2022 Annual Results

Disclaimer

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Company Overview

SY at a Glance

Note

Our Mission

Driving Supply Chain Efficiency | Making Finance More Inclusive

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

Building an industrial

Enabling SMEs to **develop their own digital credit and transaction profiles** within the ecosystem, **reducing reliance on core enterprises for confirmation and guarantee**



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

Recognized by capital markets

恒生指數 HANG SENG INDEXES

MSCI China Small Cap

MSCI ESG RATINGS A

深港通 SHENZHEN CONNECT

Our Strategic Development Roadmap

Positioning

Major

SMEs



Funding Partners

Core Enterprises



Finance Revenue

		APR*	Revenue (RMB)	YoY growth rate
Supply Chain Digital Financing	Interest income Guaranteed income	**~9%**	**625 mn**	**45%**

Growth Drivers

	Key growth drivers		Current Revenue Breakdown	Aspirational Revenue Breakdown
Digital Financing Services	Growing number of customers	Current penetration rate<1% Huge market potential	87%	50%
Platform-based Services	Increasing credit lines to inclusive finance	+ Collaborating with state-owned factoring companies to secure capital	9%	25%
Supply Chain Technology Services	Regional-focus and high-level strategic cooperation with SOEs	+ Strategic acquisitions	4%	25%

Corporate Social Responsibility

IIoT Update

Key Milestones in IIoT

Smart Construction

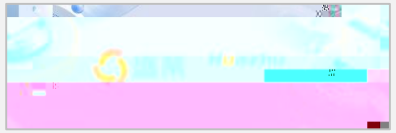
Awarded bids for multiple smart construction projects of subsidiaries of **China State Construction**

Established **strategic partnerships** with **China Overseas Land & Investment** and the e-commerce platforms of **China Communications Construction Group**

Launched ecosystem alliance through **digital ecosystem conference**

Strategic investment in **Huazhu Technology**, strengthening smart construction solution capabilities







Hospital SPD Solutions

Strategic cooperation with **a leading stated-owned healthcare distribution group in China**, to develop leading hospital SPD smart supply chain services system

Awarded multiple SPD projects of Sinopharm Lerentang, to help hospitals achieve smart management of healthcare resources



IIoT Business Model



Innovation Advantage
Continuous Technology Upgrade



Cost Advantage Scale, Integration



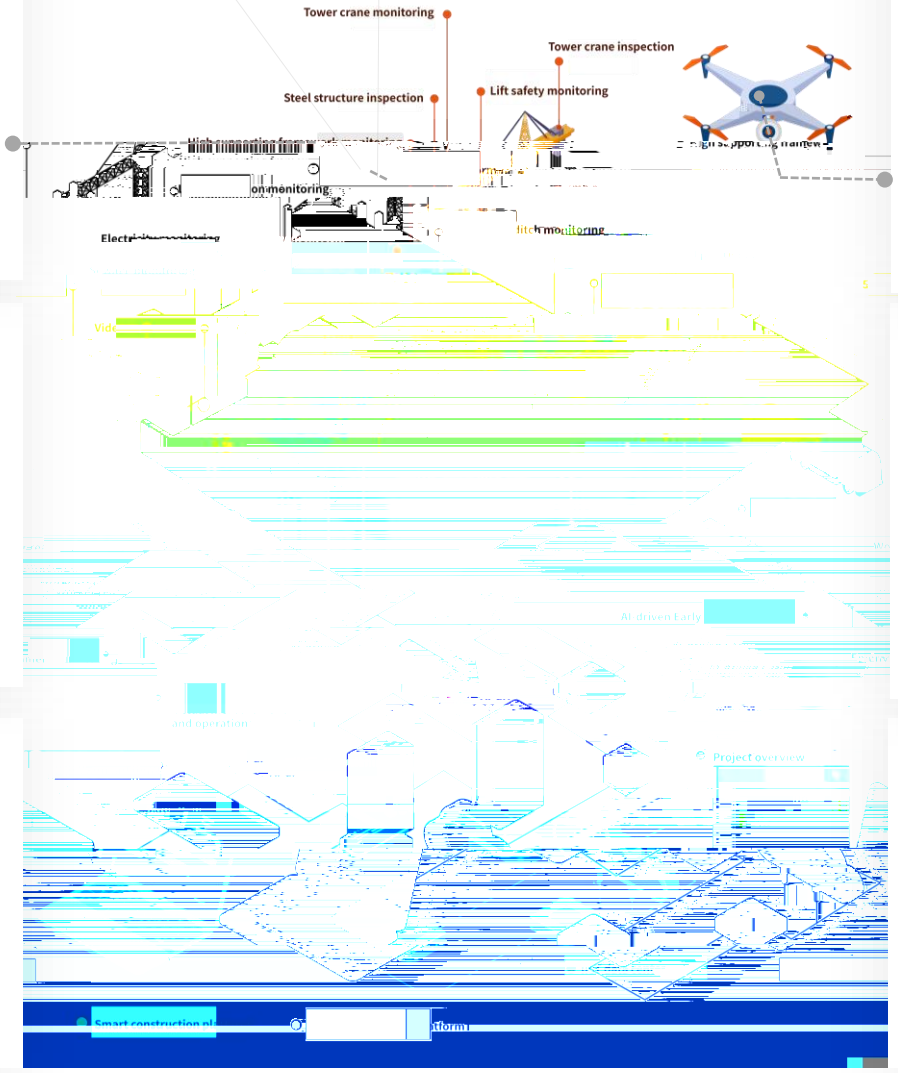
Quality Advantage After-sales Service and Maintenance



Finance Advantage
Empowered by Digital Finance

Smart Construction Solutions

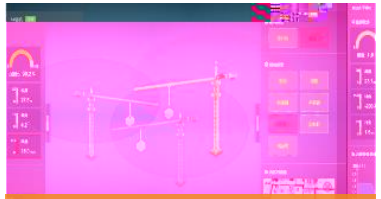
o for construction projects



Tower crane monitoring



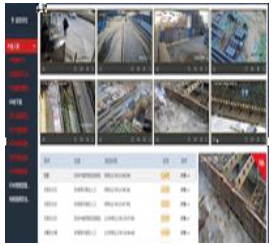
Elevated surveillance



Safety monitoring

Integrated monitoring system





Smart inspection o f goods



Personnel management



Project management platform

Hospital SPD Solutions

Hospital HIS system

Provincial and municipal regulation platform

Commercial firms



Smart hardware integration

Become preferred financing partner

Acquire real-time order, delivery and warehouse data

Acquire procurement and receivable information in real time

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Industrial Technology Applications

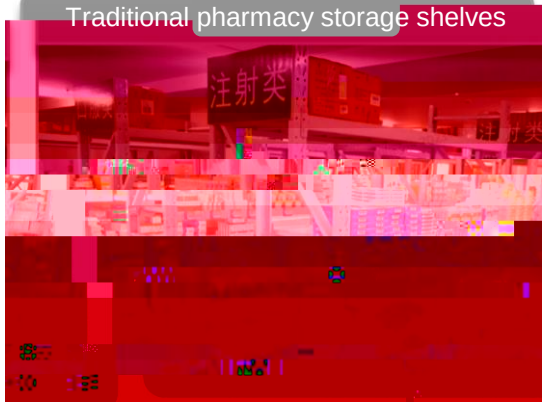
Hospital SPD Solutions

Pre-application

Traditional manual delivery

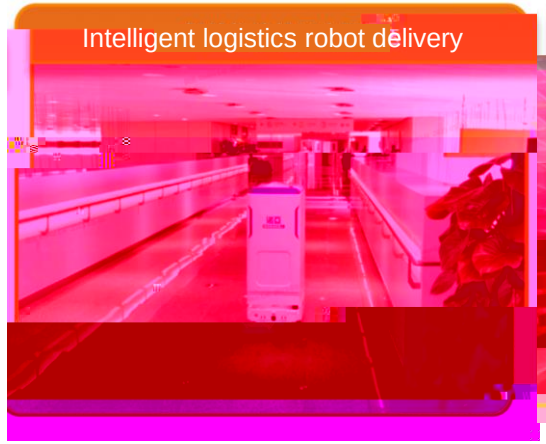


Traditional pharmacy storage shelves



Post-application

Intelligent logistics robot delivery



Automated pharmacy dispensary cabinets

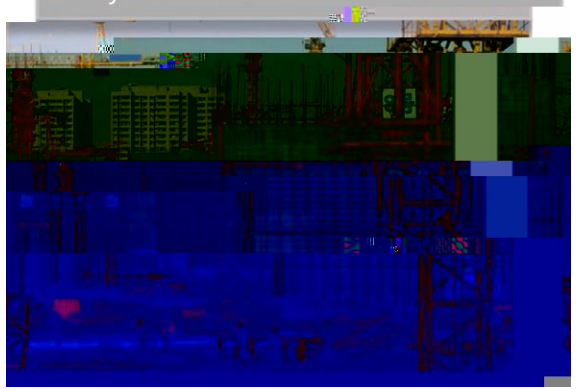


Smart Construction

Safety problems occur frequently



Messy & massive data for construction sites



Automated safety monitoring system



Unified and integrated user terminals



Digital Finance Update

Key Milestones - Digital Finance

Cumulative platform customers exceeded 12,700, increasing 23% yoy

Daily average supply chain asset balance reached RMB8.8 billion, increasing 45% yoy

Cumulative number of funders **increased to 107** from 86 at the beginning of the year

Joint Venture

Flexible Supply Chain Services Driven by Digital Technology

Range of Offering	Covers the entire supply chain settlement cycle allowing for more innovative solutions SY Cloud platform is fully online Convenient and1 0 0 1 202.25 143.81 Tm0.34frled to solve SMEs	Notification-based factoring Failed to solve SMEs pain points in a timely manner

lding Joint Ventures with SOEs for Regional Platform Expansion

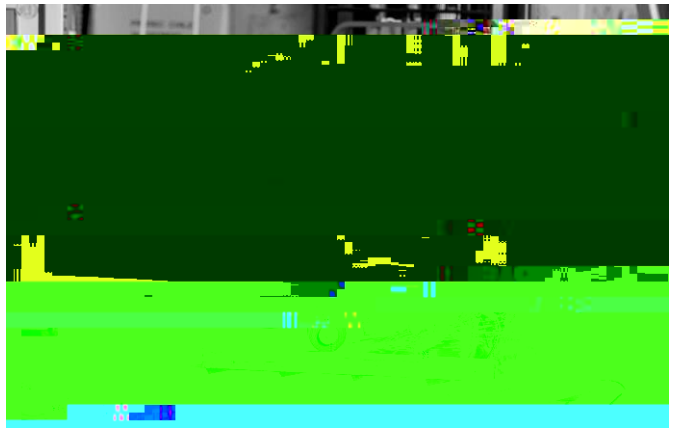
Strategic cooperation goals



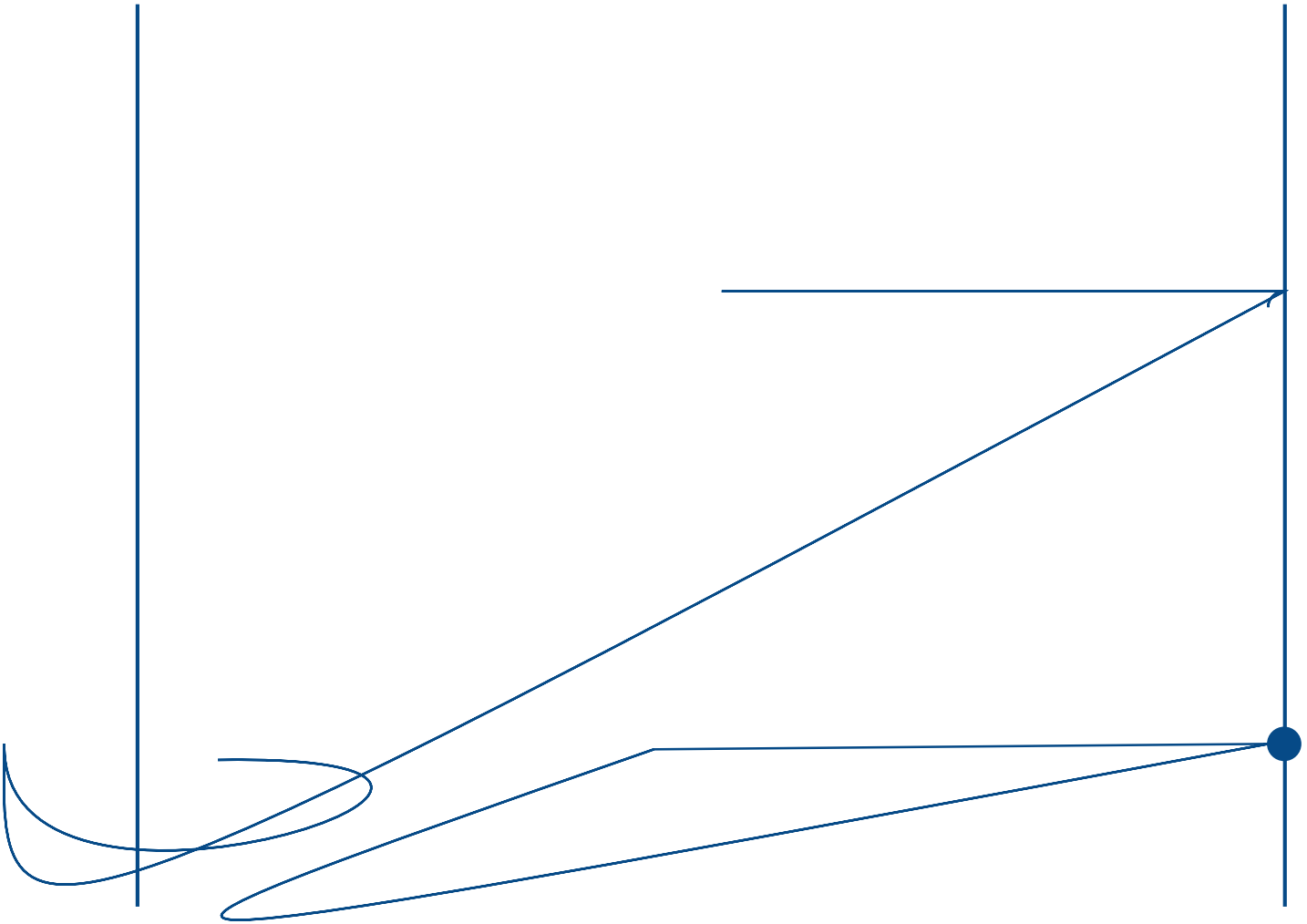
Collaborating with quality local SOEs to establish regional supply chain financial services platforms, and obtaining their endorsement for business expansion

Successful case study

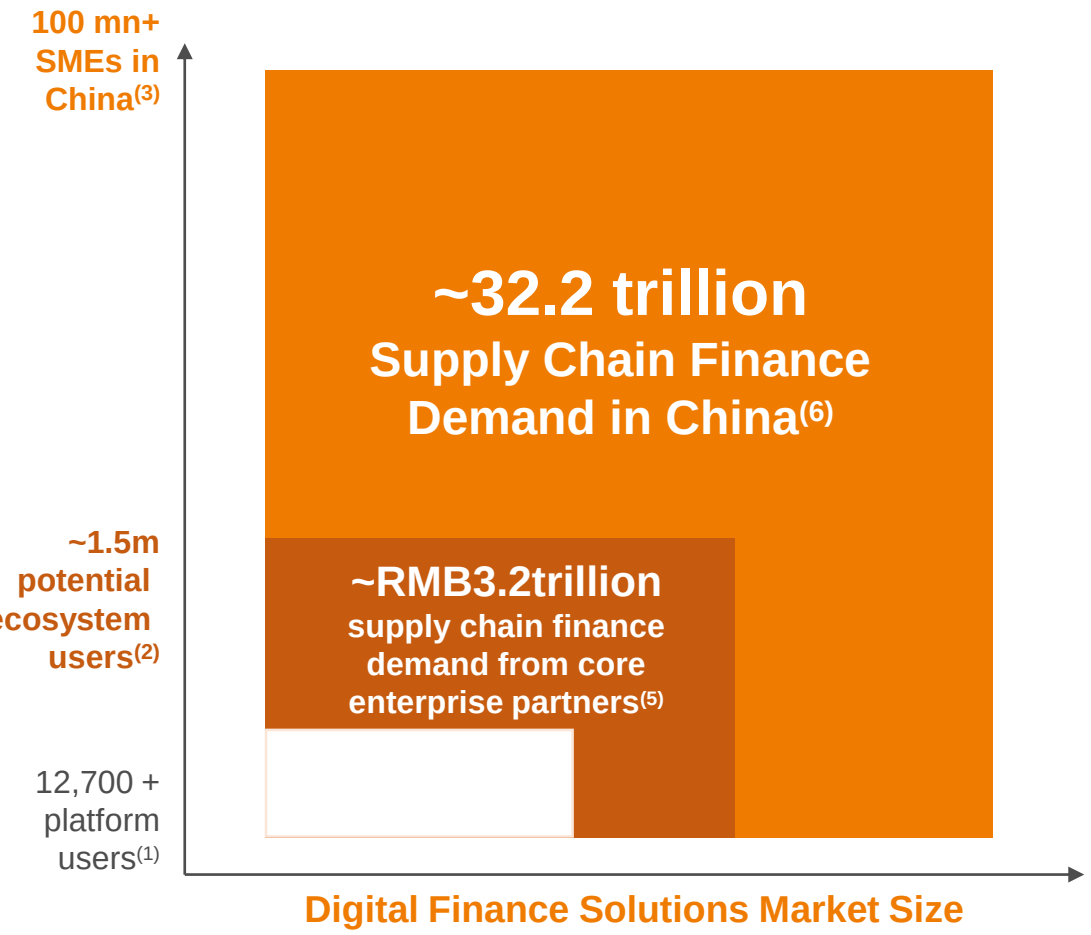
Supply Chain Pain Points







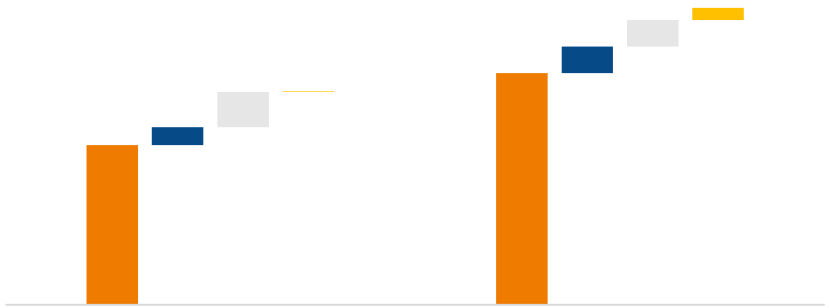
Huge Addressable Market

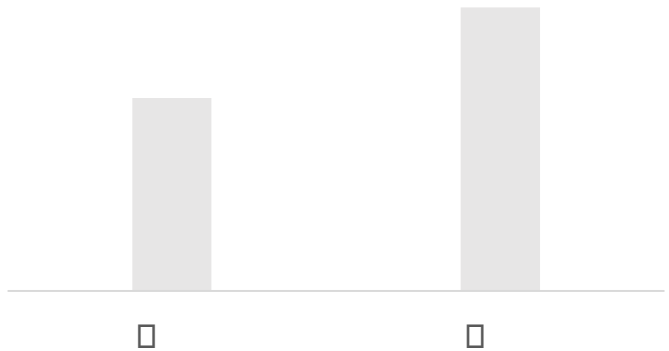


Notes:

1. As of 31 December 2022
2. Forecast of supply chain finance market size in China (including inventory + accounts receivable + prepayments) as of 2021, according to public information
3. Sources: iResearch, Pandemic Watch: Research Report on SMEs Upgrade in China
4. 31 December 2022
5. FY2021 supply chain finance demand of SY core enterprises (including accounts receivable + notes receivable_accounts payable + notes payable, from 2021 annual reports of core enterprises
6. Forecast of the supply chain finance market size in China (including inventory + accounts receivable + prepayments) as of 2022, according to public information
7.

Financial Highlights

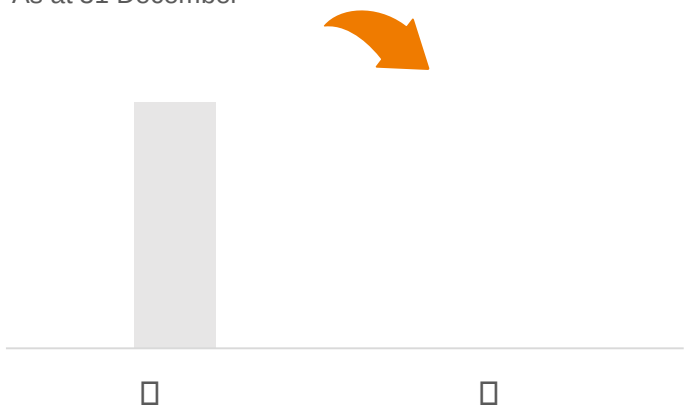




Key Financials

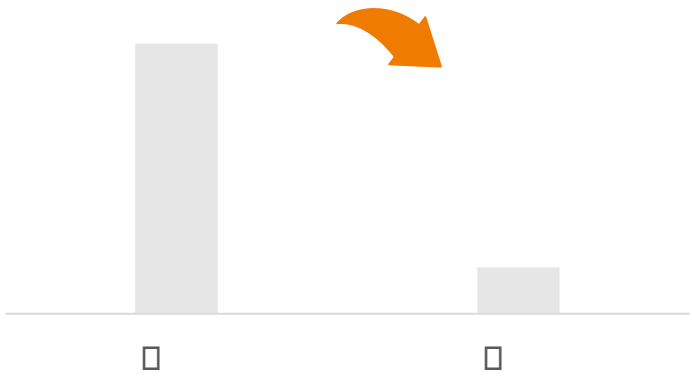
NPL %

As at 31 December



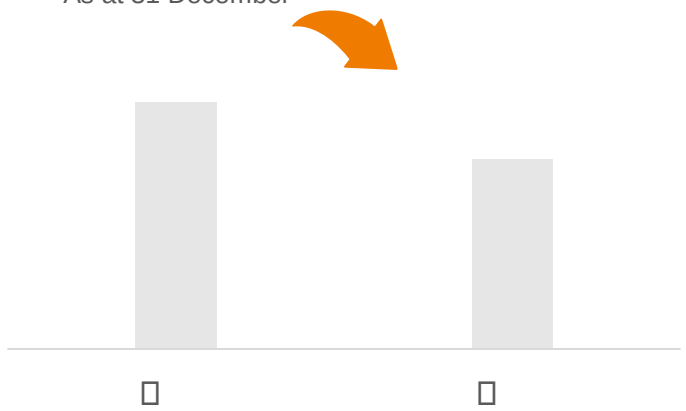
Overdue %

As at 31 December



Provision for Impairment %

As at 31 December



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


ving Supply Chain Efficiency
king Finance Main Industry
| Tianjin | Wuxi | Hong Kong | Shanghai | Beijing | Chongqing | Kitorgos
Shenzhen