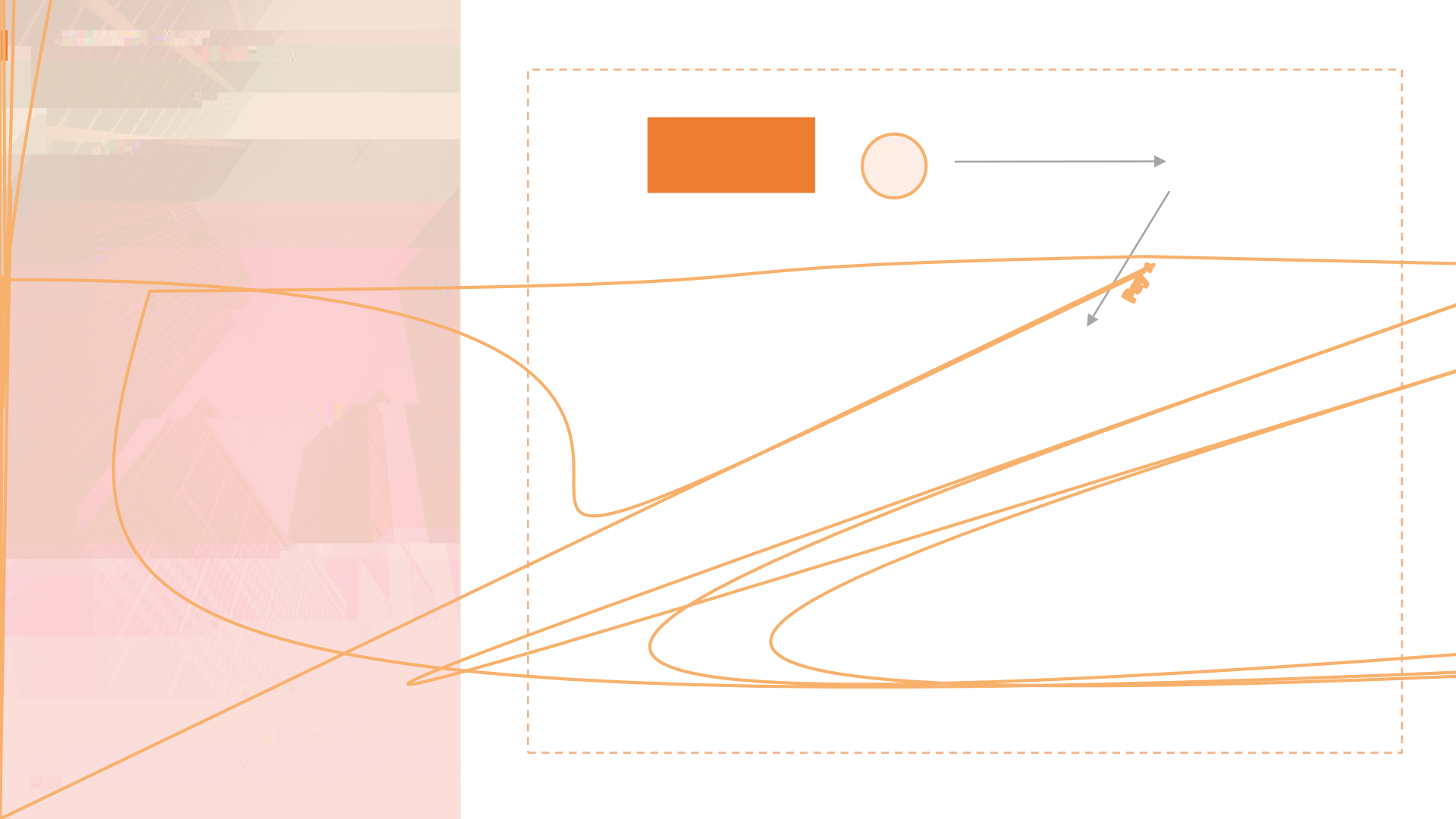
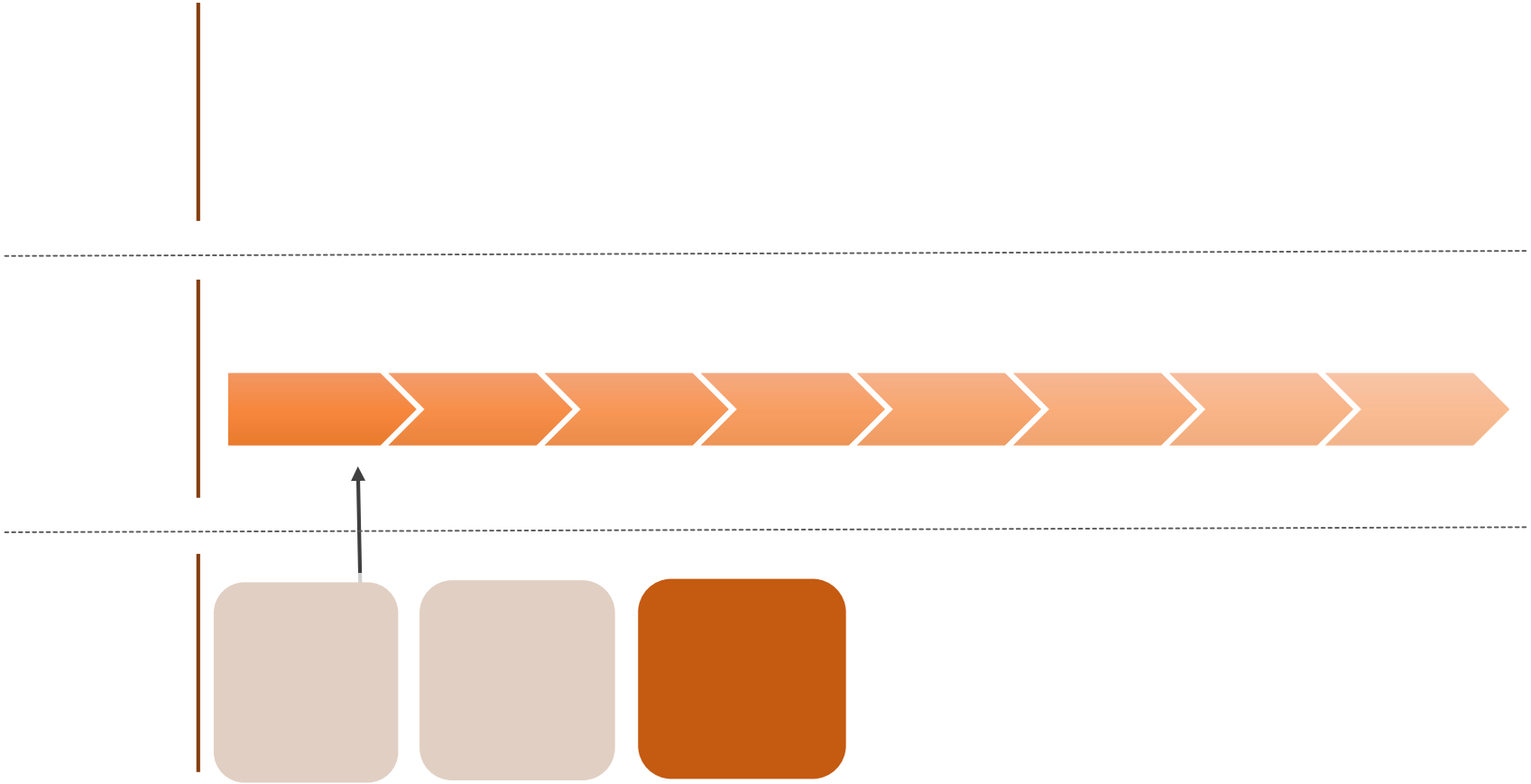
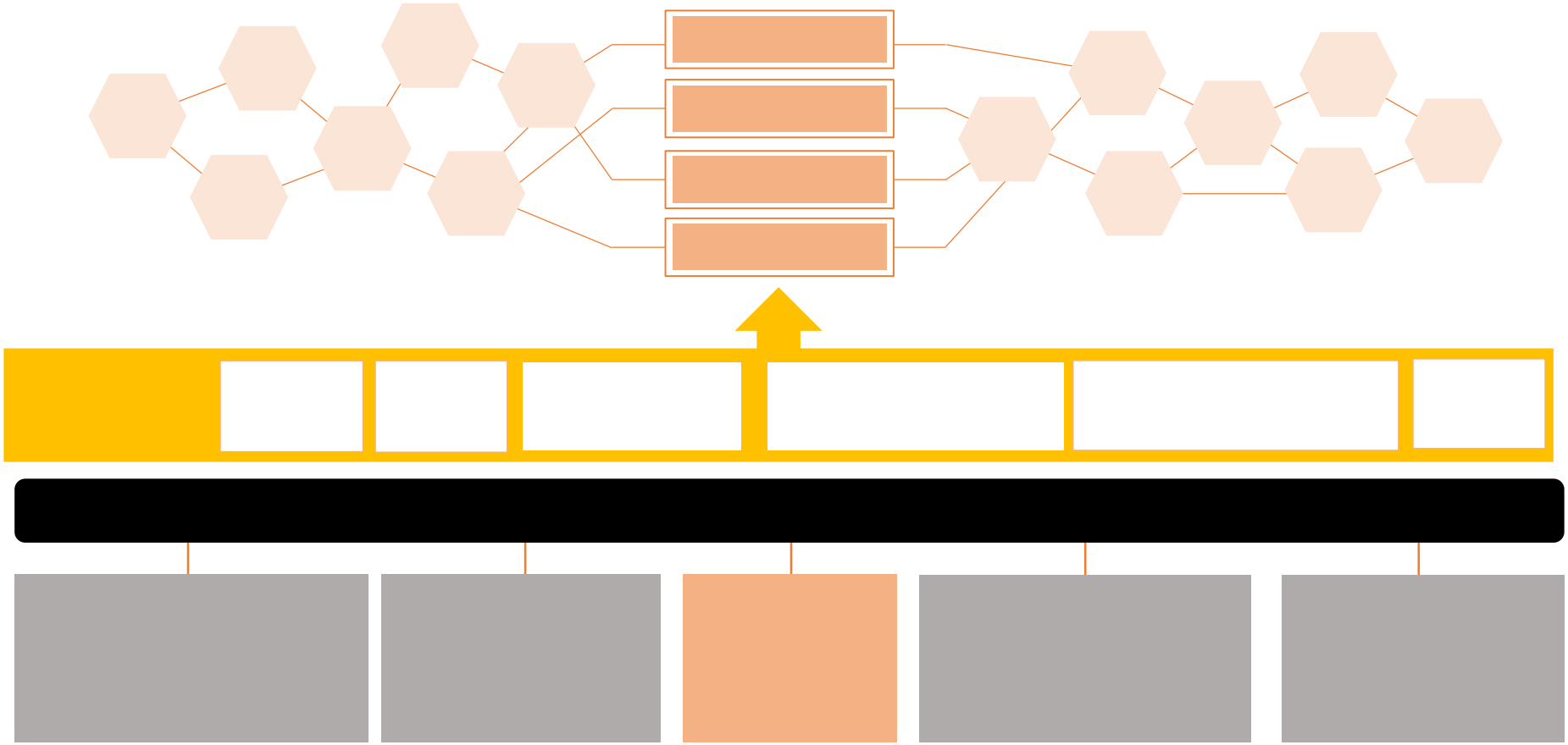
01.


盛業資本
SHENG YE CAPITAL







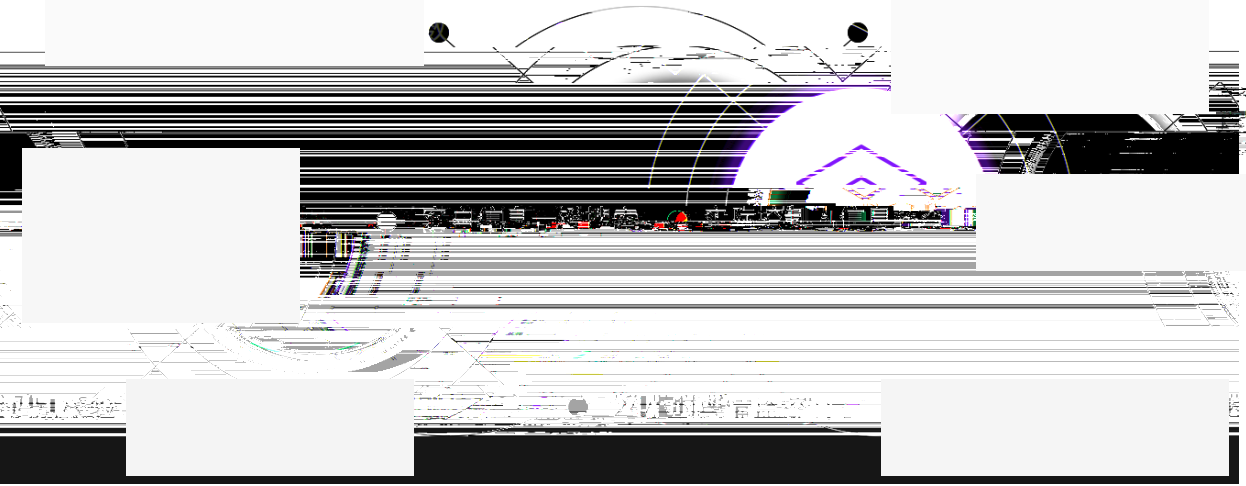


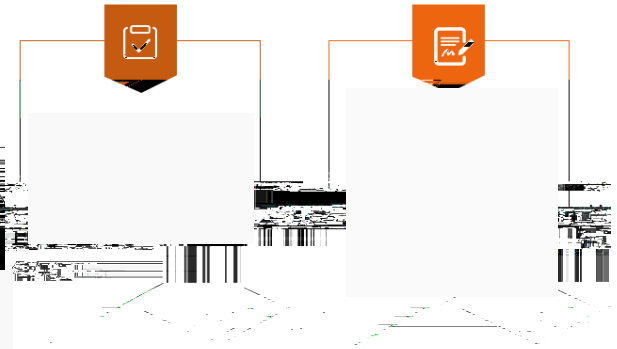
Cloud Platform

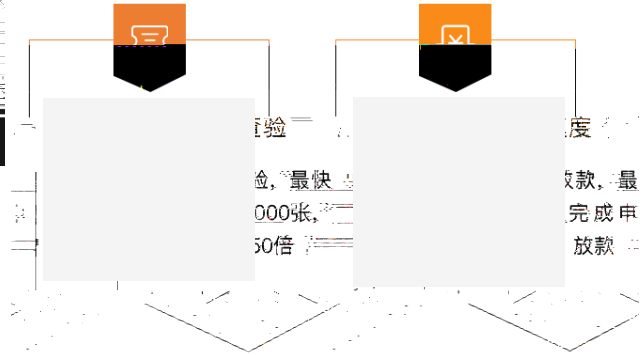
Comprehensive account management system to achieve closed-loop of funding

Cross-

盛業資本





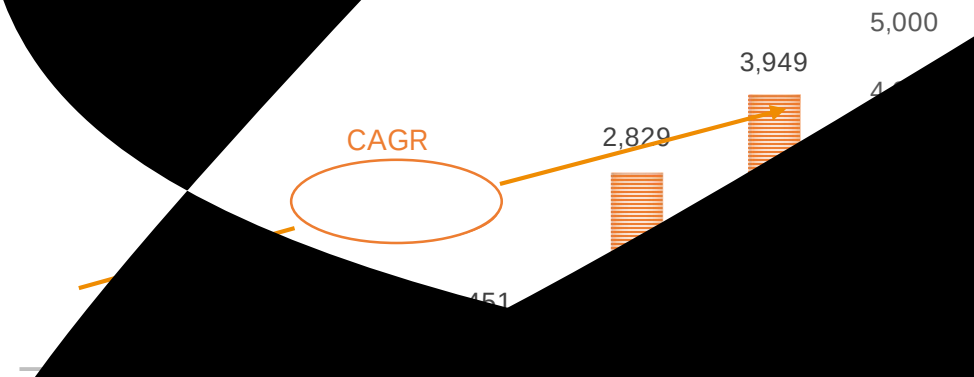


01. Corporate Overview

02. Business Review

03

Business



Supported by favorab[illegible] | Non-overlapping

Platform Collaboration

We established platform collaboration of a total amount of RMB1.04 billion with China Construction Bank Shenzhen Branch and Ningbo Commerce Bank, efficiently referred quality assets and diversified customer acquisition channels for our banking partners, and facilitated direct funding for our SME clients

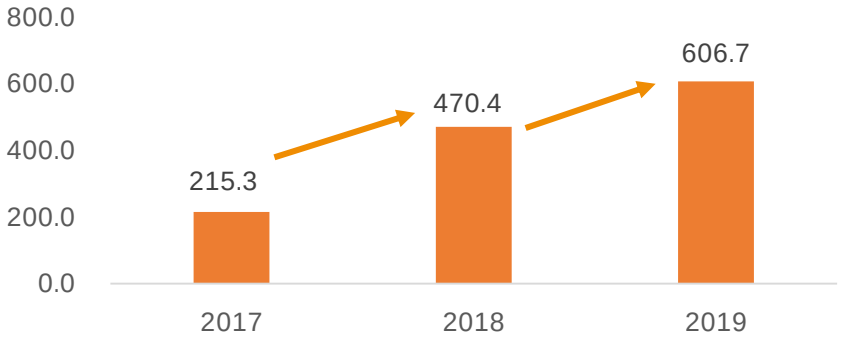


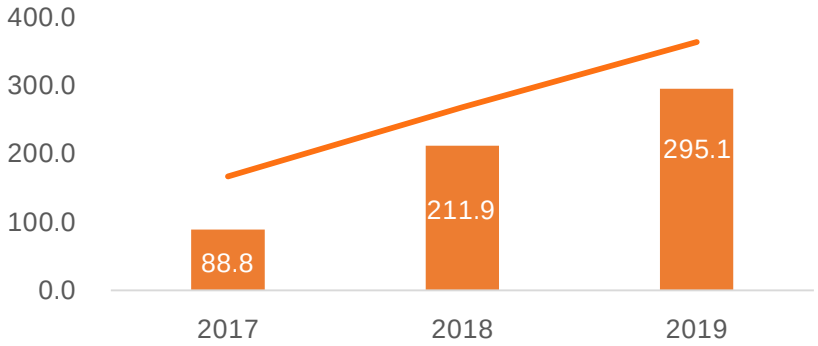
Strategic Alliance

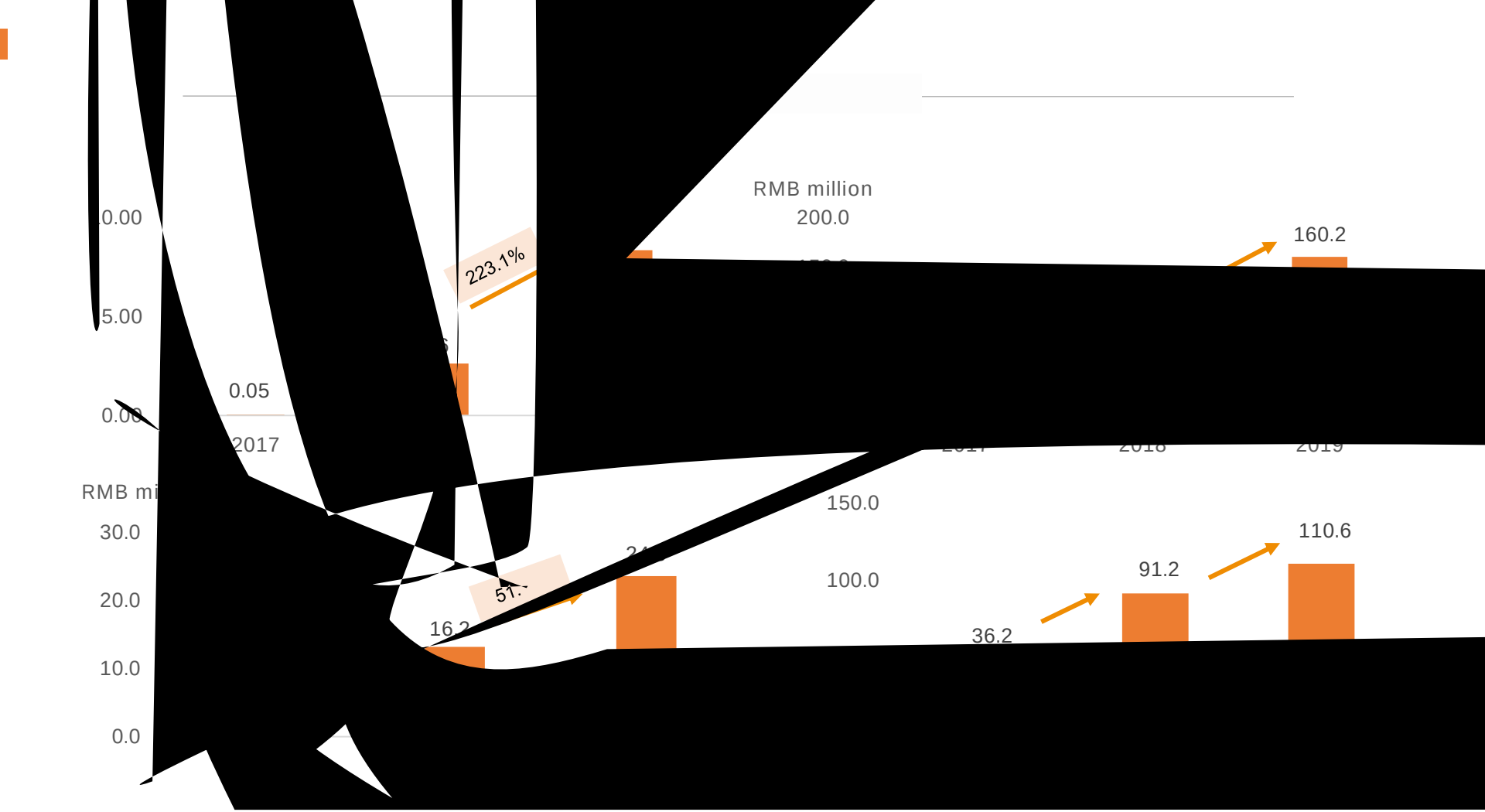
We strategically aligned with CPCN( ) to deepen our collaboration in industry integration, big data and account systems and to enhance the cloud system. With integrated tech systems from both ends, we can share industry data, improve our risk control capabilities and increase the asset screening efficiency. We can help lenders efficiently acquire quality assets and customers and speed up funding process, as well as enhance customers ' capital turnover rate and ease their financing

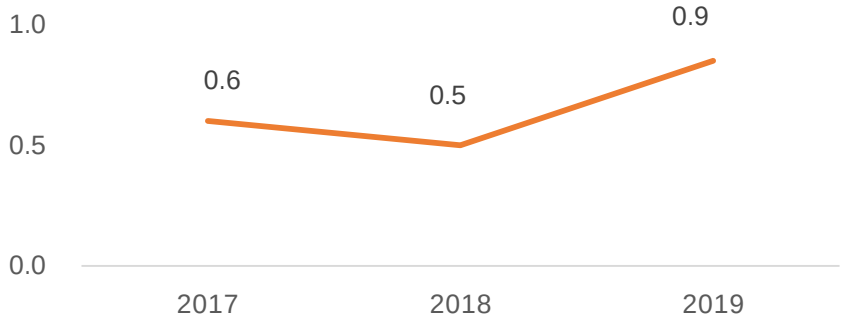


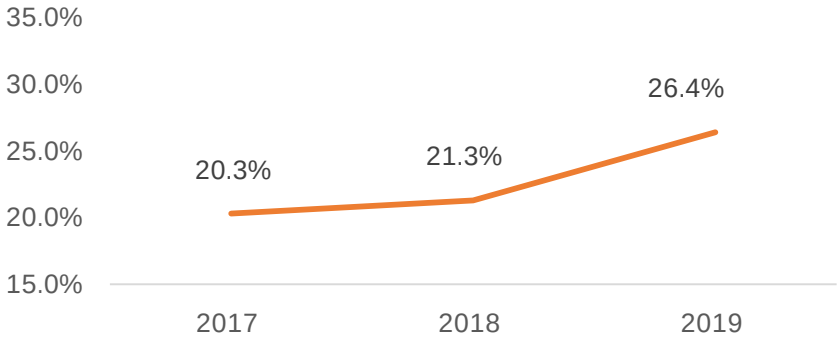


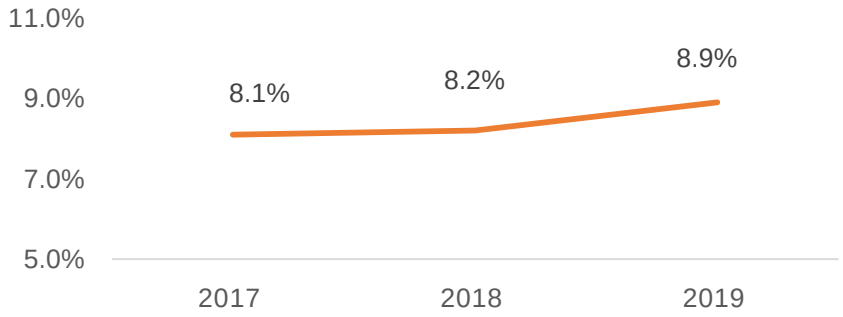

800.0
600.0
400.0
200.0
0.0
215.3
470.4
606.7
2017
2018
2019


400.0
300.0
200.0
100.0
0.0
88.8
211.9
295.1
2017
2018
2019

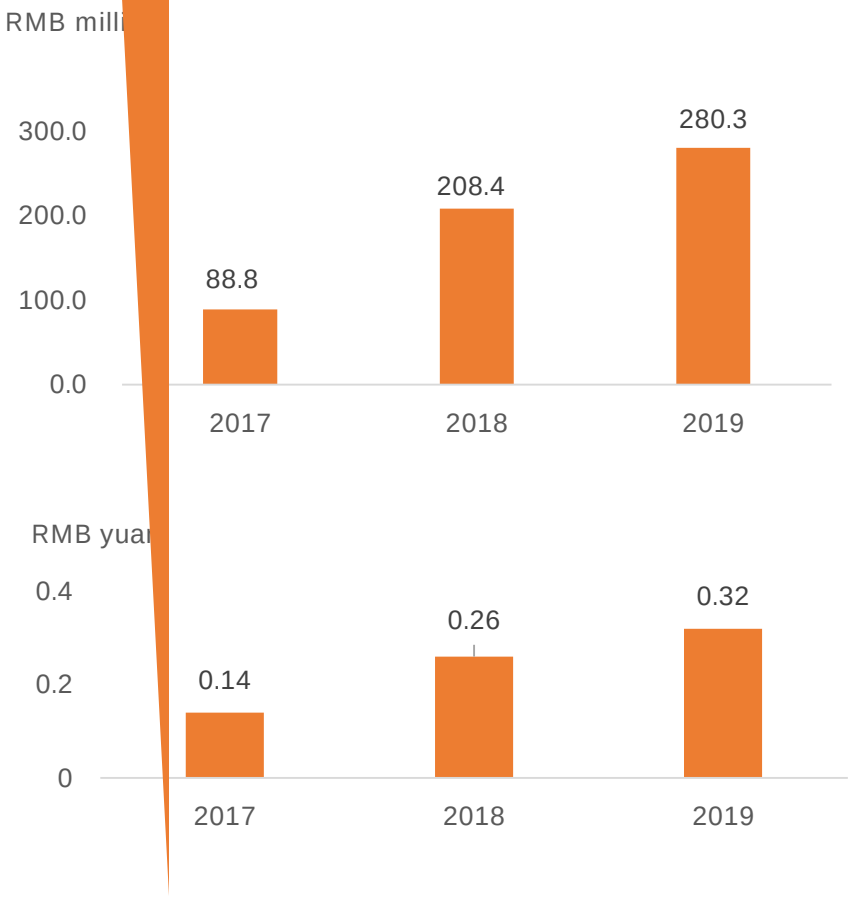

RMB million
200.0
150.0
100.0
0.00
5.00
0.05
0.00
2017
2018
2019
160.2
110.6
91.2
36.2
223.1%
RMB mi
30.0
20.0
10.0
0.0
16.2

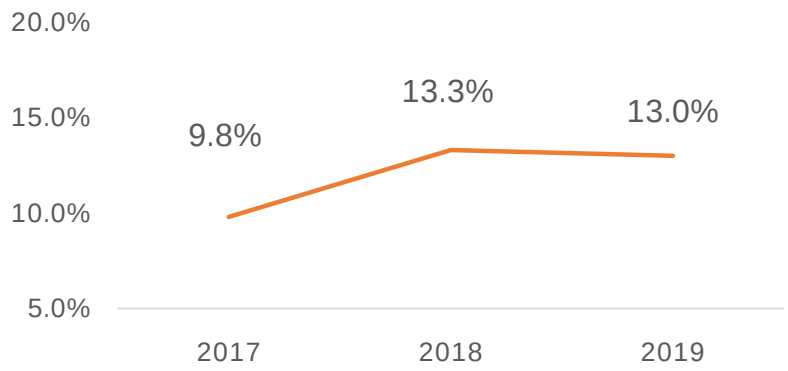

1.0
0.5
0.0
0.6
0.5
0.9
2017
2018
2019

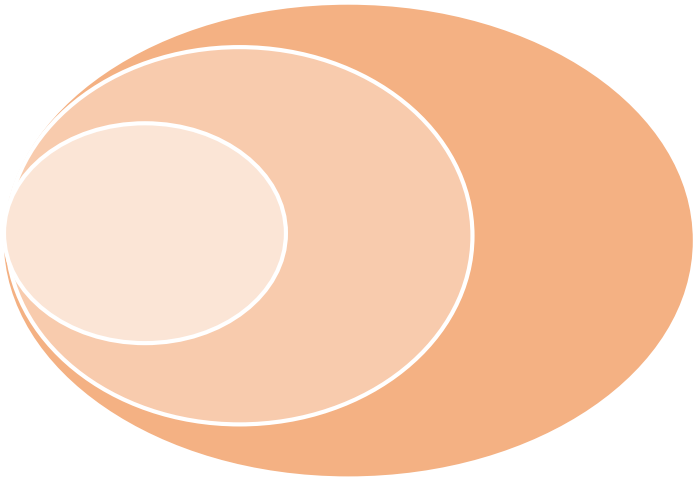

35.0%
30.0%
25.0%
20.0%
15.0%
20.3%
21.3%
26.4%
2017
2018
2019


11.0%
9.0%
7.0%
5.0%
8.1%
8.2%
8.9%
2017
2018
2019

Financial Hi







Note:
1.



THANKS

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Appendix

Note 1 Gearing Ratio = Total Debt / Total Equity