

6069.HK SY Holdings Overview



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Company Overview

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AI + Industrial Supply Chain, Empowering the Growth of SMEs

Enabling over **19,000 SMEs** to obtain over **RMB 270 billion** in orders and working capital

> 60%
Growth in Sales

> 80%
Customer Retention Rate

Institutional Endorsement

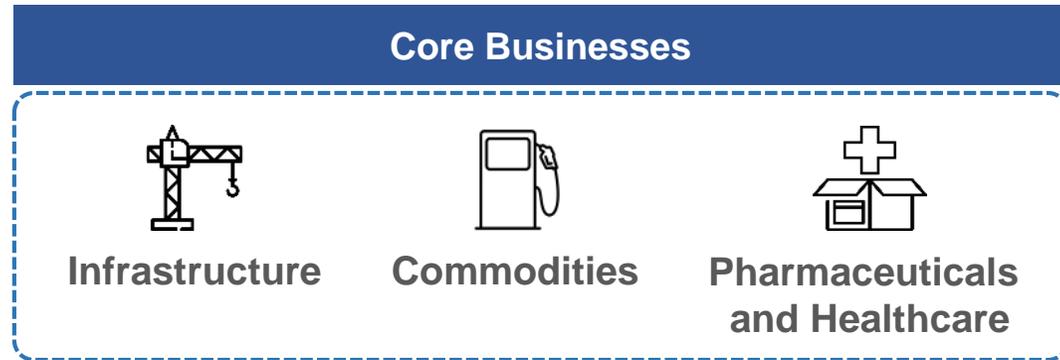


Capital Markets Recognition



Significant Demand for Supply Chain Working Capital

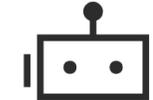
Over RMB 200 Billion Profit Potential



Commodities



Pharmaceuticals
and Healthcare



Robotics



SHEIN



> 10 Core Enterprises

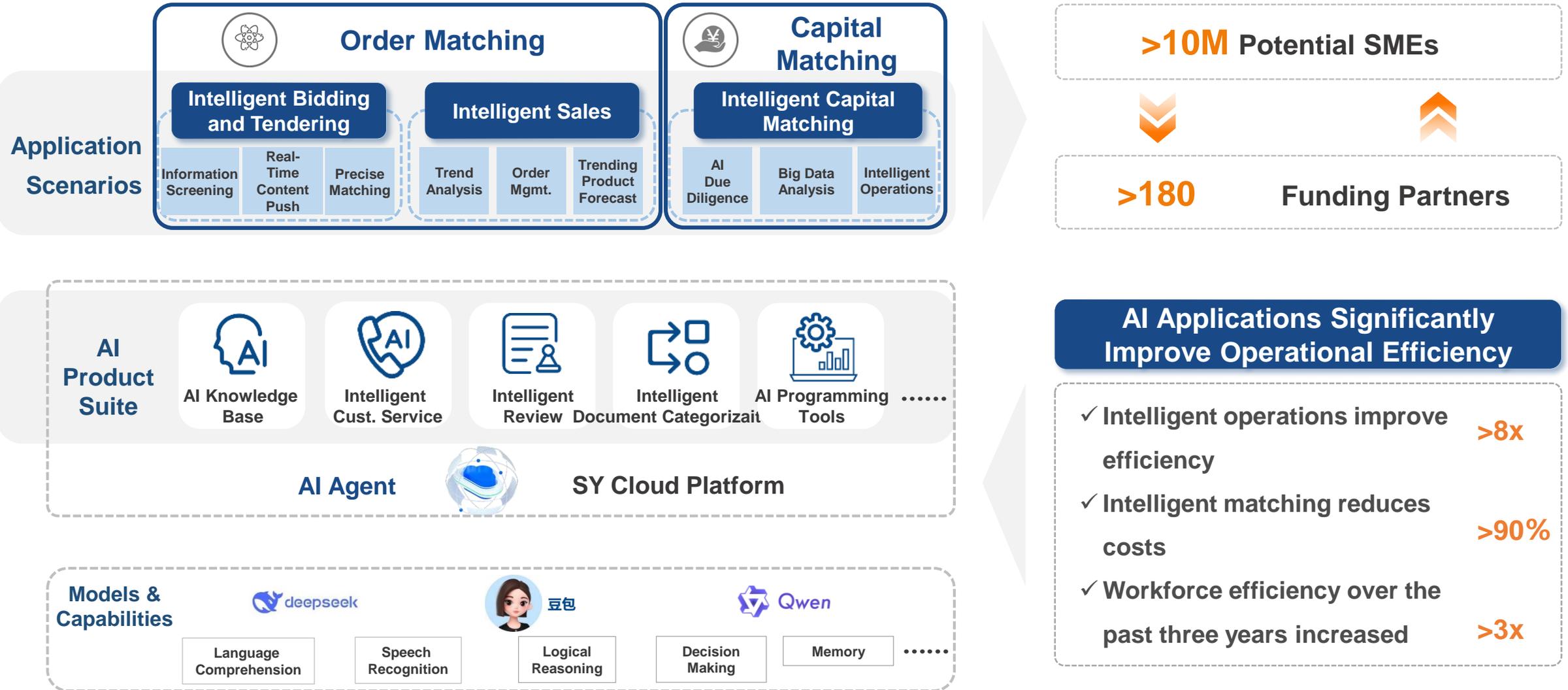
> RMB 17 Trillion Addressable Market

> 1.5M Potential Suppliers

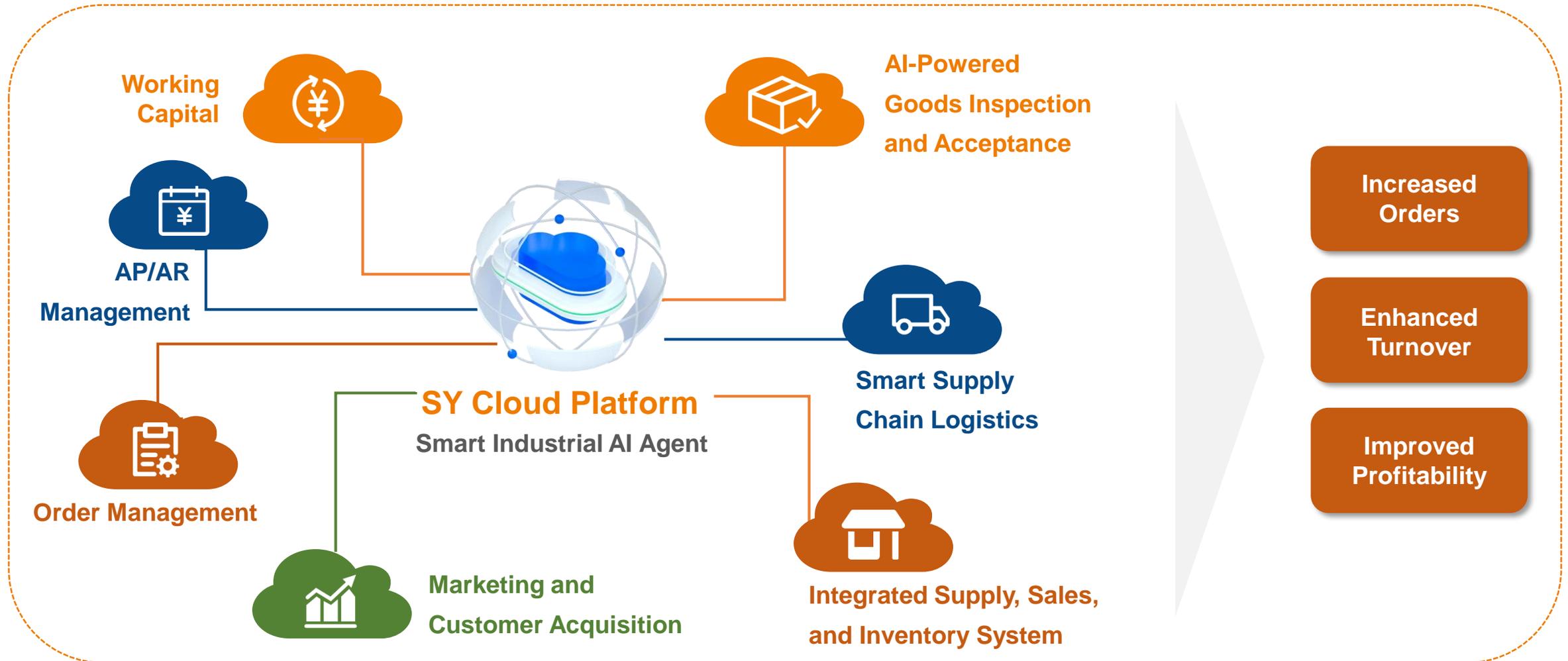
> RMB 55 Trillion Addressable Market

> 25M Potential Customers

AI Agent Matching Platform with One-Stop Solution



Delivering End-to-End Sales and Supply Chain Management Solutions for Businesses



Supporting SMEs in Accessing Working Capital

**Lower
Entry Barriers**

**Proportion of First-time
Borrowers >30%**

**Higher
Credit Limits**

**Maximum LTV of
100%**

**Flexible
Repayment Terms**

**On-Demand
Borrowing and Repayment**

**Faster Loan
Disbursement**

**T+0
Same-day Disbursement**

Integration with Digitally-enabled Procurement Systems

China Comm Construction - **CCCC Cloud**
China Construction - **Yunzhu Platform**
China Railway - **Luban Platform**
CSCEC - **Smart Inspection System**
CQ Pharma - **ERP System**

Efficient
Customer
Acquisition

**Data-Driven
Customer
Acquisition Model**

**Automated
Transaction
Processing and
Approval Model**

**Automated Risk
Evaluation and
Control Model**

**Intelligent
Asset-Capital
Allocation Model**

Industry Data Contextualization Model

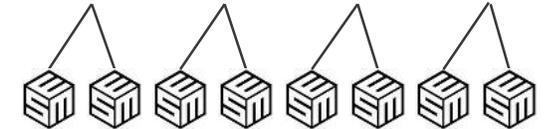
SY Cloud Platform

Real-time
Transaction
Data

Industrial Digitalization Solutions

Smart Construction
Hospital Supply, Processing and Distribution
("SPD")

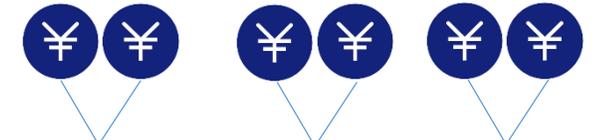
SME Suppliers and Merchants



Smart Matching



>180 Funding Partners



Banks

**Factoring
Companies**

Trusts

Introducing XtalPi to Accelerate the Commercialization of AI Agents

- In May 2025, SY introduced XtalPi, a leading Hong Kong-listed company in the **AI+Science sector, to accelerate its AI application** and drive the commercialization of its AI Agent product suite.
- Leveraging SY's strong ecosystem foundation and accumulated industry data in verticals such as pharmaceuticals, infrastructure, and commodities, the two parties will jointly promote the R&D and commercialization of AI applications in pharmaceuticals and other industries.
- Jointly establishing an AI incubator to identify, invest in, and nurture innovative **"AI + Industry"** enterprises, building an AI ecosystem driven by industry data.
- Combining SY's Singapore background and international resources with XtalPi's capabilities to help Chinese AI companies expand overseas, offering internationalized **"orders and capital matching"** services.



Introducing BeFriends to Accelerate E-Commerce Expansion

- In May 2025, SY partnered with **BeFriends, a leading Hong Kong-listed company in the livestream e-commerce sector**, to further accelerate its strategic expansion in e-commerce.
- With over 60 million followers across all platforms and an annual GMV exceeding **RMB 15 billion**, BeFriends' strength in livestream e-commerce will enable SY to accelerate collaborations with major e-commerce platforms, connect with extensive e-commerce ecosystem data, and enhance customer acquisition efficiency.
- BeFriends' accumulated industry knowledge and data will also help SY optimize its big data models and **develop AI Agents** for the e-commerce sector, delivering more diversified services to e-commerce merchants.



02

Application of AI

More →



Approx. **RMB 300M**
cumulative R&D investment
~100 R&D personnel
comprising **30%** of total headcount

88 National Invention Patents and Software Copyrights

Cloud Computing	23	Intelligent Risk Management	8
Internet of Things (IoT)	2	Intelligent Operations	30
Big Data	21	Automated Recognition	4

2023
Global Top 200 Fintech
Companies by CNBC



National High-Tech Enterprise

2024
Top 50 Most Influential Fintech
Companies by Forbes China



“Specialized, Refined, Unique, and Innovative” Enterprise in Shenzhen



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



ISO/IEC 27701:2019 Privacy Information Management System Certification



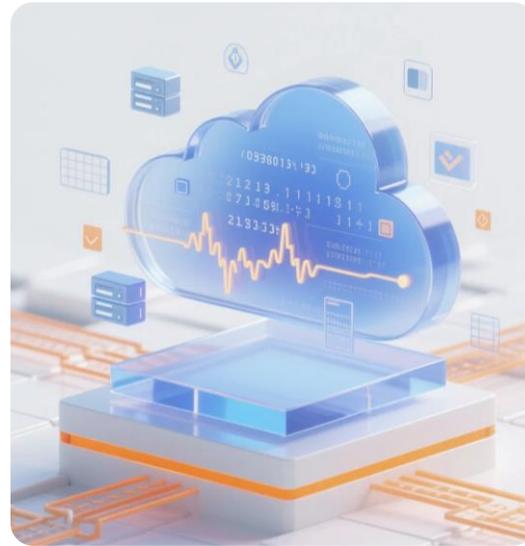
ISO/IEC 27001:2013 Information Security Management System Certification

Scenario



- With accumulated ecosystem resources and data over 11 years in infrastructure, pharmaceutical, and commodities sectors, we are actively expanding into innovative application areas such as e-commerce and robotics

Data Application



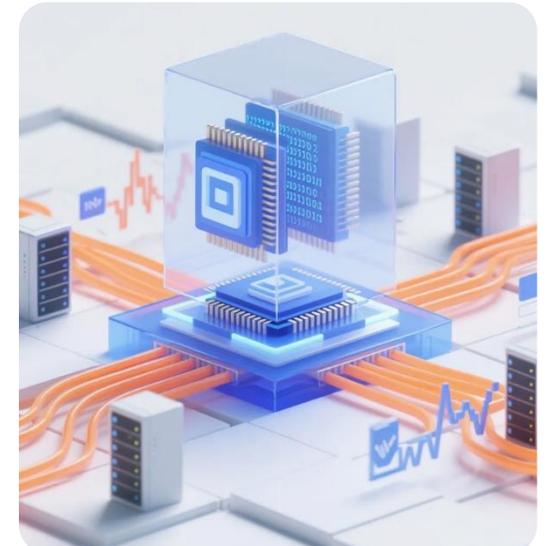
- Through multi-dimensional data accumulation and a differentiated big data model, we have supported over 19,000 SMEs in securing more than 270 billion yuan in orders and working capital matching.

R&D Capability



- Proprietary AI Agent-SY Cloud Platform
- Deployment of Deepseek, Qwen, DouBao
- With over 100 dedicated R&D experts, we are continuously advancing AI agent research and development.

Computing Reserve



- Established a strategic partnership with Digital Whale, the Smart Computing Center under Wuxi ETDZ
- Digital Whale has deployed over 60 H800 servers and now offers more than 1,000 PetaFLOPS of AI-driven computing power.

AI Applications Empowering Cost Reduction and Efficiency Enhancement

Past

Customer Document Sorting



Sorting a single file: 4 sec
Processing a single task: 2 mins

Accuracy: 85%

Intelligent Contract Review



Reviewing a contract under 100 pages: 30 mins

Review accuracy: 80%

Data Collection and Analysis



Collecting customer, bank, and commodity information: 10 seconds per task

Accuracy: 80%

Present

Sorting a single file: 1.9 sec
Processing a single task: 39 sec

Accuracy: 95%

Reviewing a contract under 100 pages: 2 mins

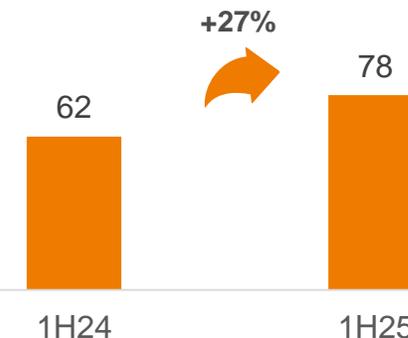
Review accuracy: 98%

Collecting customer, bank, and commodity information: 4 seconds per task

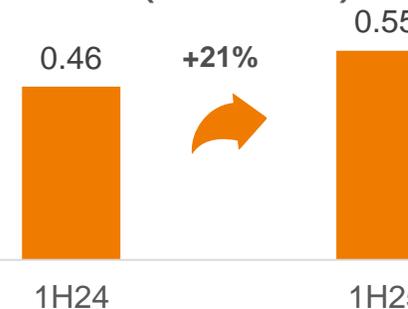
Accuracy: 90%

Cost Efficiency & Operational Optimization

Asset Service Volume / Per Capita (RMB Million)



Net Profit / Per Capita (RMB Million)



First Commercial Deployment of AI Agent

Pushing Precise Tender and Bidding Information to Merchants

Procurement Services

> **3.8 Million** Vertical Industry Tender and Bidding Records

Providing Industry Trend and Competitor Analysis

Industry Trend Briefings

> **11 Years** of Vertical Industry Data Accumulation

Providing Procurement Price Intelligence to Merchants

Product Pricing Inquiry

Over 150 Million Product Benchmarking Records

Pioneered AI-enabled order matching, achieving RMB 400,000 in revenue for the first time

Procurement AI Agent

Procurement Information

Information Integration

Key Element Extraction

Intelligent Matching



Customer Service

Customer Profiling

Qualification Verification

Capability Assessment



Intelligent Settlement

Intelligent Reconciliation

Rapid Bank Verification Matching

Account Monitoring

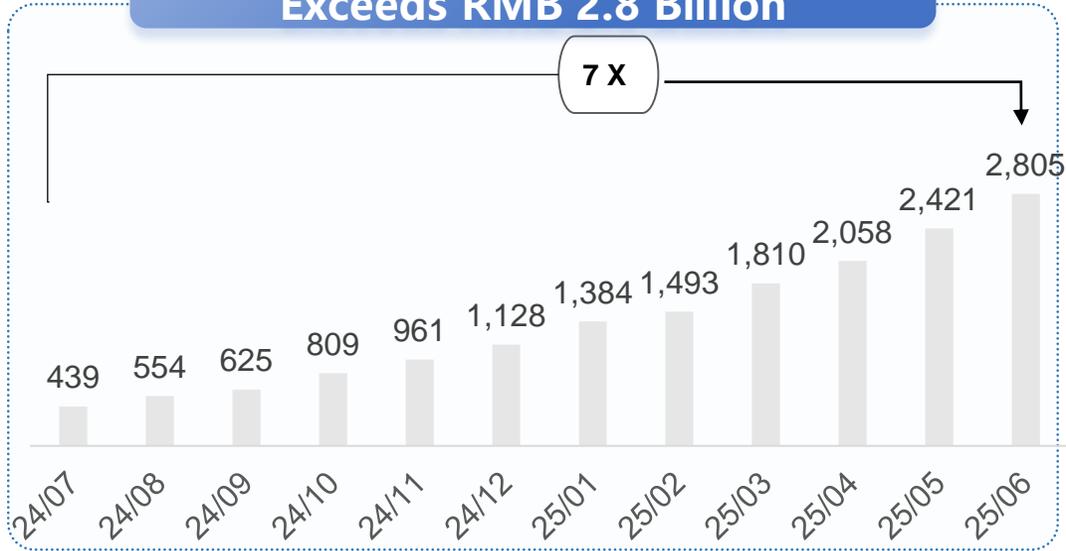
03

Business Updates

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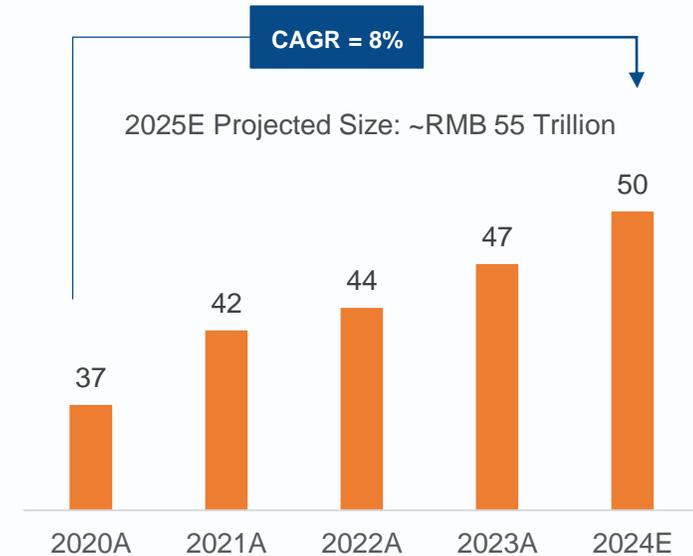
Cumulative E-Commerce Lending Exceeds RMB 2.8 Billion



Covered Platforms



China E-Commerce Market Size (Transaction Value)

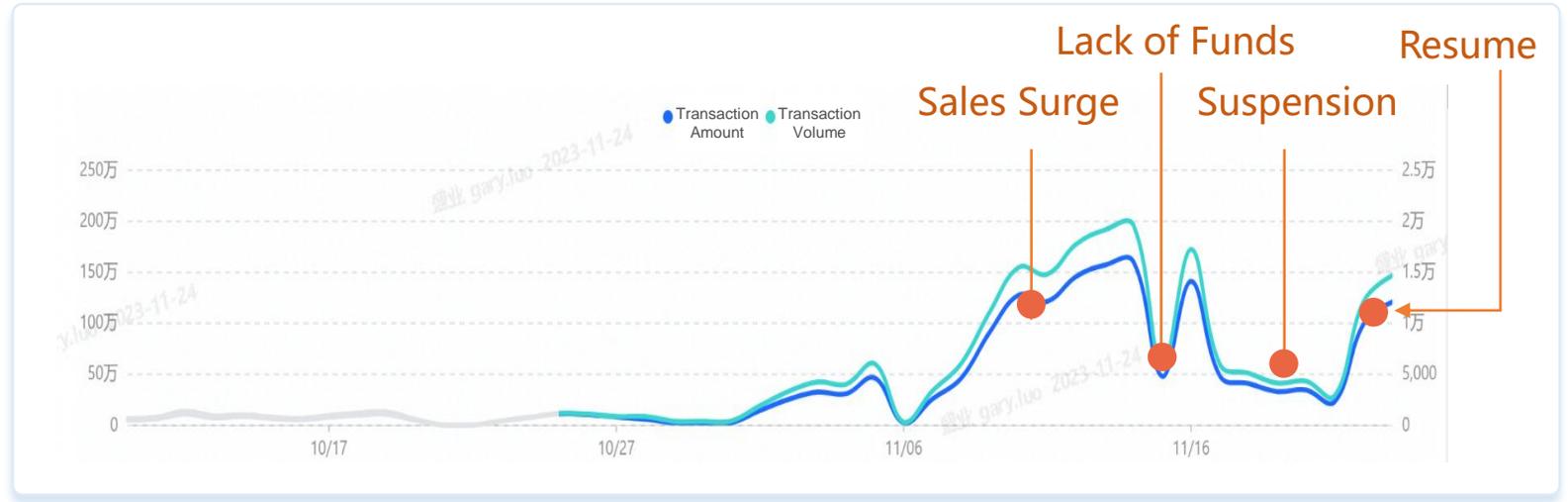


Potential Customers: ~25M Platform Merchants

Potential Key Enterprises: Leading Domestic and International E-Commerce Platforms

Note: Data sourced from the National Bureau of Statistics and the China Business Industry Research Institute

Case Study



After the sales surge, funding fell short, thus unable to sustain ad spending and inventory turnover. The merchant had to suspend streaming for 4 days.

T+0: Funding Request Submitted

T+0: Loan Disbursement

T+1: Streaming Resumed + Inventory Restocked

After Partnering with SY
Achieved over 250% sales growth and over 200% profit growth

Formed a Strategic Partnership with Standard Robots

- ✓ In July 2025, SY formed a strategic partnership with Standard Robots, with both parties engaging in deep cooperation across three key areas: **supply chain services, overseas sales cooperation, and AI applications.**
- ✓ Standard Robots ranks among the world's top five providers of industrial intelligent mobile robot solutions and holds the second-largest shipment volume in the 3C and automotive sectors. Leveraging its strong industry connectivity and extensive client base, SY will assist Standard Robots in promoting and deploying its robotic products across a broader range of industries.
- ✓ Through its AI Agent, SY will connect Standard Robots' industrial ecosystem and conduct data analysis, enabling upstream and downstream partners to benefit from more flexible order matching and supply chain services..



China Robotics Market Size



Potential Key Enterprises:
Leading Robotics Companies

Note: Data sourced from Qianzhan Industry Research Institute

Forward-Looking Deployment of Stablecoin and RWA Applications

**More
Options**

**International Payment
Methods**

**Faster
Disbursement**

Minute-level inflow/outflow,
7X24 on-chain operation

**Enhanced
Security**

Traceable
Transactions

**Lower
Payment Cost**

Transaction Fees Reduced
by Over **80%**

Exploring Stablecoin Payment and Settlement Applications to empower SEMs in the supply chain, providing a one-stop service for overseas order matching and working capital facilitation.



**High Level of Asset Digitization, with a Competitive Edge in RWA Tokenization
within the Supply Chain Sector**



**International Advantage —
Singapore Global Headquarters**



**Asset Advantage — Stable Returns
and Controllable Risk Exposure**



**Technology Advantage —
Blockchain Infrastructure**



**Ecosystem Advantage —
11 years of Resource Accumulation**

Enabling AI Enterprises to Access More Flexible and Efficient Smart Computing Power Services.

SY

- Offering Industrial Ecosystem Resources



Strategic Partnership



Digital Whale

- Intelligent Computing Power Reserves Exceeding 1000 PFLOPS
- Optimized and Efficient Operational Capabilities



**Computing Support
+
Industry Data Foundation**



**Incubating
AI-Driven Enterprises**

**AI + Pharmaceutical
AI + E-Commerce
AI + Robotics**

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04

Financial Highlights

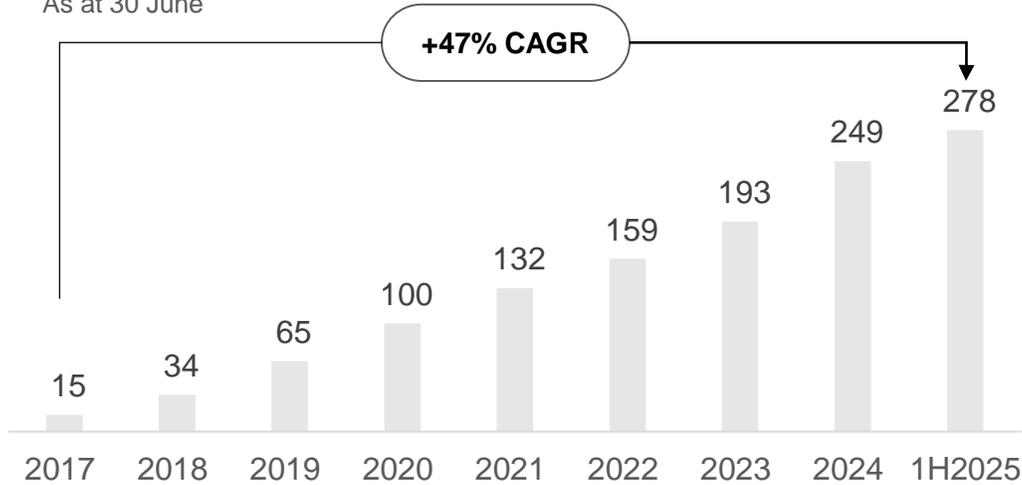
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Demonstrating Resilient and Sustained Growth Since IPO

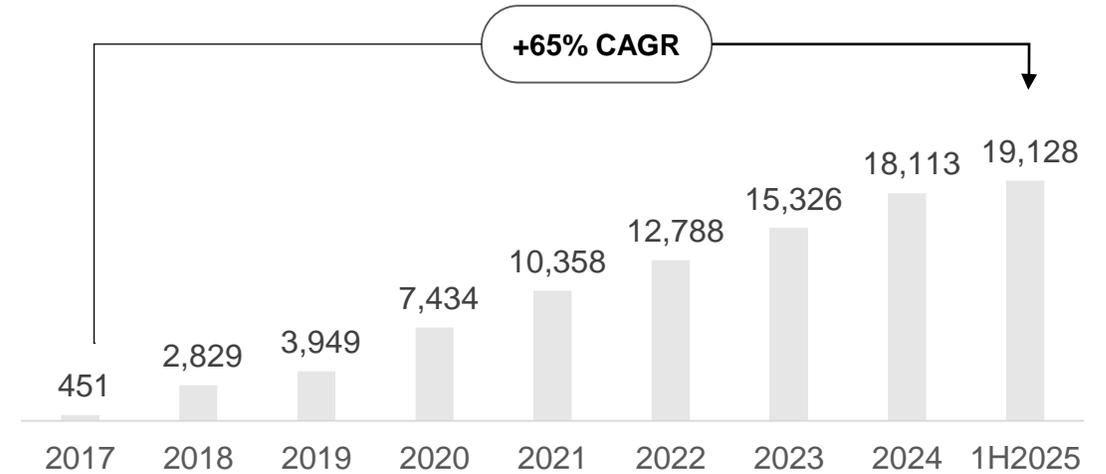
Total Cumulative Supply Chain Assets Processed

RMB Billion
As at 30 June



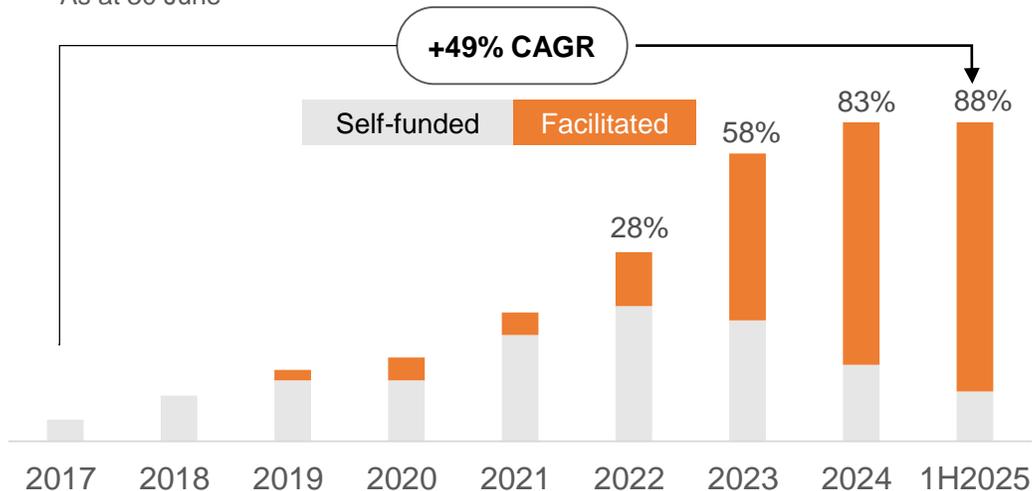
Cumulative Platform Users

As at 30 June



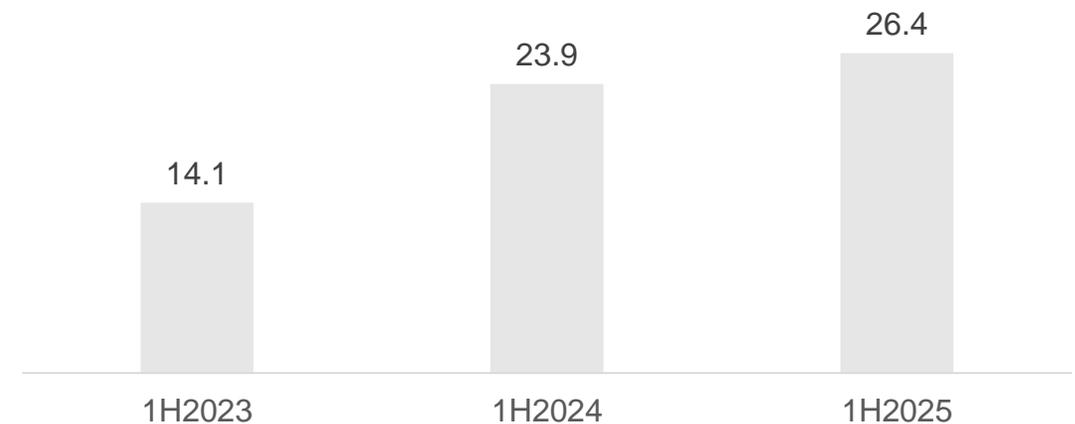
Supply Chain Assets

RMB Billion
As at 30 June



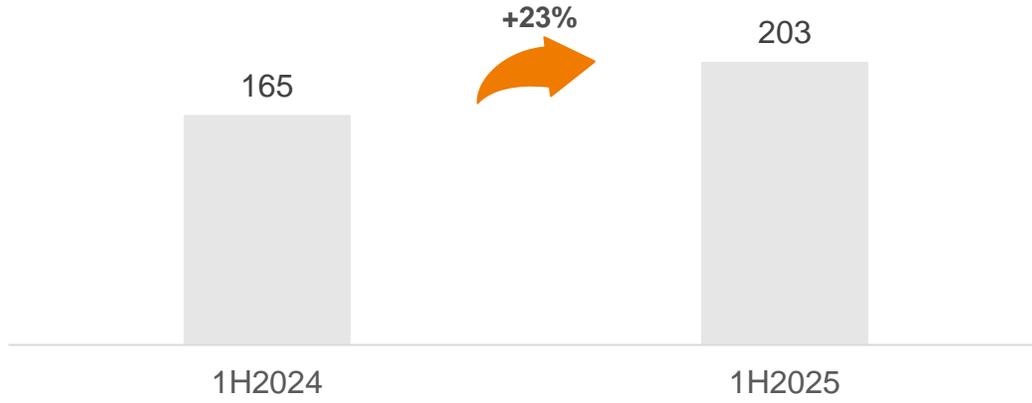
Supply Chain Assets (Including Loan Facilitation Assets)

RMB Billion
As at 30 June



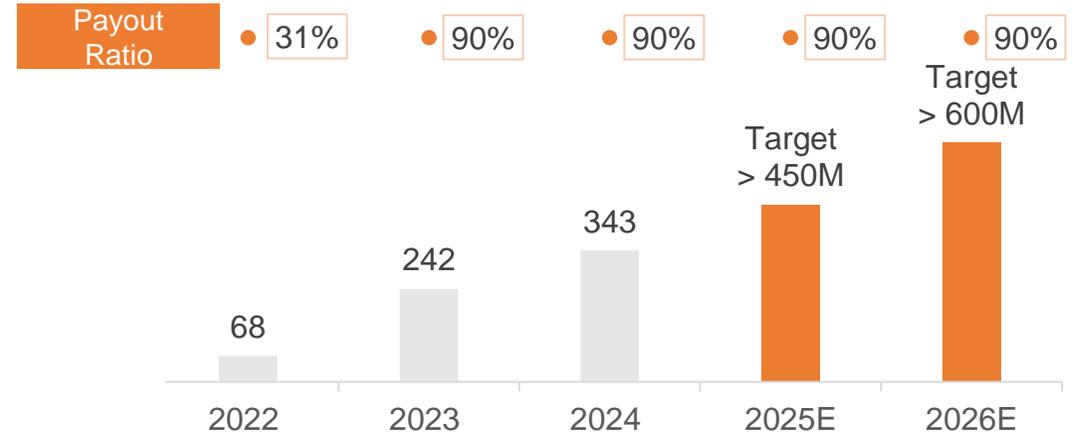
Net Profit

RMB Million



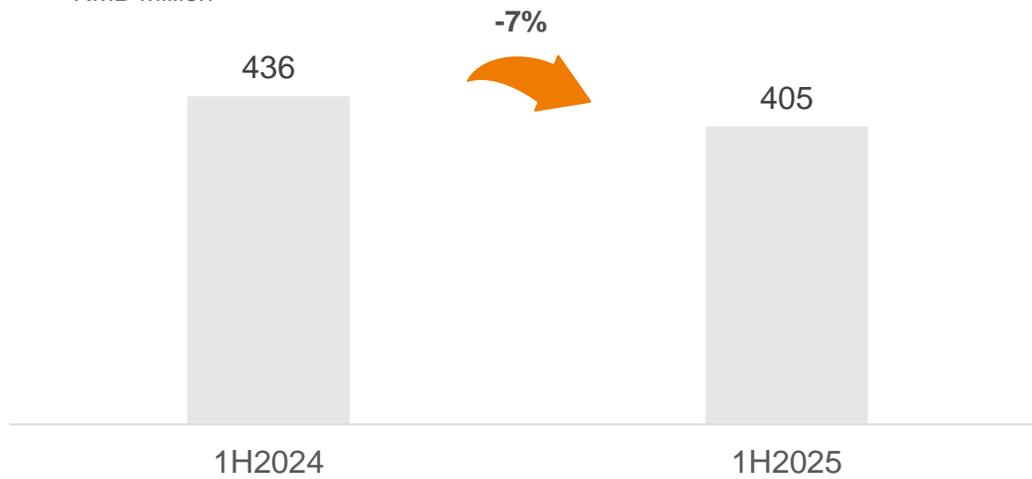
Dividend Distribution and Payout Ratio

RMB Million, Percentage %



Total Revenue

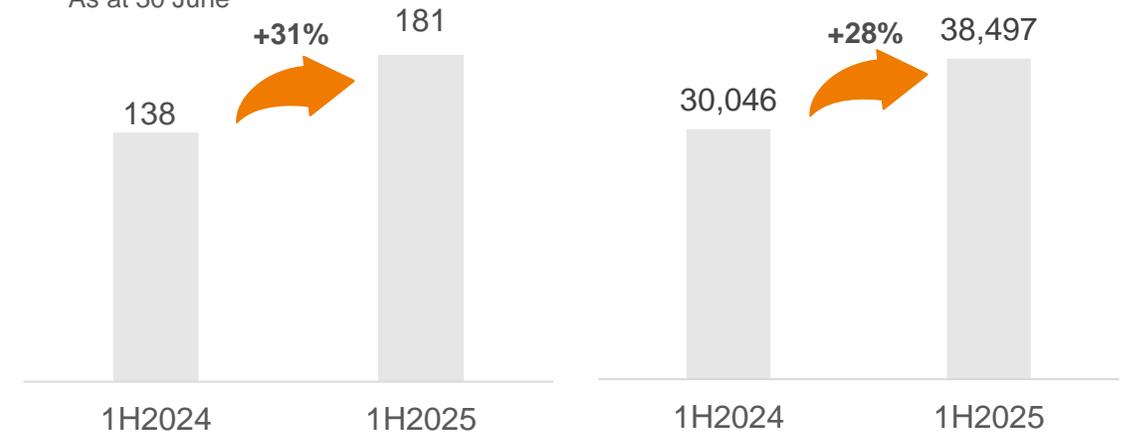
RMB Million



Funding Partners and Credit Facilities

RMB Million

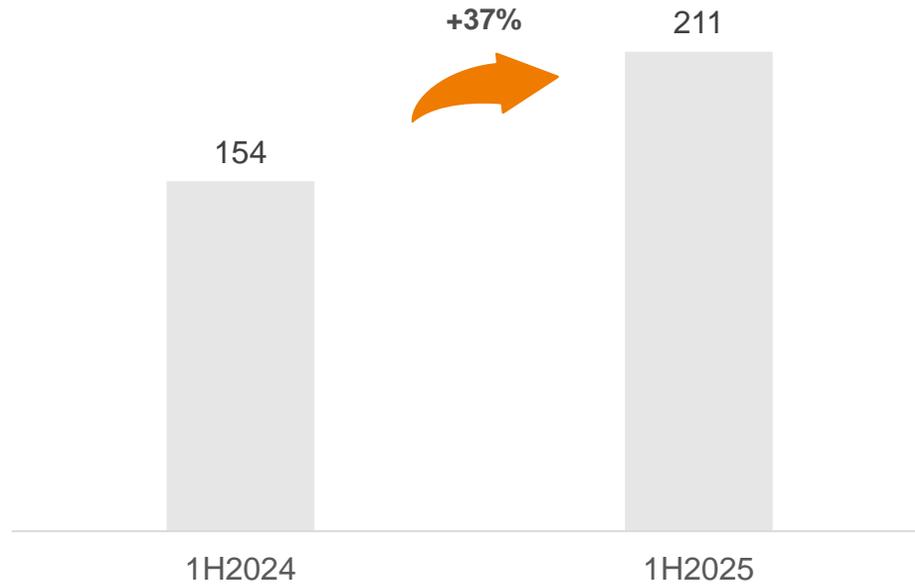
As at 30 June



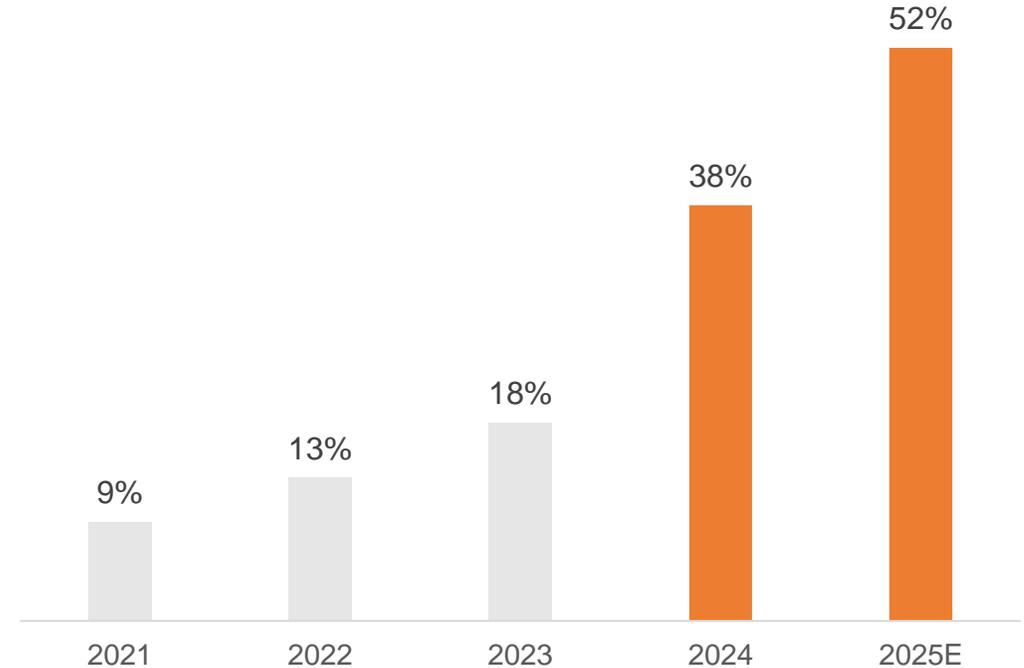
Continue to Increase R&D Investment, Deliver Differentiated Services, and Raise the Proportion of Platform Technology Service Revenue

Revenue from Platform-Based Technology Services

RMB Billion



Proportion of Revenue from Platform-Based Technology Services



Age is just a number, a shared journey of growth



Employees Breakdown

Total Employees	Born after 1995
370	~50%

Employee Shareholdings

Total recipients of stock Options and RSUs	Total shares related to stock options and RSUs
200	51.33M Shares

Shares Repurchase

Shares Repurchased	Amount Repurchased
19.83M shares	HKD 116M



SY Charity Foundation is committed to social impact through initiatives like free medical services, care for left-behind children, and scholarships for underprivileged university students, making a tangible contribution to society.



Proactively supporting the United Nations Sustainable Development Goals by embedding ESG principles into our strategy and operations, and championing sustainable development.

Inauguration of SY Charity Foundation



Caring for Children in Adversity

Supporting Industrial and Rural Revitalization

Youth Inspiration Program



Provided assistance to over 180 children in need



Contributed over 2,000 hours to public welfare activities



Sponsored over 130 students in need

MSCI ESG Rating

A

Women Representation

~50%

Proportion of First-Time Borrowers Among SMEs

~30%

Average Loan Size

RMB 1.22M

Cumulative Reach of Social Impact Initiatives

>18,900 people

Cumulative Expenditure of Social Impact Initiatives

> RMB 14M

Awarded 'Outstanding Employer 2023'



2024 Bloomberg Green Finance 'DEI Compassionate Workplace' Excellence List



Empowering the Growth of SMEs

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