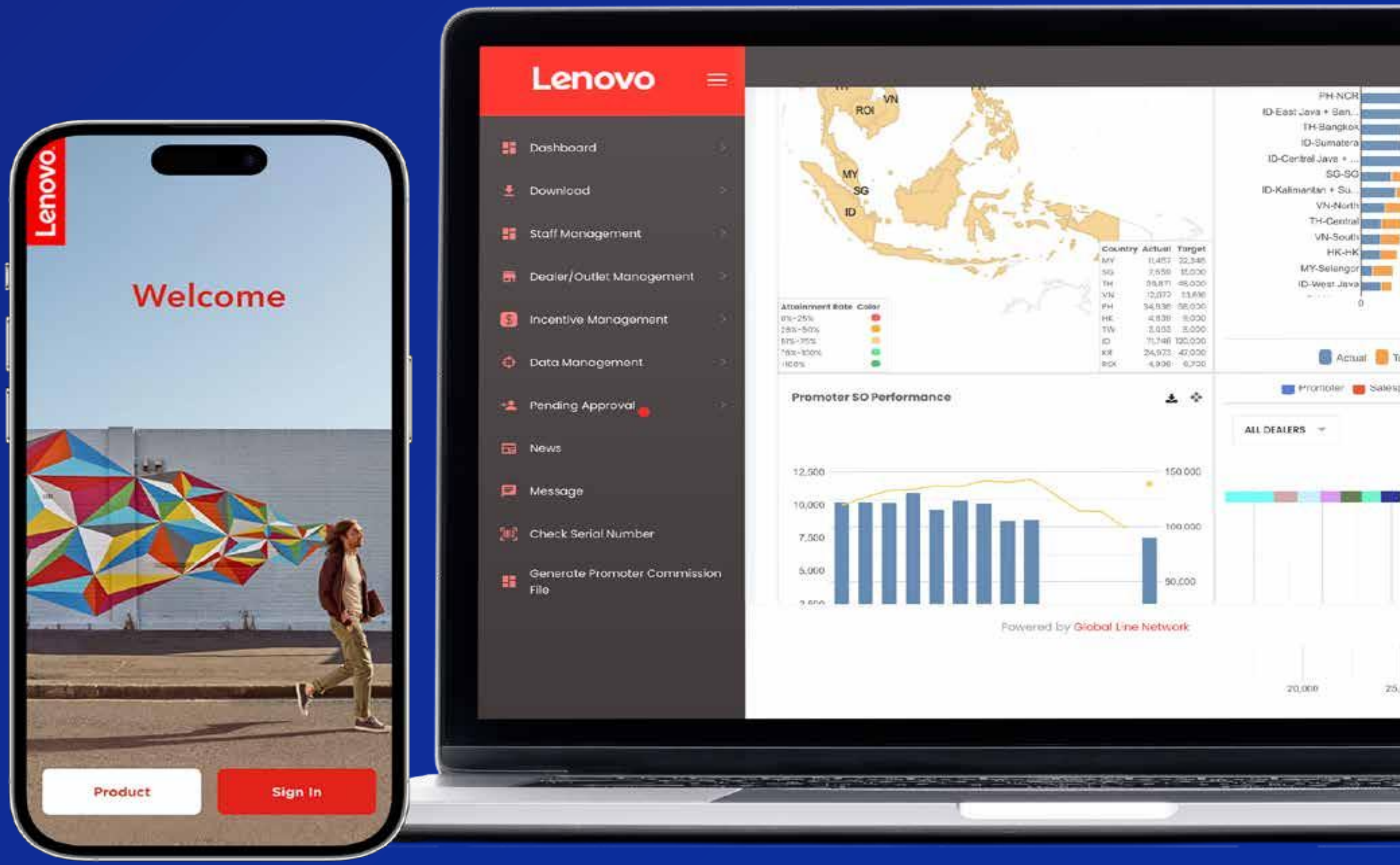
2019 — Developed customized sales force software handling country sales, employee incentives, and validation since 2019

2022 — Developed merchandising features in 2022, allowing instant update of display products

2024 — Implemented "Lenovo on The Beat" in 2024, interactive demo UI across all demo laptops

2026 — Four platforms operating stably, with FY2027 renewals underway laptops

Expanded to 11 Asia Pacific countries, with plans to enter the Australian and New Zealand markets



Kamstrup’s Exclusive Technology Partner for Markets Outside Europe

Founded in 1946 and headquartered in Denmark, Kamstrup operates in over 20 countries, specializing in water and energy metering solutions.

Evolved from Single-Project Collaboration to Exclusive APAC Technology Partnership

2019 — **Initial Partnership – Smart Water Meter System Implementation**

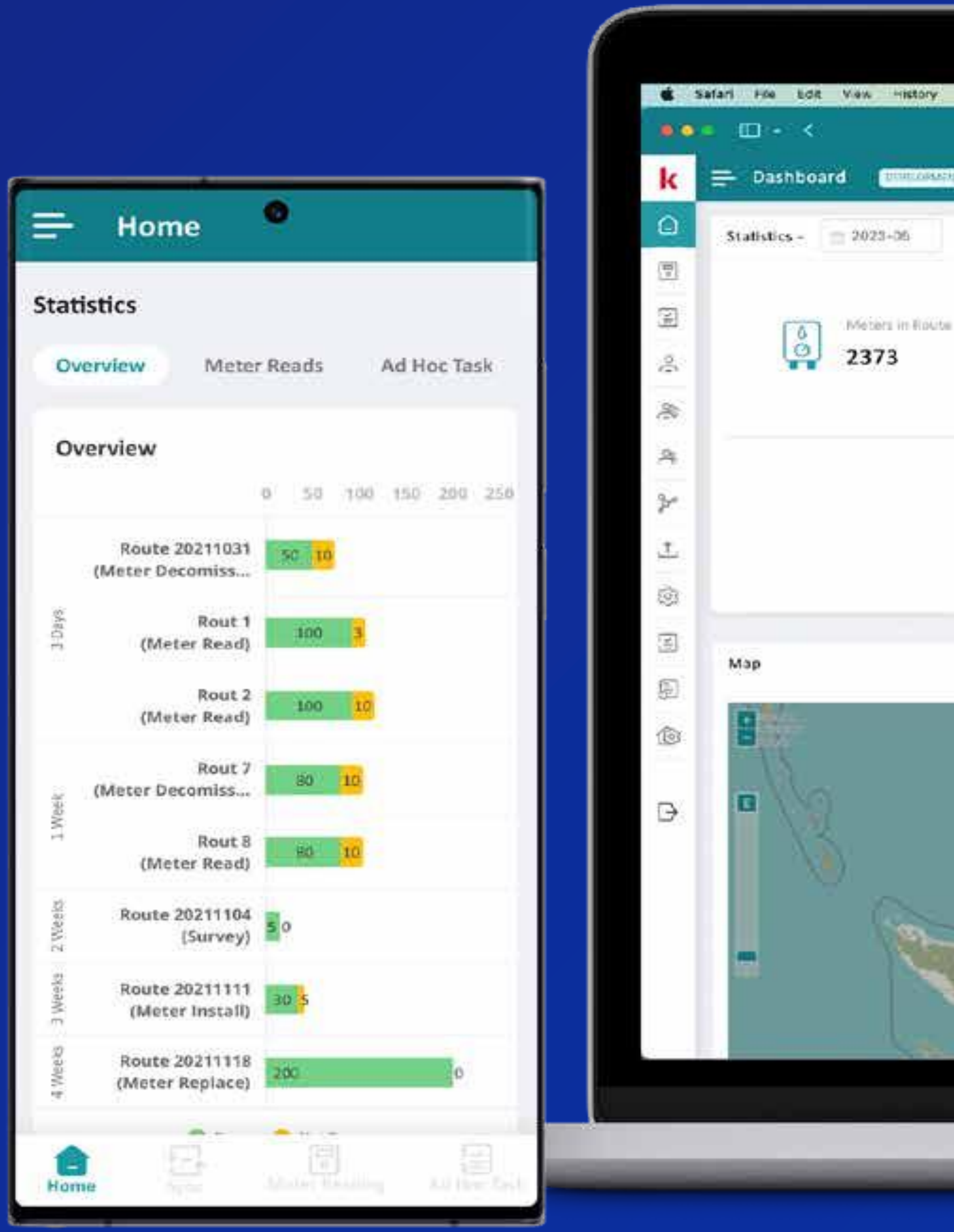
- Developed a smart water meter monitoring solution (Adept) for Kamstrup in Malaysia
- Covered features such as meter data logging, maintenance, installation, and real-time data synchronization

2022 — **Deepened Partnership – Appointed as Its APAC Tech Partner**

- Responded to customer business expansion needs, taking on the role of exclusive technology partner in Asia Pacific region
- Continued to enhance system stability and modular flexibility to support more diverse and localized application scenarios

2026 — **Deepening Client Engagement, Driving New Wins**

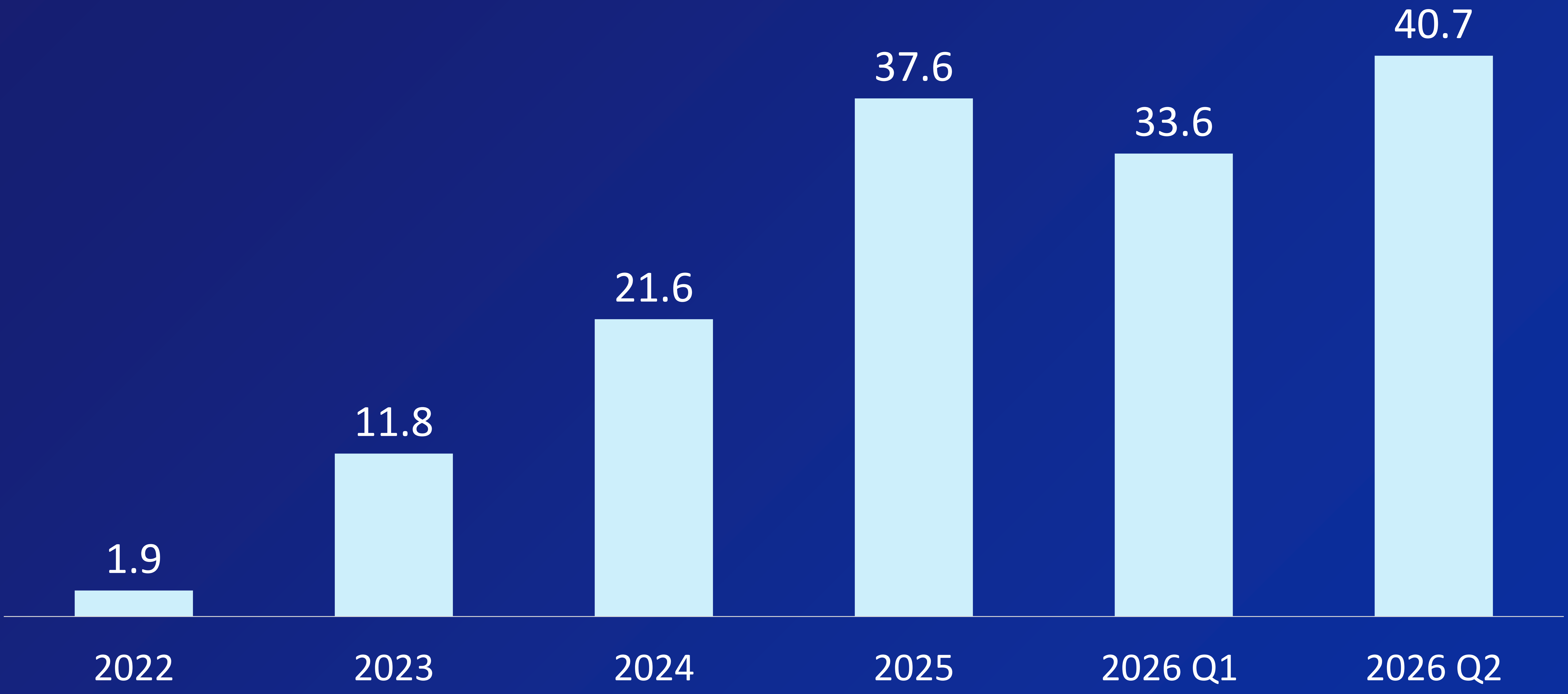
- Added two utility customers: Japan's Azbil Kimmon and Malaysia's Cubiq Meters



Expansion: Partnership Upgraded to Global (Non-Europe)

- With system maturity and growing trust, the partnership expanded cross-regionally
- Now recognized as Kamstrup’s exclusive global technology partner outside of Europe

GLN Total Contract Value (US$M)



Note: Total contract value refers to the total value of contracts still within the service period.

GLN 2026 Growth Strategy

1. Deepen Key Client Engagement : Contract Renewal and Cross-Module Expansion

The ADEPT Platform Enhancement Module reached its final payment milestone, while Lenovo's four platforms maintained stable operations and entered FY2027 contract renewal preparations.
Upcoming milestones include the ADEPT Customized Work Order Module (UAT in 4Q26) and Lenovo contract renewal negotiations with potential feature enhancements, providing investors with clear execution milestones.

2. Platform Replication: Scalable Technology Assets

Leveraging its partnership with Kamstrup, ADEPT added two utility customers in Japan and Malaysia during 1H26, demonstrating the platform's scalability.
By reusing the same technology architecture and delivery model, GLN can expand beyond its existing customer base while reducing incremental deployment costs.

3. Consumer Subscription Model: Building a Second Growth Engine

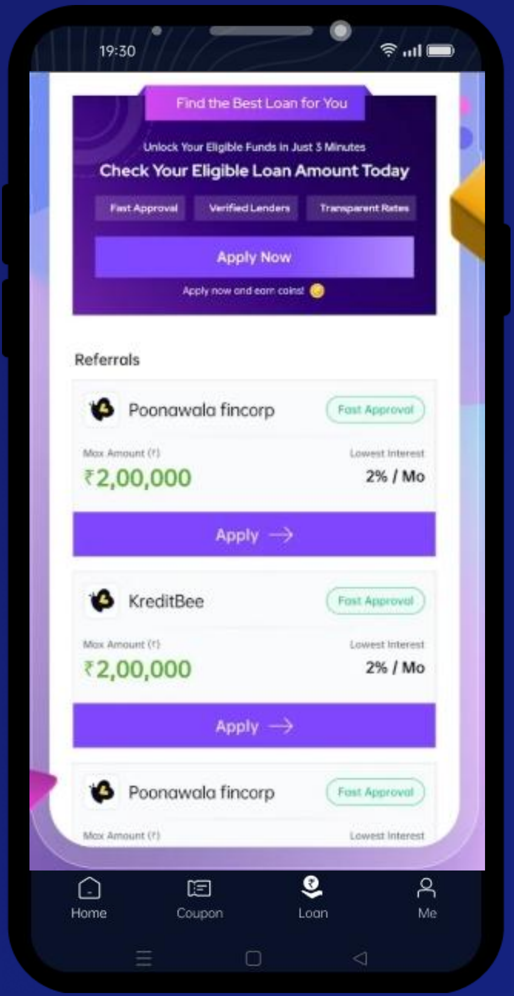
GLN expanded the FraudEyes brand with the launch of FraudEyes Mobile, while Anyara Hills continues to evolve into a multi-module platform. Although commercial metrics are not yet available, the strategy is to transition from one-time project revenue toward recurring subscription-based income. As this initiative remains in its early stage, future execution and operating metrics will be key milestones to monitor.

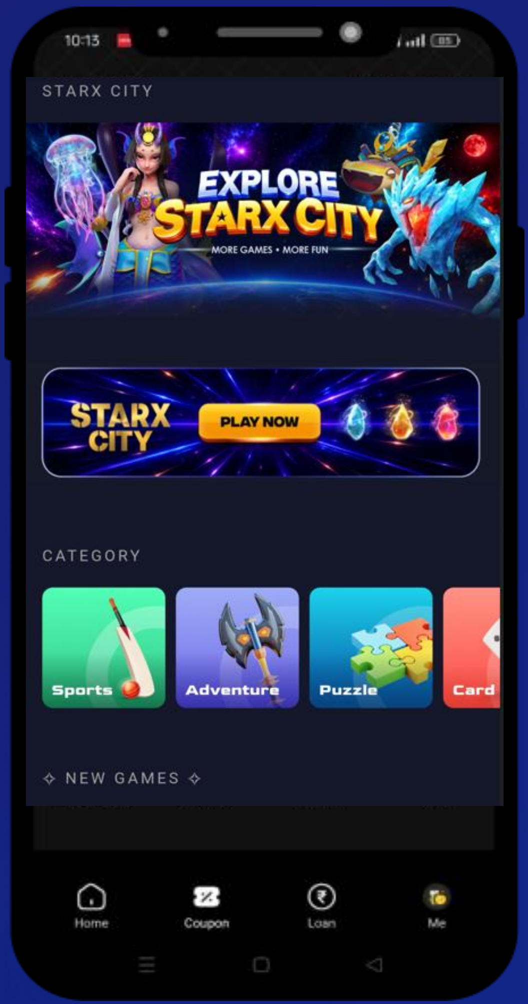
India Fintech Business

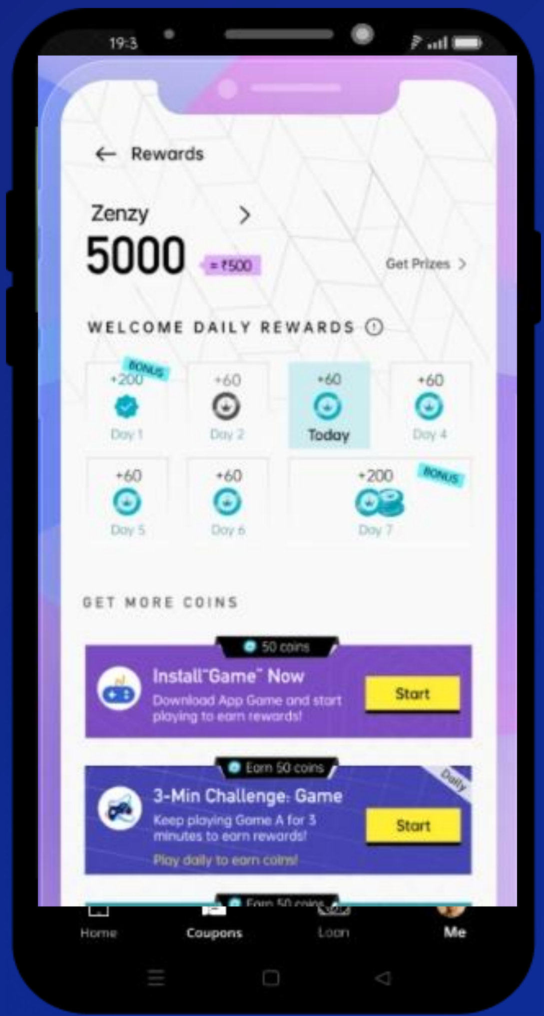
zenzy x oppo

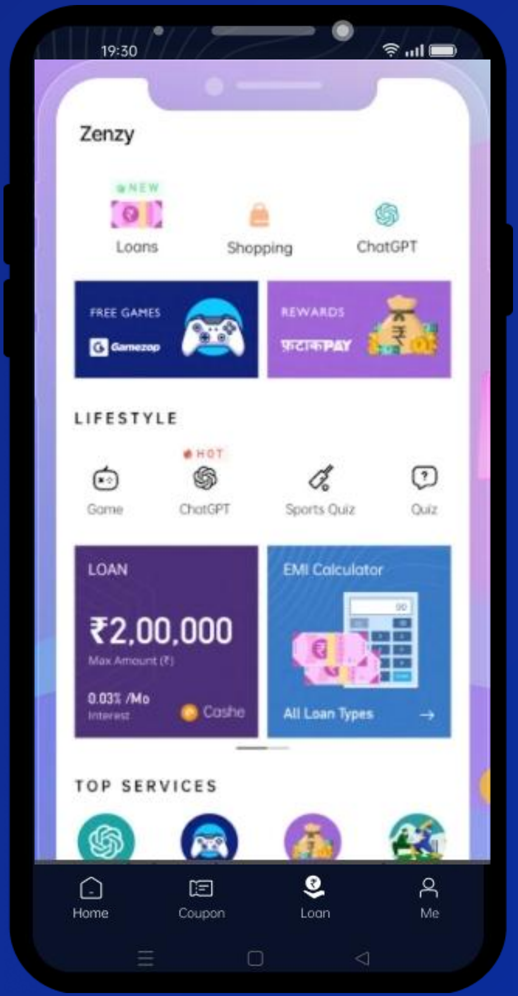
First Taiwanese Fintech Entry into India — All-in-One App

Pre-installed on OPPO smartphones, reaching India's young users with an all-in-one finance, consumption, entertainment, and lifestyle app.









Loan Marketplace

- A loan marketplace platform featuring partnerships with 20+ Indian NBFCs, offering micro-lending services
- Provides automated eligibility matching for NBFCs and pre-screens high-quality borrower applications

Mobile Games

- Co-develop localized mobile games with Wayi Corp (Coming in 1H26)
- Attract young traffic and enhance user stickiness

Bill Payments

- Integrate bill payment features into the app
- Capture and analyze user behavioral data to enhance insights and personalization

Membership

- Loyalty points, incentives, rewards programs
- Grow high-value loyal user base to enhance conversion and retention
- Extend user lifecycle to maximize LTV

Financial Services

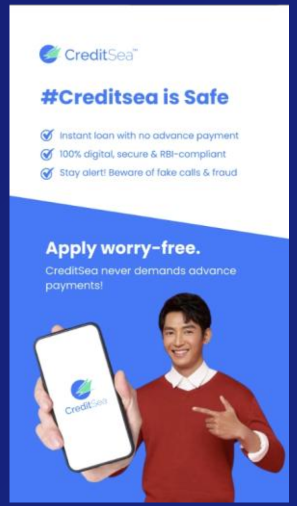
- Expandg into financial services, including wealth management and insurance
- Launched Bajaj EMI Card and integrated Angel One investment platform

Zenzy:

Online Finance × Lifestyle & Entertainment App

NBFC Products ：

- Spheeti Fintech NBFC
- CreditSea



Loan Marketplace

eSport Online Game

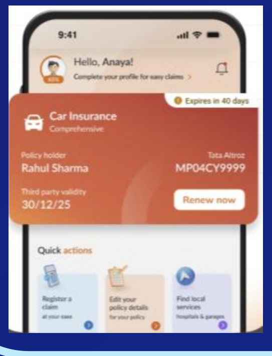
- Onboarding games from local Indian developers
- Launching themed campaigns for festivals, events, and curated selections
- Introducing “3-minute challenge” play-to-earn mechanics
- Launching StarX City, jointly developed with Wayi

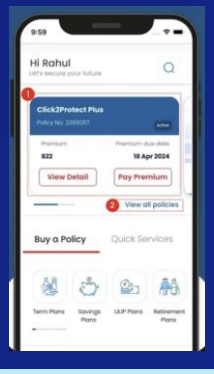
Financial Product

Payment & Billing

Financial Products ：

- ICICI Lombard – Leading Private-Sector General Insurer
- HDFC Life Insurance – Life Insurance
- Axis Mutual Fund – Mutual Funds





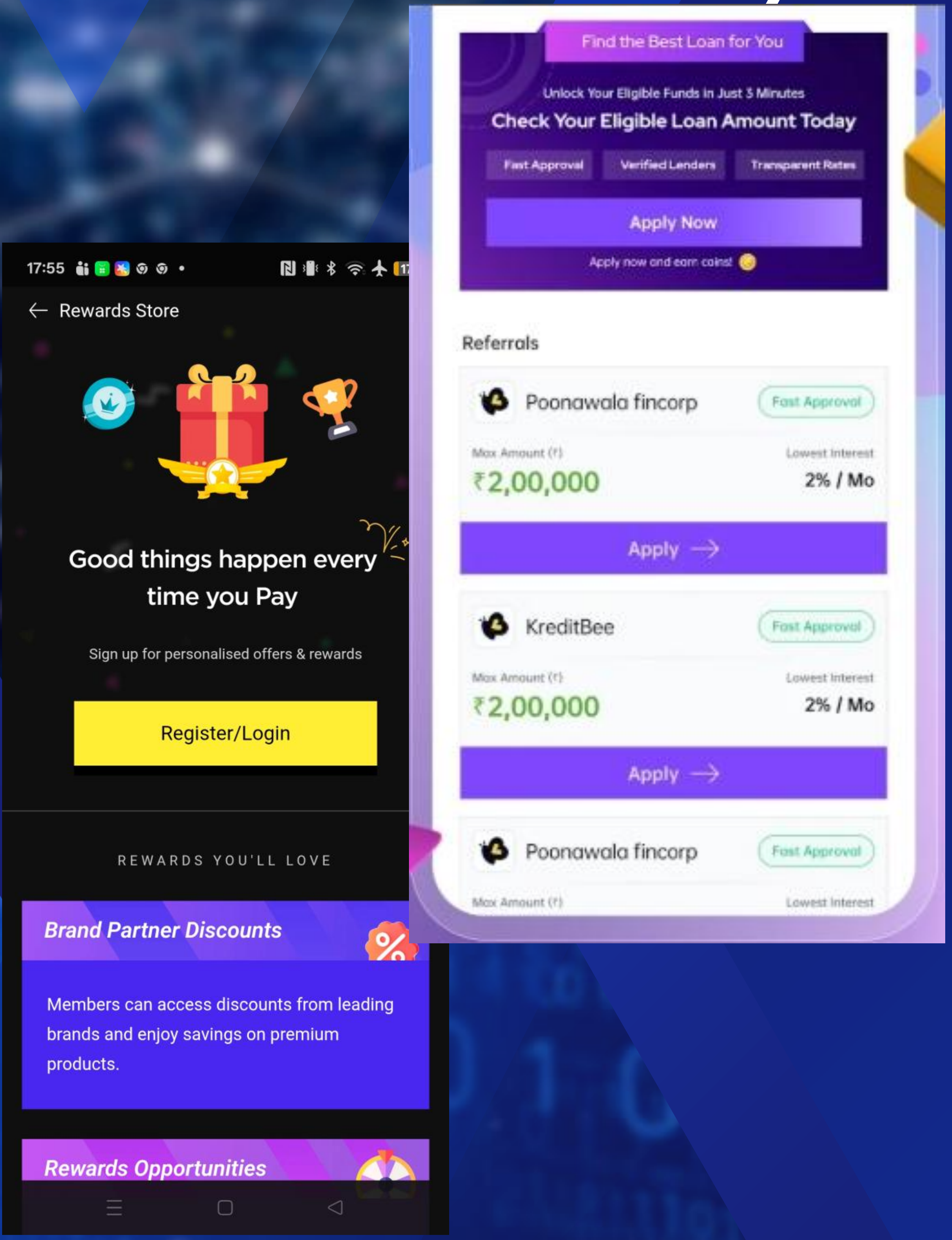
Payment Service ：

- YesBank
- Juspay

YES BANK JUSPAY

Zenzy Strategic Adjustment

Internal testing completed in early August 2026; Zenzy is preparing for launch.Three-Phase Strategy to Increase DAU, ARPU and LTV



Strategic Initiatives

Short Term: User Platform

- Preparing to launch the Loan Service Provider (LSP) platform
- Collect and analyze user data (credit, income and behavior)
- Enhance membership tiers and benefits with differentiated services to increase user engagement

Mid Term: User Engagement

- Obtain the NBFC license and launch proprietary lending operations
- Integrate LSP + NBFC to drive both loan marketplace and proprietary lending businesses, improving lending efficiency
- Provide personalized recommendations to improve conversion rates

Long Term: Financial Services

- Expand into investment, wealth management and insurance services
- Build a one-stop financial services platform

Target

Short Term	Mid Term	Long Term
Improve DAU Conversion Rate	**Increase ARPU (Average Revenue Per User)**	**Expand User LTV (Lifetime Value)**

Lending Business Roadmap: From NBFC Acquisition to Proprietary Lending

2023-25 | 2025-26 | 2027 - 2028

1. Build Traffic & Data Foundation

Zenzy's loan marketplace has partnered with 20+ Indian financial institutions, continuously accumulating user application behavior and operational data to build the customer and data foundation for proprietary lending.

2. Establish Proprietary Lending Capability

A definitive agreement has been signed to acquire 100% equity in Letul Investments Private Limited, with related procedures underway. Upon RBI approval, the Company will establish the foundation for proprietary lending operations.

3. Build In-House Risk Management Capability

Through micro-lending pilot operations, the Company will accumulate actual lending data to develop and optimize in-house risk models, while integrating data from existing financial partners and third-party credit agencies to enhance risk assessment and credit underwriting capabilities.

4. Scale Up Proprietary Lending

From 2027 to 2028, subject to RBI approval, transaction completion and pilot results, the Company plans to scale its proprietary micro-lending business and gradually expand from lending products into broader proprietary financial services.

Note: In late January 2026, the Company signed a definitive Share Purchase Agreement (SPA) to acquire 100% equity in Letul Investments Private Limited. The transaction remains subject to RBI approval, with progress depending on regulatory review and transaction procedures.

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Thank You

https://wiselink.tw

speak@wiselink.tw

Q&A

Appendix

5 Year Income Statement

NT$mn	2021	2022	2023	2024	2025
Revenue	943	799	961	1,495	2,270
Gross Profit	99	132	369	839	1,430
Operating Expense	144	162	200	323	355
Operating Income	-45	-30	169	515	1,075
Non-op Income / Loss	-23	-1	-2	-7	-70
Pre-tax Income	-68	-31	167	509	1,005
Net Income	-67	-29	93	365	745
Net Income to Parent	-67	-29	88	319	658
EPS(1) (NT$)	-0.30	-0.12	0.33	0.92	1.85

Key Ratios					
Revenue Growth	18%	-15%	20%	56%	52%
Gross Margin	10%	16%	38%	56%	63%
Operating Margin	-5%	-4%	18%	34%	47%
Net Margin	-7%	-4%	10%	25%	33%
OPEX Ratio	15%	20%	21%	22%	16%
ROE(2)	-11%	-4%	10%	26%	35%
ROA(3)	-5%	-2%	6%	17%	25%

Note 1 : On Dec 22, 2025, the Company completed a par value adjustment from NT$5 to NT$2.5 per share, doubling total shares outstanding from 178.98M to 357.96M. New shares commenced trading on Mar 9, 2026. Following the adjustment, EPS, book value per share, and share price have been restated accordingly.
On September 9, 2024, Wiselink executed its stock split, a 2-for-1 split. The par value of WISELINK's stock was changed from NT$10 to NT$5. Following the change in par value, earnings per share, net asset value per share, and share price have all been changed.
Note 2: ROE refers to the return on equity attributable to the parent company, calculated as net income to parent / average common equity.
Note 3: ROA refers to the consolidated return on assets, calculated as net income (loss) after tax / average total assets.

5-year Balance Sheet

NT$mn	2021	2022	2023	2024	2025	As % of total assets 2021	2022	2023	2024	2025
Cash & equivalents[1]	318	408	318	870	1,659	20%	27%	18%	36%	48%
A/R & N/R	191	127	312	223	418	12%	8%	18%	9%	12%
Inventories	139	128	90	76	59	9%	8%	5%	3%	2%
Other current assets	94	42	50	115	72	6%	3%	3%	5%	2%
Long-term investment	30	28	23	28	84	2%	2%	1%	1%	2%
Fixed Assets	440	422	654	790	876	28%	28%	38%	32%	25%
Other LT Assets	379	356	294	333	286	24%	24%	17%	14%	8%
Total assets	**1,591**	**1,511**	**1,741**	**2,435**	**3,454**	**100%**	**100%**	**100%**	**100%**	**100%**
Short-term Borrowings	227	248	235	287	177	14%	16%	13%	12%	5%
Current Long-term Debt	3	299	131	1	1	0%	20%	8%	0%	0%
A/P & N/P	134	77	72	72	87	8%	5%	4%	3%	3%
Other Current Liabilities	60	60	101	163	357	4%	4%	6%	7%	10%
Long-term Debt	3	0	154	223	347	0%	0%	9%	9%	10%
Bonds Payable	349	0	0	0	0	22%	0%	0%	0%	0%
Other Long-term Liabilities	111	89	47	147	48	7%	6%	3%	6%	1%
Total Liability	**887**	**773**	**740**	**893**	**1,017**	**56%**	**51%**	**42%**	**37%**	**29%**
Equity Attributable to Parent	704	738	971	1,462	2,276	44%	49%	56%	60%	66%
Non-controlling Interest	0	0	30	80	161	0%	0%	2%	3%	5%
Total Equity	**704**	**738**	**1,001**	**1,542**	**2,437**	**44%**	**49%**	**58%**	**63%**	**71%**
Book Value per Share (NT$)	11.72	11.68	13.40	9.07	6.42					
Net Cash/Equity	-37%	-19%	-20%	23%	47%					
Current Ratio	175%	103%	143%	246%	355%					

Note 1: Cash and cash equivalents includes time deposits that are classified as current financial assets measured at amortized cost.

智通科創股份有限公司
WISELINK CO., LTD.