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Our Mission

Using **industrial technology** to drive the **digitalization and upgrade** of strategic industries

Driving, supplying the infrastructure and medical segments



Our Strategic Development

Past

Sheng Ye Finance Limited

Sheng Ye Capital Limited

Present and future

SY Holdings Group Limited

Supply chain financial services provider

Operations, Research & Development Hub

Wuxi Industrial Technology R&D Hub

9 Entered into strategic cooperation with Jiangsu Wuxi Economic

Key Milestones

[redacted]

Technical Strengths

Obtained ISO27001 **International Information Security Certification**, and China's National Information Security Level Protection Certification **Level 3**

SY Cloud Platform upgrade

Industrial Technology

Awarded bid for **Peng Cheng Laboratory Smart Construction Projects**

Assisted a leading pharmaceutical supply chain group in developing a **smart hospital SPD system**

Capital Markets

Research coverage initiation by BOCI, Essence Securities and Haitong International

Roped in strategic investor, **Wuxi Municipal Government** and further investment from **Temasek** via a share placement exercise











Leveraging Our Industrial Technology Capabilities

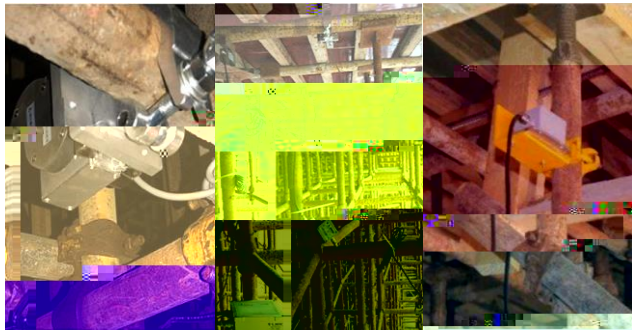
Smart Construction Sites



Secured tender for the smart exhibition hall of Peng Cheng Laboratory



Secured tender bid for the smart construction site of Peng Cheng Laboratory



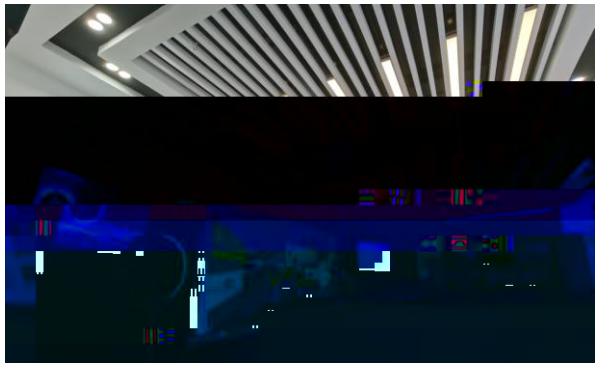
High supporting framework monitoring



5G remote command and control



Smart construction site platform BI screen



Exhibition hall

Hospital SPD Solutions



SPD Service Contract for Zhecheng County People's Hospital



Smart cabinet of high-value consumables



Closed-loop traceability supervision platform



Self-service billing machine



Smart delivery robot

Hospital SPD Solutions



Supplier A



Supplier B



Supplier C

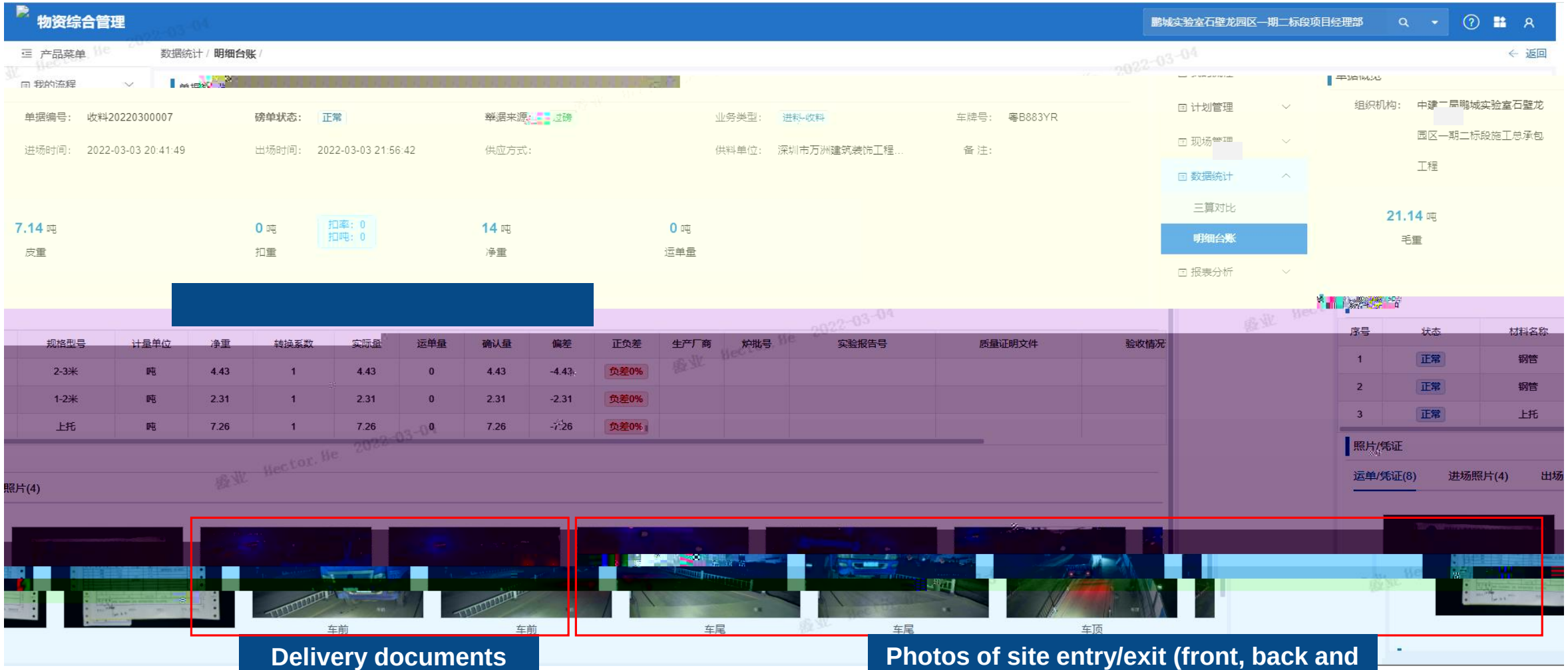
Peng Cheng Laboratory Smart Construction Site

SaaS + smart hardware

Smart construction site cloud platform + smart hardware to detect and analyse

Efficiency improvements

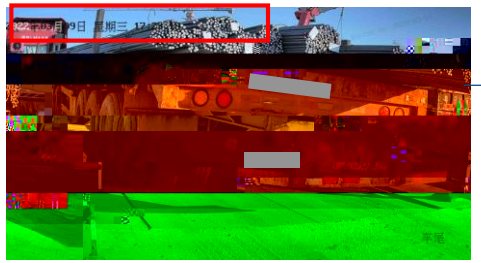
Reducing manual labour, increasing productivity and management efficiency on construction sites

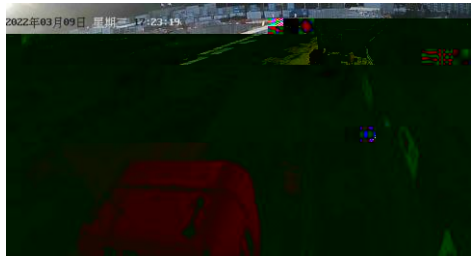


Delivery documents

Photos of site entry/exit (front, back and top of vehicle and at the e-scale

Smart Inspection and Acceptance Data Application









Smart inspection, acceptance and weighing room

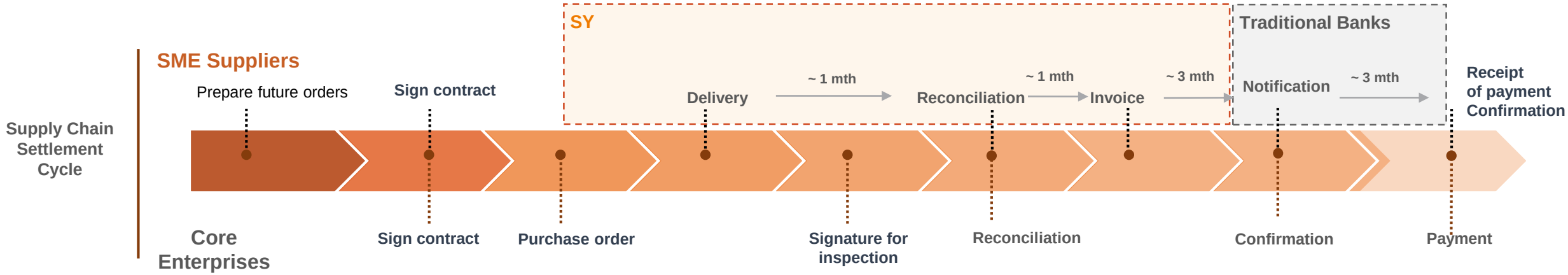


Transaction profile + Platform verification

Loan disbursement

Continuous tracking

Digital Technology-driven Flexible Supply Chain Finance Services



	SY Digital Finance	Traditional Bank Factoring
Range of Offering	ƒ Covers the entire supply chain settlement cycle allowing for more innovative solutions	ƒ Notification-based factoring ƒ Unable to timely alleviate SME pain points
Customer Experience	ƒ SY Cloud platform is fully online ƒ Convenient and flexible	ƒ Application process largely offline ƒ Cumbersome
Flexibility	ƒ Big data driven, more precise and efficient ƒ Ability to offer competitive financing rates and flexible repayment schemes	ƒ Following traditional credit risk control mechanisms, without additional support from real-time data and flexibility ƒ More requirements and limitations

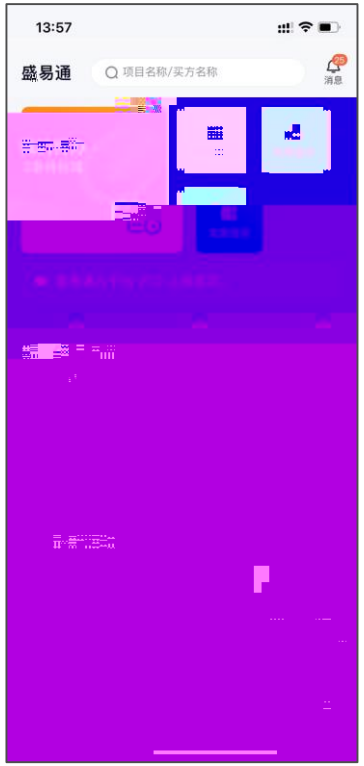
Tailor made for SMEs
Convenient and flexible

Data-driven, precise customer acquisition and efficient risk control

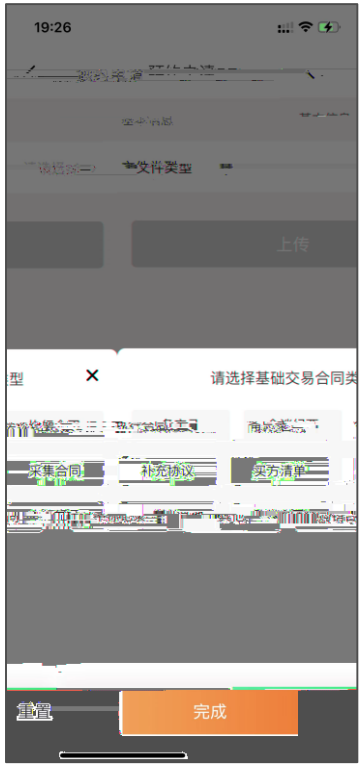
Transaction-based and digital technology- enabled

Effective and Convenient Customer Experience

1 Registration



2 Appointment booking for application



3 Loan application



4 Fund withdrawal



5 Completion



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Policy support for Supply Chain Fintech Industry and SMEs

Industrial Technology

Strengthen overall planning for the **Digital China** and facilitate the development of the **Digital Economy**

Enhance technological innovation to promote a **stable Industrial chain and supply chain**

Digital Finance

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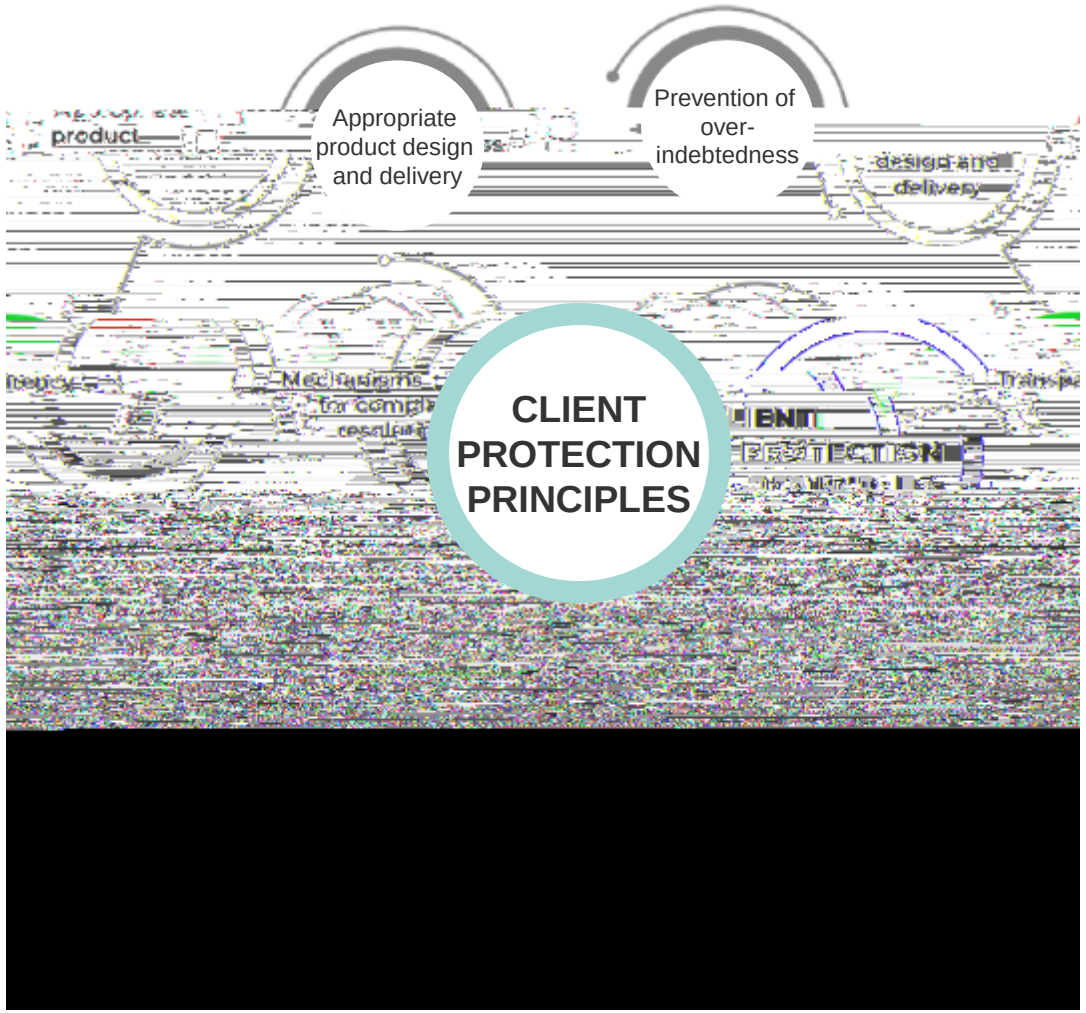
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MSCI ESG RATINGS

A

CCC | B | BB | BBB | A | AA | AAA

Highest national rating of security level protection for non-information systems

Corporate Social Responsibility

[redacted]

Commitment to Charity

Integrating ESG into Strategy and Business Operations to Drive Sustainable Development



Awards

- Awarded **A** rating by MSCI ESG
- Inclusion into Hang Seng **Corporate Sustainability Benchmark Index**
- **A**
- **"China Best ESG Award"** at the 5th China IR Annual Awards

SME Customers	
97%	**~2.8 million**

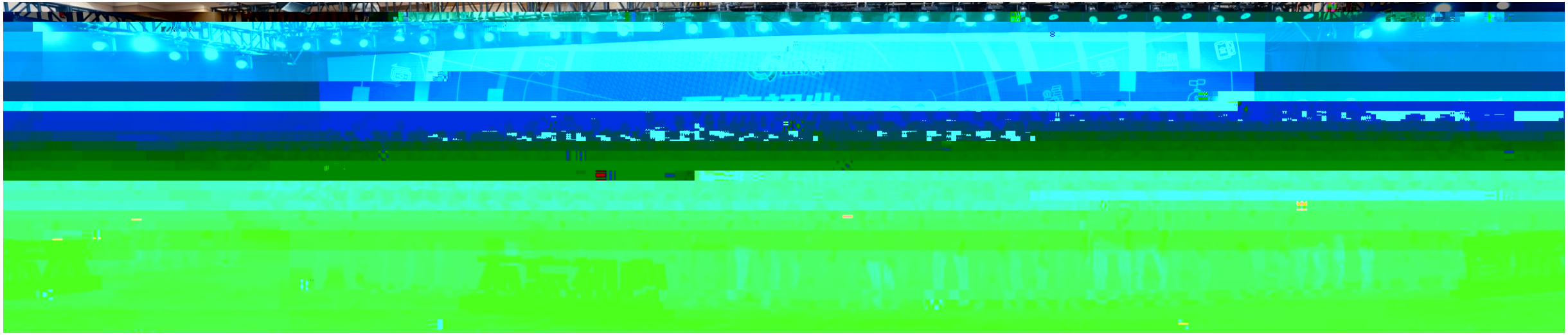
*Flexible repayment options

Corporate Culture

















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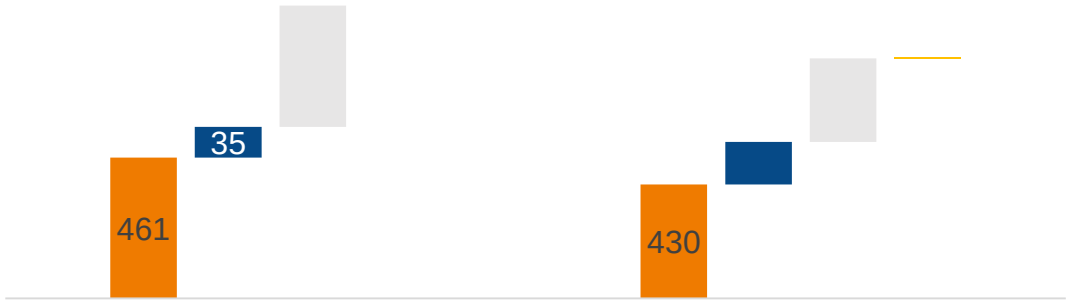
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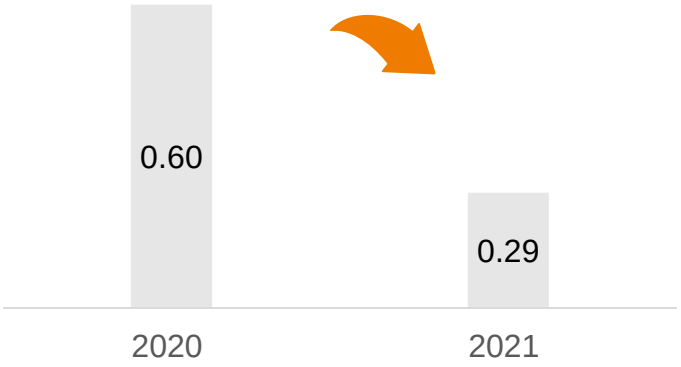
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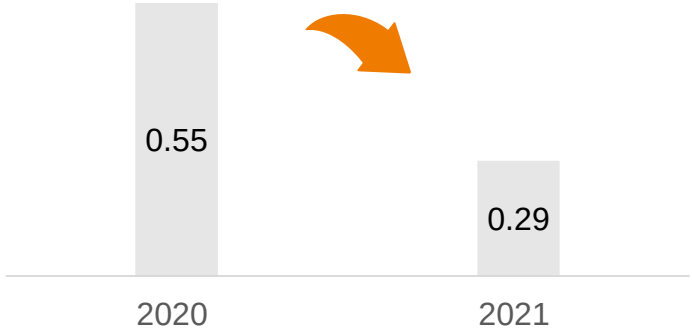

35
461
430

Key Financials

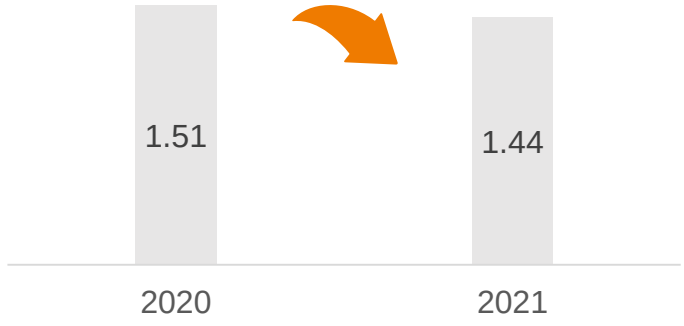
NPL %
As of 31 December



Overdue %
As of 31 December



Provision %
As of 31 December



Notes:

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

Key Financials

Net Interest Margin

Daily Average Supply Chain Asset Balance



Sector Mix

based on daily average supply chain asset balance, including loan facilitation assets

RMB millions

Sector Yield

based on self-funded daily average supply chain asset balance

Cost Structure

[redacted]

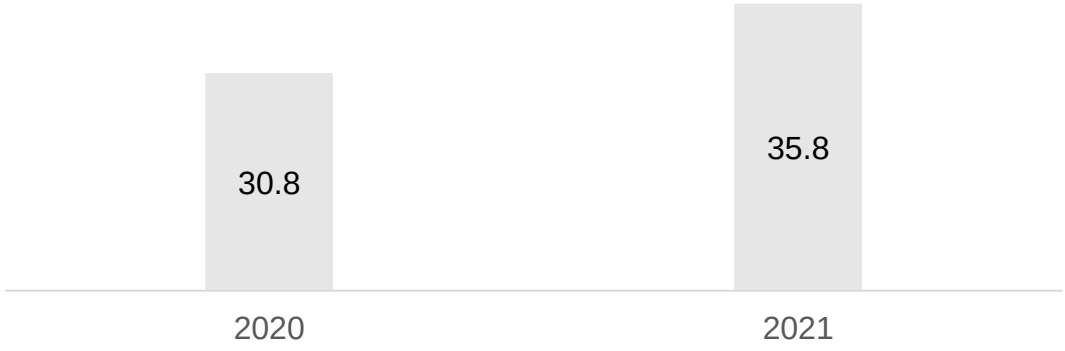
Operational Costs % of Income

Not including one-time expenses



R&D Expenses

RMB millions



Notes:

As part of its platformisation strategy, the Company increased its investments in **technology R&D and talent** to upgrade its systems, strengthen the talent pool, thereby enhancing its long-term competitiveness

The Company has achieved good initial progress in its platformisation roll out, and expects **further improvement to its operational efficiency** and **stabilization of its cost structure**, which is expected to stabilize the cost-to-income ratio going forward

Solid Returns to Shareholders

