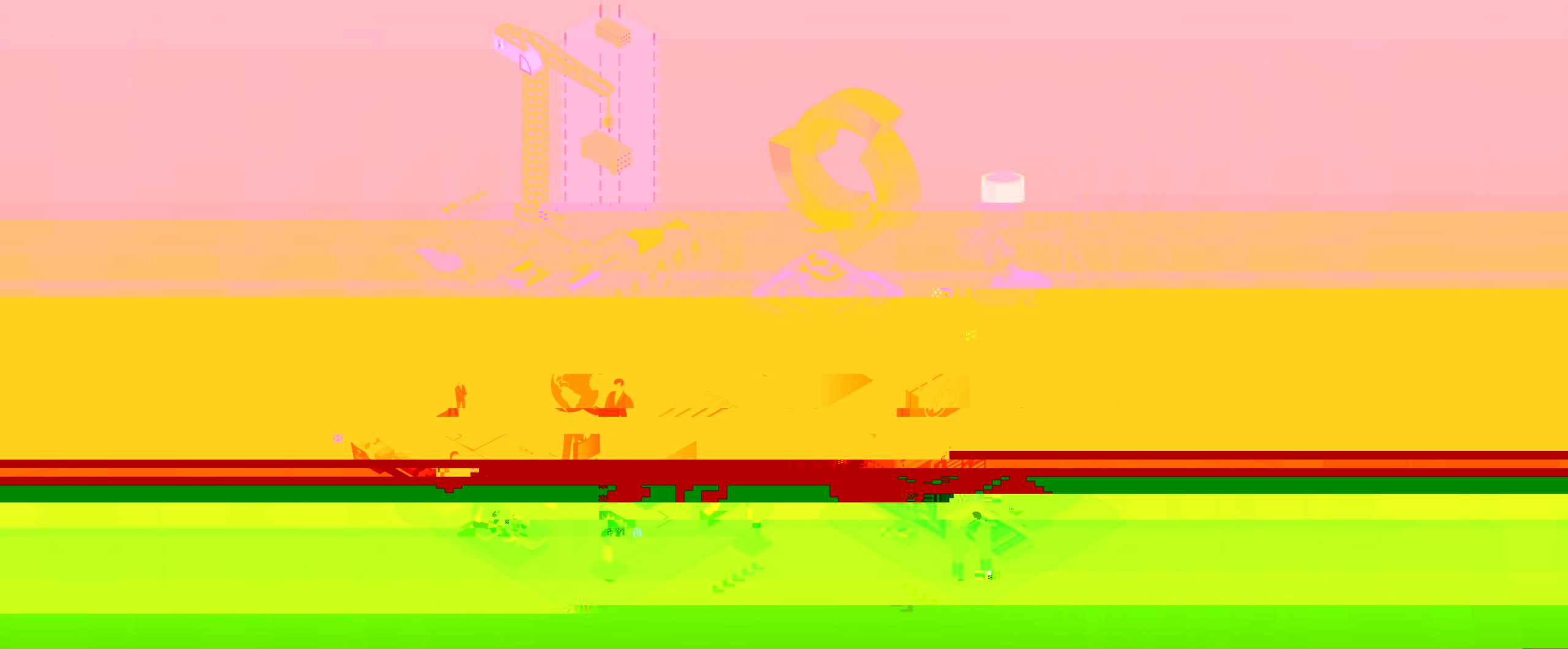
2024 Interim Results



Disclaimer

Important Notice

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This presentation, which does not purport to be comprehensive nor render any form of legal, tax, investment, accounting, financial or other advice, has been provided by SY Holdings Group (together with its consolidated subsidiaries, or the and has not been i CID 115/Lang (en-US)>BDC q031 0 0 1 121.32 377.4 Tm0.349 g07 /Span /MCID 114/Lang (en-US)>BtW* nptW*n discussion

Contents

01 Company Overview

02 Technological Capabilities

03 Business Updates

04 Financial Highlights

Company Overview

More →

→

A Leading Supply Chain Technology Platform

2017

chain tech company listed on the HKEX

2019
First in the industry to

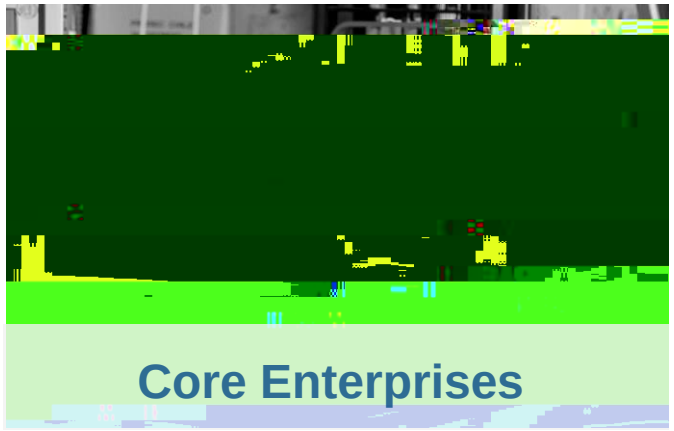
Registry Credit Reporting System

2023
Ranked Global Top 200 Fintech companies by CNBC

2022
First in the industry to

Generation Credit Reporting System

Supply Chain Pain Points



Core Enterprises

Concern for safety & the environment

Low level of information digitalisation, leading to management difficulties



SME Suppliers

Difficulty & high cost of financing

Cumbersome loan procedures and poor customer experience



Financial Institutions

Difficulty acquiring quality SME customers

Unreliable & delayed transaction information

Five Major Tasks in Financial Development"

Technology finance

Effectively align technological resources with financial capital to drive **the transformation of technological innovations into real productive forces**

Our Mission

Driving Supply Chain Efficiency | Making Finance More Inclusive

Using **Technology** to drive the **digitalization and upgrade** of strategic industries in China, including the infrastructure and medical segments

Building an industrial

Helping **SMEs** more conveniently access **inclusive** financial services



Endorsed by renowned institutions

- 无锡市交通产业集团有限公司 WUXI COMMUNICATIONS INDUSTRY GROUP CO.,LTD.
- 中国太平 CHINA TAIPING
- OLYMPUS
- BlackRock

Recognized by capital markets

- 恒生指數 HANG SENG INDEXES
- MSCI China Small Cap
- MSCI ESG RATINGS
- 滬港通 SHANGHAI-HONG KONG STOCK CONNECT
- FTSE Global Equity Index Series

Industrial Ecosystem Integration

Industrial Ecosystem

Serving SME suppliers by leveraging relationships with core enterprises



Infrastructure Commodity Healthcare

Strategic Industries

10+ Core Enterprises

~RMB 4.3 tn

Supply chain finance demand from core enterprise partners

Industrial Data Connection → **Smart Matching of Assets to Capital**

Efficient Customer Acquisition

Connect to platforms

China Communications Construction ***Cloud Commerce Platform***

China Construction ***Yunzhu Platform, Smart Acceptance System***

China Railway ***Luban Procurement Platform***

CQ Pharma ***ERP system***

Acquire Transaction Data

Supply Chain Technology Ecosystem Connectivity

Smart Construction

Hospital Supply, Procurement & Distribution SPD)

>1.5 million SME suppliers

Note: Forecast of supply chain finance market size (inventory + accounts receivable + prepayments) as of 2023, according to annual report of the core enterprises


物资综合管理
Goods details and weight
Delivery documents
Photos of site entry/exit (vehicle front, back and top image at the e-scale)

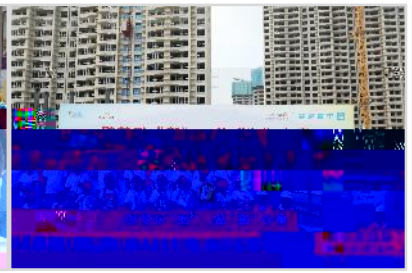
Corporate Social Responsibility

Medical Assistance Project and Public Welfare Lectures to Advance ESG Causes



Support underprivileged kids	Industrial and rural revitalization	Youth support programs







Integrating ESG into Strategy and Business Operations to Drive Sustainable Development

MSCI ESG Rating	Female Staff
A	~50%
SME Customers	**Average Loan Size**
~97%	RMB 2.91 mn
Number of People Assisted	**Cumulative Welfare Expenditure**
>11,800	RMB >13 mn



Awarded as 2023 Outstanding Employer by 51 JOB



Bloomberg Green Friendly

02

Technological Capabilities

More →

→

1

2

al Internet-of-Things

7

Smart Risk Control

3

Auto Recognition



Supply Chain Technology Enhancing Overall Efficiency

Core Enterprises	Enhancing Customer

Comparison of Revenue Metrics per marketing team member

Firms	Marketing Team Size	Income generated per person
A Co	624	1,050
B Co	150	5,790
SY	**68**	**14,170**

Technological Innovation Capabilities

Highest Security Protection Level for Non-Banking Financial Institutions in China



Passed Version 2.0 of the National Information Security Level Protection Level III Certification



ISO/IEC 27701:2019
Privacy Information Management System Certification

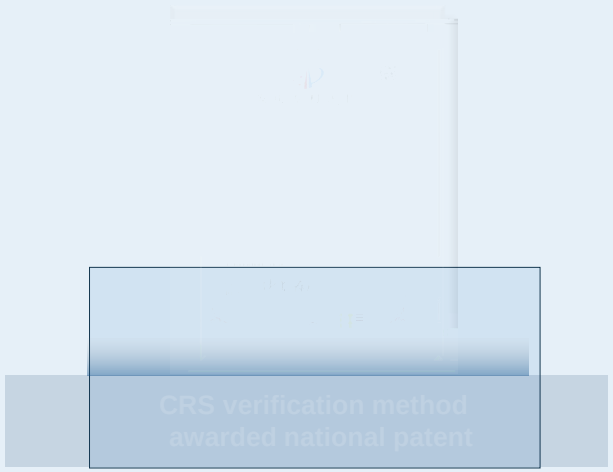


ISO/IEC 27001:2013
Information Security Management System Certification

Technological Innovation Capabilities

Certification of Technological Capabilities

Leading Position in Industry Technical Certifications



CRS verification method awarded national patent



Risk assessment methodology awarded national invention patent



"Software Enterprise Encouraged by China" certification



National "High-tech Enterprise" certification



Listed as "Specialized, Refined, Unique, and Innovative" SME in Shenzhen



Certification of "Software Products Encouraged by the Nation"

Technological Innovation Capabilities

Social Credibility

Leading the Industry as a Trendsetter through In-depth Engagement



AI Application: Contract Document Processing and Automated Review



Implementation: Manual analysis of contract terms, manual extraction and entry of data

Key Issues: Error-prone, time-consuming, high requirements on personnel competence

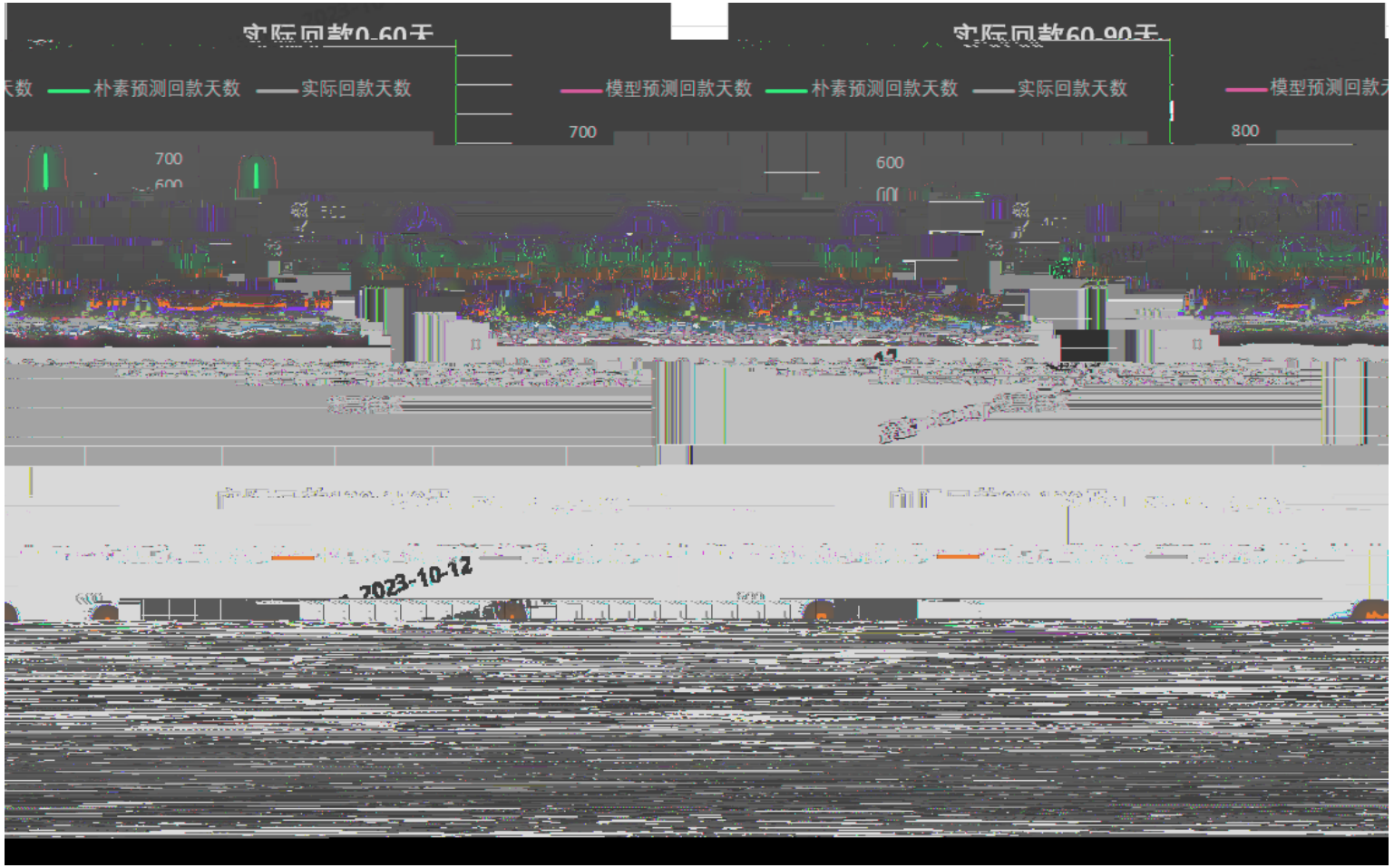


Implementation: System automation + minimal human assistance

Key Benefits:

- Detailed analysis of 200-page document in under 5 minutes
- Extraction accuracy rate of over 90%

AI Application: Predictive Repayment Analysis



AI Application: RPA Automatic Bank Flow Collection

Scene Description:
In the post-loan stage,



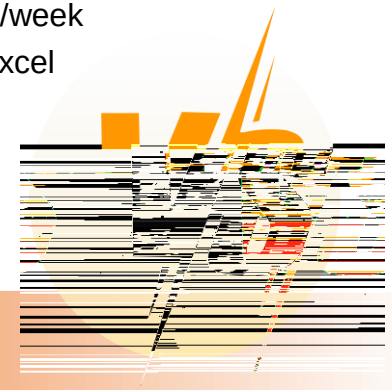
Implementation: Manual login, manual data extraction

Key Issues:

Heavy workload: 280+ UKey 48 hours/week

Method: Offline reconciliation through Excel

Manual processing prone to error



Implementation: Automated RPA collection + little manual monitoring

Key Benefits:

Small workload: Automated data export, saving more than 90% of the workload

Method: Online reconciliation, 80% efficiency increase

Automation execution: 24-hour operation, stable and not easy to make mistakes

Future Applications of AI

Multi-Channel Customer Acquisition

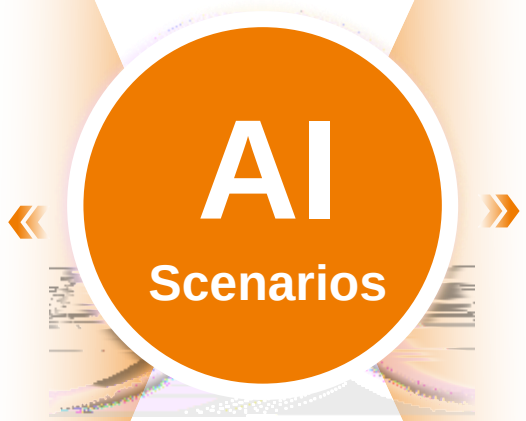
Achieve multi-platform data integration to comprehensively reach potential leads

- Expand customer acquisition channels, automate outreach and capture customers

Matching Assets to Capital

Achieve automated matching of assets to capital according to different rules

- Enhance loan disbursement, improve efficiency and user experience



Automatic Classification

Achieve automatic classification and matching of contracts and invoices

- Improve internal efficiency and reduce labor costs

Automated Risk Management

Automated back-testing of historical data allows validation of rules to achieve an automated assessment and recommendation of risk levels

- Assist in manual assessment by automatically back-testing, generating, and recommending risk control rules

Front-end customer acquisition and user experience

Back-end R&D Performance Improvement

Value-added services for customers

03

Business Updates

More →

→

Business Highlights

Digital RMB





Factoring Disbursement

May 2022

Implementation in Digital RMB + Supply Chain Finance

Refactoring Repayment

June 2023

Implementation in refactoring transaction disbursed in Digital RMB

Payroll

July 2023

Implementation in

Contract-based, avoiding fund embezzlement

Charity Donations

November 2022 **December 2023**

200,000 landed in Handpicked Love Foundation

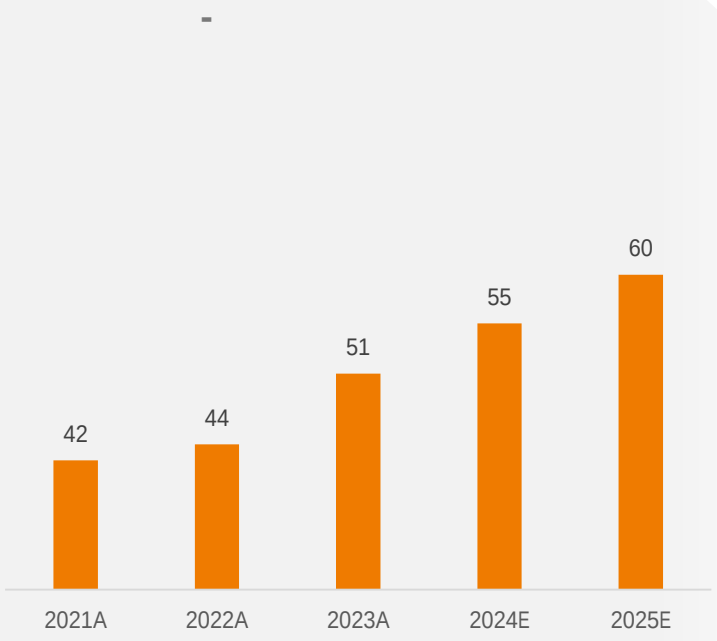
SY Public Welfare Foundation successfully launched the first and held the Shenzhen

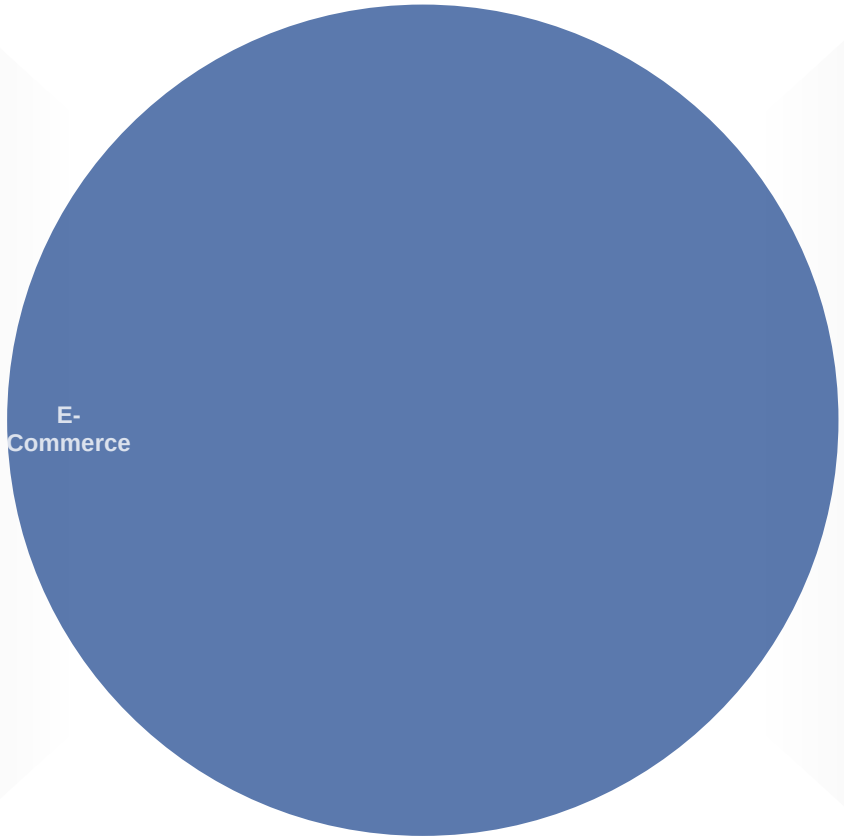
April 2024

also reported by the State Taxation Administration

Faster process, better experience, more privacy

Expansion in New Industries





04

Financial Highlights

More →

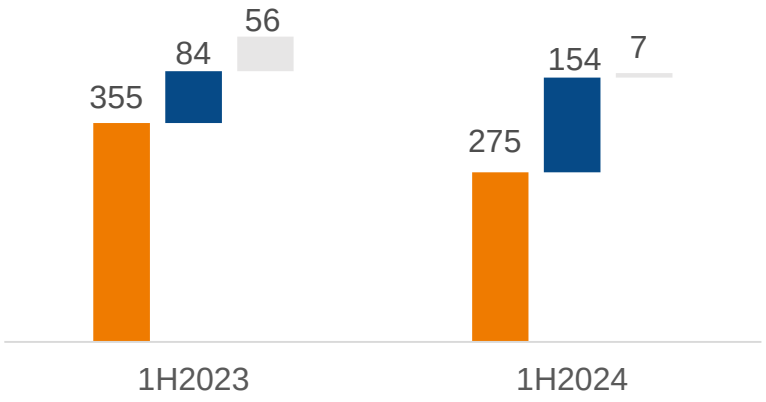
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84
1H2023c[84)]TJETQ EMC /Span 5i3/MCIC .g0 BD 0.072 Tc[4nCI[

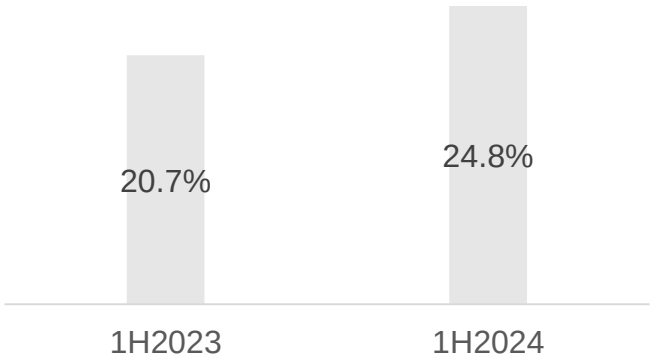
Key Financials

Revenue Composition

RMB millions



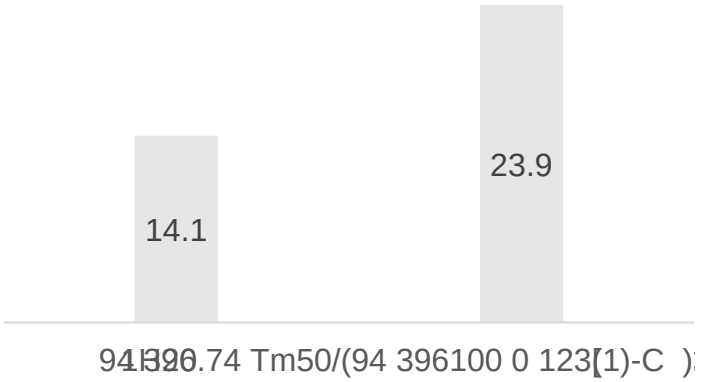
Operating Cost-to-Income



Supply Chain Assets Including loan facilitation assets

RMB billions

As at 30 June



Note:

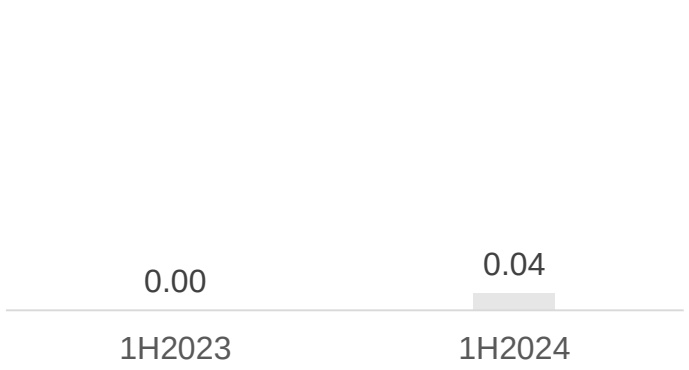
Total revenue = digital financing solutions revenue + revenue from platform-based technology services + gains on sales of supply chain assets

The operating cost-to-income ratio excludes materials cost and one-time expenses

Key Financials

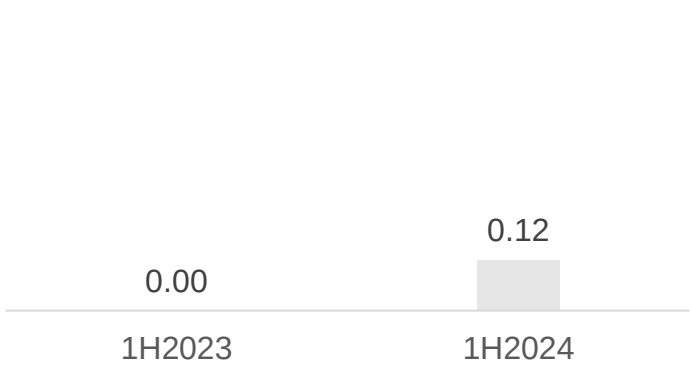
NPL %

As at 30 June



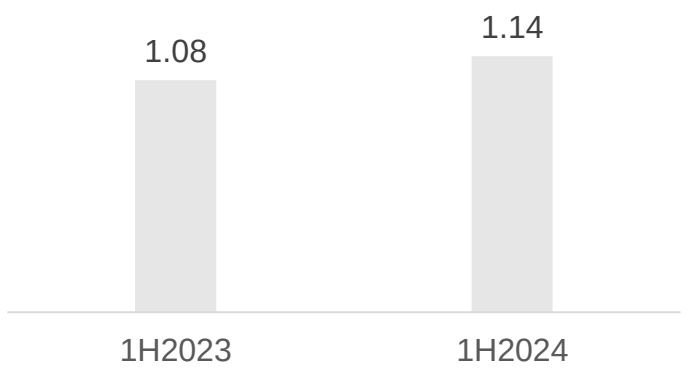
Overdue %

As at 30 June



Provision for Impairment %

As at 30 June



Note:

NPL ratio = end of period gross carrying amount of NPL / end of period gross carrying amount of total supply chain assets x 100%

Non-performing assets: assets that are credit impaired or more than 90 days overdue

In February 2024, SY achieved strategic cooperation with **Wuxi Taihu New City Group**, Wuxi Taihu New City **subscribed RMB 569.4 mn** of the enlarged capital in **WXGJ** and became 51% controlling shareholder. Upon completion, the net assets of WXGJ increased to approximately **RMB 1 bn**, with expected business scale to reach **RMB 10 bn** within three years and net profit to

Driving Supply Chain Efficiency
Making Finance More Inclusive

