

6069.HK SY Holdings Overview



01

Company Overview

A Leading Supply Chain FinTech Platform

- Ranked among CNBC's World's Top 200 FinTech Companies

- Ranked in Forbes China FinTech 50 (Most Influential)

Connect industries and **acquire data** through **digital technology**



Enhance operational efficiency and risk control capabilities with **AI technology**



Assist **small and medium-sized enterprises** in obtaining differentiated **supply chain services**



Capital Markets Recognition

TEMASEK HOLDINGS

BlackRock®



Capital Markets Recognition

恒生指數
HANG SENG INDEXES

MSCI
China Small Cap

FTSE
Global Equity Index Series

深港通
SHENZHEN CONNECT

滬港通
SHANGHAI CONNECT

MSCI
ESG RATINGS



HKEX
香港交易所
HKEX Tech 100 Index

Differentiated Advantages

**Focus on transaction data over entity status,
continuously accumulate vertical industry data**

**Management Strategic
Focus**

**Stable Collaboration with
Vertical Industry Leaders**

**Multidimensional transaction
data accumulation**

**High growth and
steady dividend**

Serving SMEs

17

Core enterprises

> 300

Data nodes per transaction

> 25%

2016-2025
Revenue CAGR

Asset – light Model



> 7 years

Average duration of
business partnerships

12 years

Industry data accumulation

30%

2016-2025
Net profit CAGR

International Vision

~ 0

Extremely low customer
acquisition costs

< 0.1%

NPL ratio for 12 consecutive
years

8 years

Continuous dividend
Payout

Helping SMEs Access Working Capital

Faster disbursement

T+0

Lower entry barrier

Covering long-tail customers

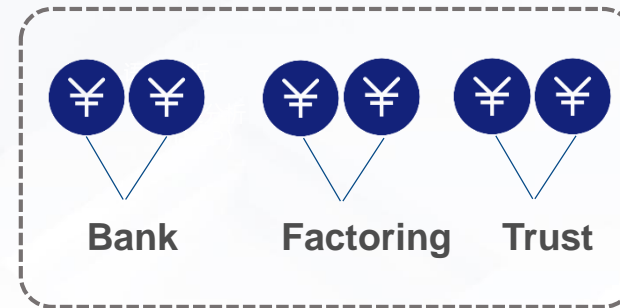
Better experience

Differentiated services

Lending over Night and holiday period



Platform-based, asset-light model



More than 200 funding partners

Stable fundamentals + Dual engines of growth

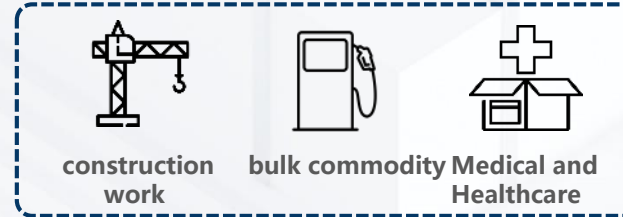
E-commerce Business



> **3trillion** Potential market size
> **5million** Potential Customer Base

Growth stage-Market penetration <0.2%

Stable Business



> **17trillion** Potential market size
> **1.5million** Potential Customer Base

Stable period-Market penetration <2%

Strategic Global Expansion



> **500billion** Potential market size
> **1million** Potential Customer Base

Incubation period-Market penetration <0.01%

Technology service fee rate (annualized)

>5%

High turnover, gross profit margin exceeding 85%

~2%

High viscosity, steady profit growth

~6-10%

Great Growth potential

Accurate customer acquisition + big data risk control



Turnover matching model



Digital financial solutions

Value for SMEs

- ✓ Enhance business turnover and profitability through flexible financing
- ✓ Maintain stronger relationships with core enterprises

acquire customers precisely



Core enterprise system connection



Multidimensional data risk control



Manage underlying transactions

Orders, Contracts, Logistics, Warehousing, Progress Control, Acceptance, Reconciliation, Settlement

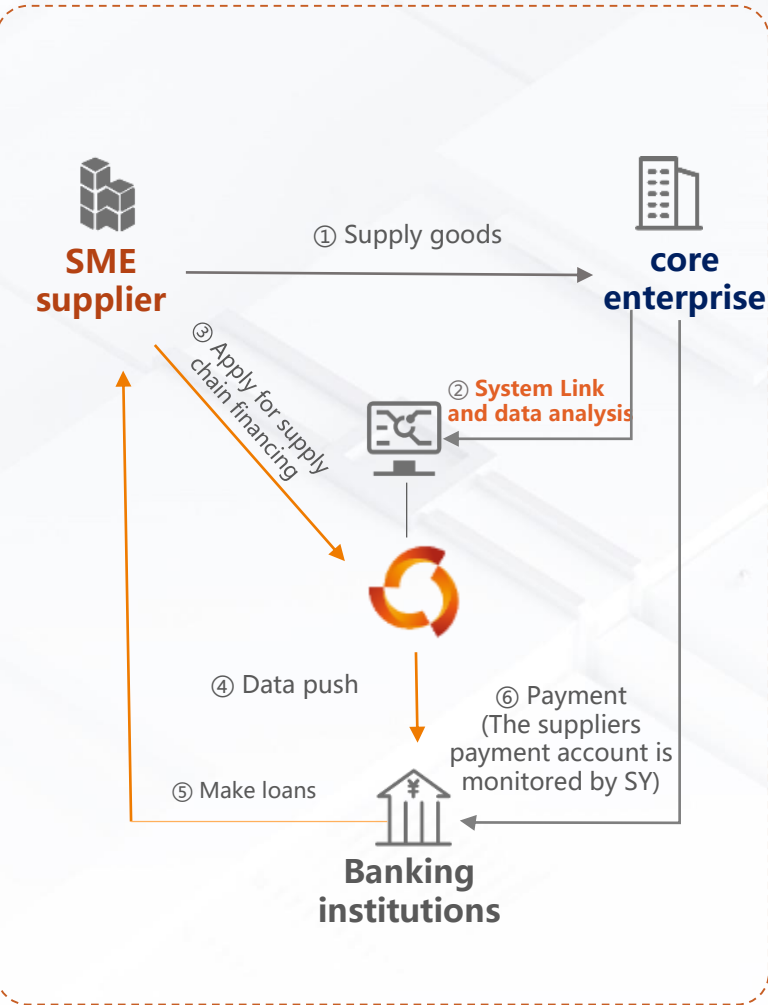
Access business data



Digital Technology Support

Value for Core enterprises

- ✓ Enhance operational efficiency
- ✓ More effective procurement cost control



E-commerce business model

极速回款 资金周转更高效
发货当天可回款, 额度最高30000万, 年化利率6%

可用金额(元) 0.00 限制提现金额(元) 0.00

最高回款额度(元)
30,000,000
年化利率6%, 服务费率0.1%起

同意协议并申请

商家权益:
回款快 加速资金回流
额度高 助力规模升级
收费低 降低资金成本

APP entry point for efficient customer acquisition

本服务由盛业控股集团提供



After a massive order surge, the funds couldn't keep up! The capital for streaming and inventory management couldn't turn over! We had to suspend broadcasts for 4 days!

- ✓ Supports merchants to increase sales by over 250% and profits by over 200%
- ✓ 7×24 hours, holiday support, and real-time credit quota adjustment

Day T: Request for funding

Day T: Loan Disbursement

Day T+1: Re-broadcast and stock preparation



Established strategic partnership
with Changfei Fiber Optic
enter into the overseas market of
AI infrastructure



- ✓ Strategic cooperation has been established with Zeekr Auto and Carro, the largest online car trading platform in Southeast Asia, to facilitate the overseas expansion of China's new energy vehicles and optimize the efficiency of the overseas supply chain.



International Team

- ✓ The founder and team have Singaporean backgrounds
- ✓ Temasek's strategic investment brings in resources from Southeast Asia
- ✓ Established the Singapore International Headquarters and formed a localized team

Stable model

- ✓ 12 years of deep engagement in supply chain fintech
- ✓ The system and model demonstrate strong adaptability and extensibility
- ✓ Strategic cooperation with over 30 overseas banks

Big market

- ✓ The Southeast Asian fintech market is valued at approximately \$38 billion and is projected to exceed \$180 billion by 2030
- ✓ The local financial infrastructure is relatively backward, and there are great opportunities

Potential Growth Curve: AI Value-added Services

Send bidding information to businesses

Procurement Services

3.8 million+ vertical industry bidding data

Provide industry trends and competitor analysis

Industry Trend Analysis

12years of Vertical Industry Data Accumulation

Provide product price intelligence to merchants

Product Price Comparison

Over 150 million product benchmarking entries

In the first half of 2025, the AI Order Finder generated 400K RMB in revenue, achieving 0-to-1 breakthrough

In 2025, the annual revenue from AI services exceeded 17 million RMB, representing 40X growth

AI service revenue is projected to exceed 50 million RMB by 2027, with a gross profit margin surpassing 80%

Procurement Information

- Information integration
- Feature extraction
- Smart Match

Customer service

- Client portrait
- Qualification check
- Competency Assessment

Stable cooperation foundation with leading enterprises

Strong customer resources

Long-term accumulated supply chain data

A comprehensive AI infrastructure

- Cloud platform
- AI engine
- Data platform
- AI application
- GPU reserve

02

Technology capability

R&D Investment

>300 million

Cumulative Investment

>50 million

Annual R&D investment for the next 3 years

>120

Number of R&D headcount

Technological achievements

>100 National Invention Patents and Computer Software Copyrights

2023
CNBC the whole world
Top 200 Fintech
Companies

2024
Forbes China Fintech
Influential Companies
TOP50

Data Safety

National Information Security Level Protection Level 3 Certification



ISO/IEC 27701:2019
Privacy Information Management System Certification



ISO/IEC 27001:2013
Information Security Management System Certification

- Cloud computing 24items
- Intelligent risk control 9items
- Internet of things 2items
- Smart Operations 38items
- Big data 23items
- Automatic recognition 4items

AI technology reduces costs and increases efficiency

Intelligent sorting of customer data

The efficiency is improved by **more than 95%**, and the accuracy is **100%**.

Contract AI Review

Process 200 pages in 2 minutes with an accuracy **rate of over 98%**.

Automatic Data Acquisition and Analysis

Monitor the entire business process in real time to improve decision-making efficiency and accuracy.

Model and Capability

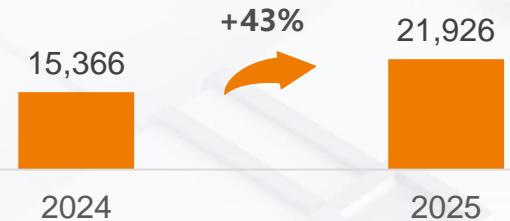


Language comprehension ability	Speech recognition capability	Logical reasoning ability	Decision-making ability	Memory ability
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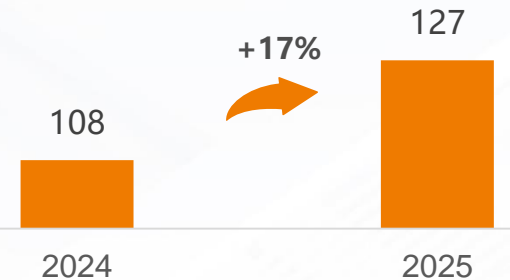
- ✓ Smart Operations Efficiency Boost **>8 times**
- ✓ Smart Matching Cost Savings **>90%**
- ✓ Help SMEs increase sales **>60%**
- ✓ Efficiency Improvement **>3 times**

AI applications reduce costs and increase efficiency

Per capita funds assisted in resolving customer liquidity (ten thousand)



Profit per capita (ten thousand)



03

Financial Highlights

Platform-based transformation with strong profitability



Optimization of income structure

52%

Tech service revenue share

The proportion surged from **9%** in 2021 to **52%**, validating the success of the platform-based transformation.



Profitability continues to grow

12years

Net profit has been increasing continuously

All profit metrics have shown consistent growth over the past three years.



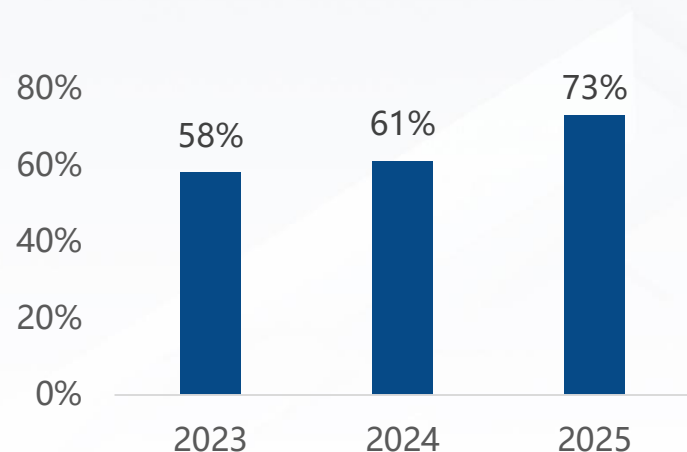
Promised dividend

>90%

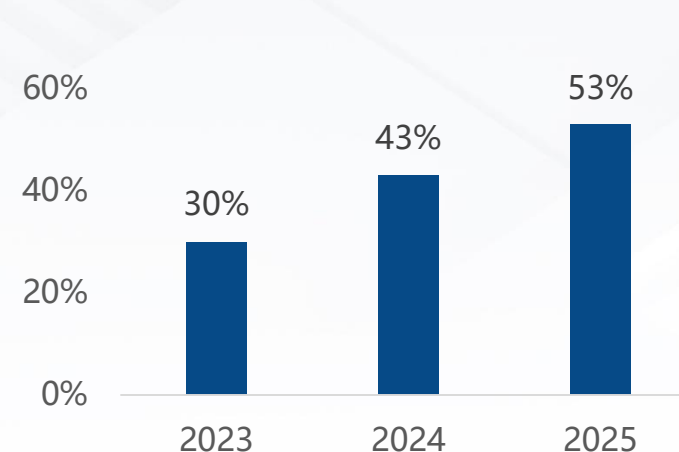
2024-2026 Dividend Yield

Dividends paid out over 8 consecutive years, totaling 2.1 billion RMB

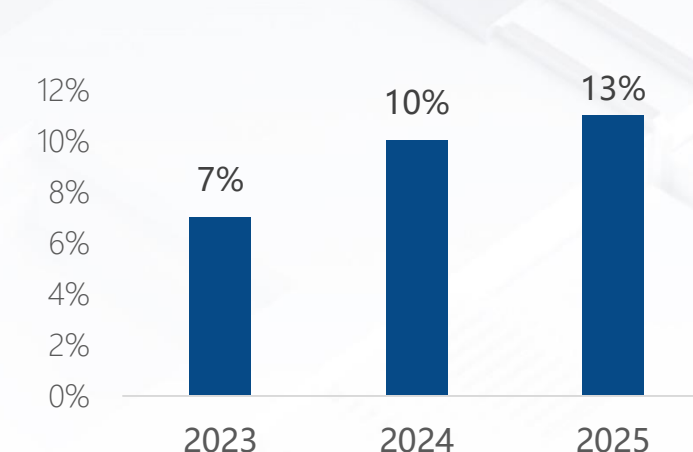
2023-2025 (Estimate) Gross Profit Margin



2023-2025 (Estimate) Net Profit Margin



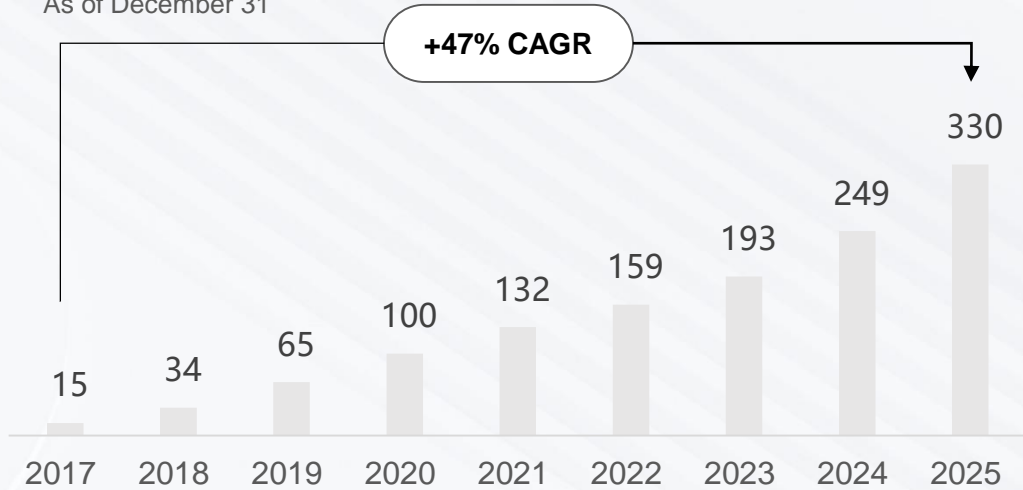
2023-2025 (Estimate) Adjusted ROE



Scale and customer growth

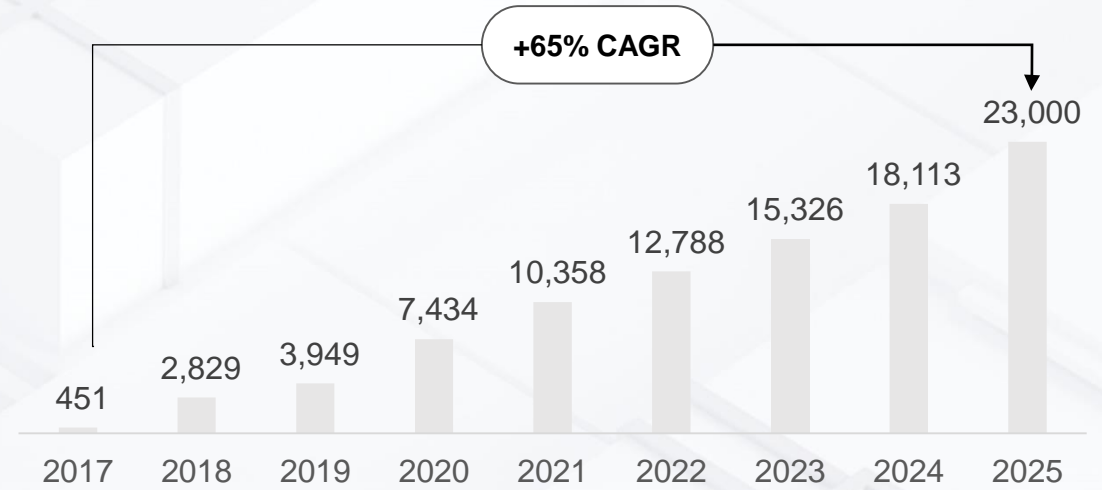
Cumulative Matched Business Volume on Platform

RMB Billion
As of December 31



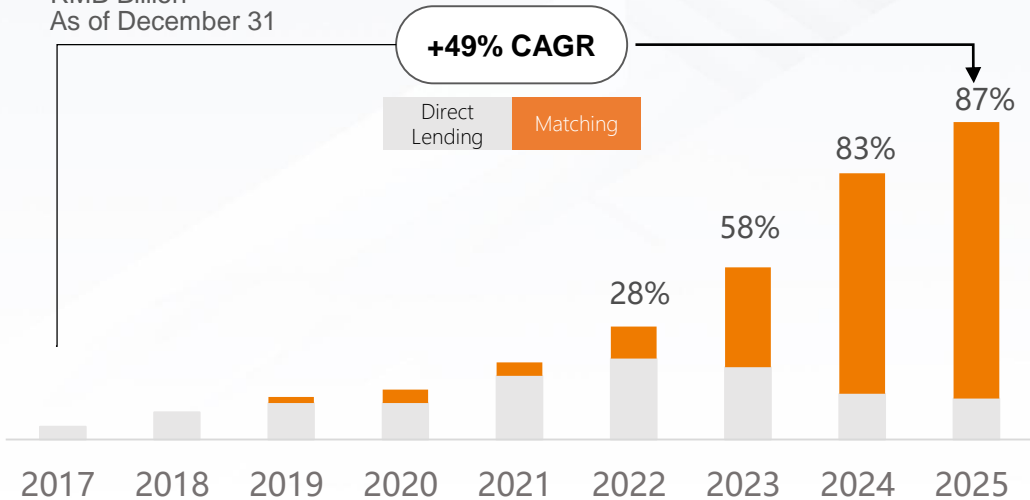
Cumulative Platform Customers

As of December 31

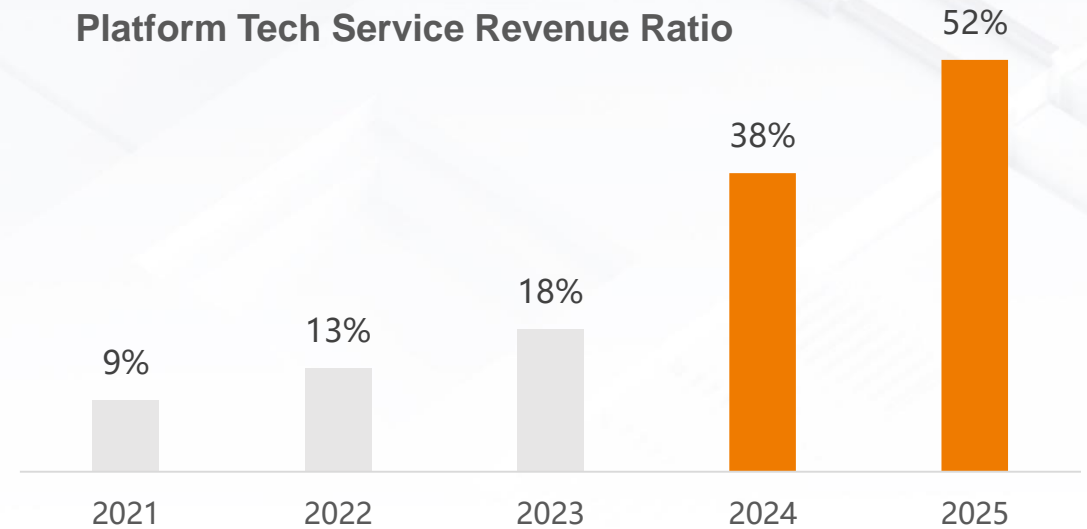


Supply Chain Assets

RMB Billion
As of December 31



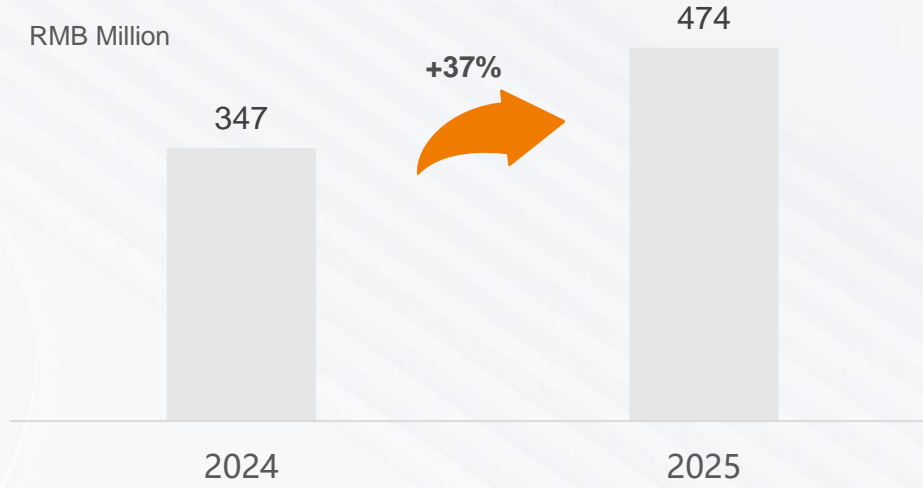
Platform Tech Service Revenue Ratio



Revenue and Profit Growth

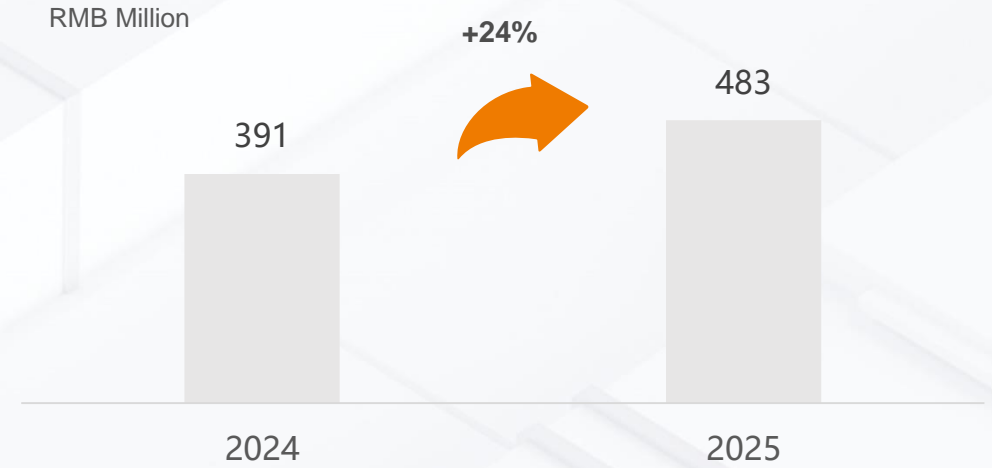
Platform Tech Service Revenue

RMB Million



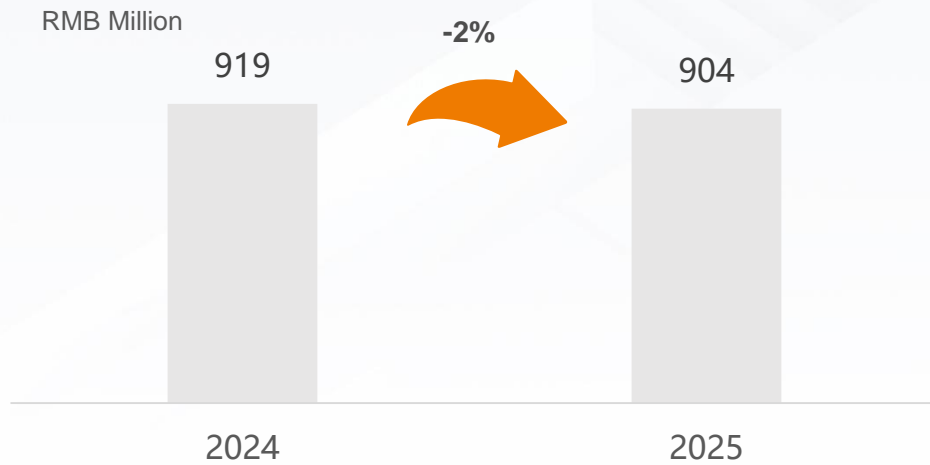
Net Profit

RMB Million



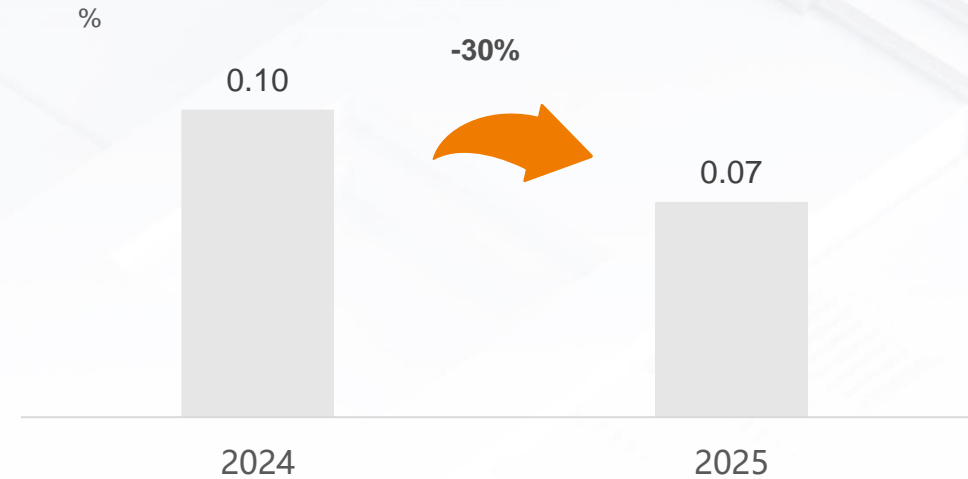
Total Revenue

RMB Million



NPL Ratio

%



Business volume in innovative business (e-commerce + global expansion)

$$= \text{Registered Customers} \times \text{Conversion Rate} \times \text{Average Annual Volume}$$

>50% CAGR **~ 25-30%** **~ 3 – 4million RMB**

Business Revenue

$$= \text{Business Volume} \times \text{Matching Ratio} \times \text{Take Rate} + \text{Business Volume} \times \text{Direct Lending Ratio} \times \text{Direct Lending Yield}$$



04

Team and ESG

Age is just a number, a shared journey of growth



Staff quantity

Total Employees
398

Born after 1995
~50%

Team

Postgraduate Ratio
18%

Undergraduate Ratio
73%

Staff Share holding

Options and Restricted Stock Grants (Times)
200

Total shares related to stock options and RSUs
51.33 million



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.



Caring for Children in Adversity Supporting Industrial and Rural Revitalization Youth Inspiration Program



Provided assistance to over 240 children in need



Contributed over 2,000 hours to public welfare activities



Sponsored over 150 students in need

MSCI ESG Rating
A

Women Representation
~50%

Proportion of First-Time Borrowers Among SMEs
~30%

Average Loan Size
RMB 0.86M

Cumulative Reach of Social Impact Initiatives
>25,000 people

Cumulative Expenditure of Social Impact Initiatives
> RMB 15M



Empowering Chinese SMEs to Reshape the Global Supply Chain

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