

# 6069.HK SY Holdings Overview



01

# Company Overview

## A Leading Supply Chain FinTech Platform

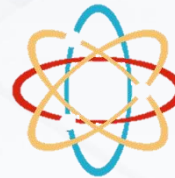
- Ranked among CNBC's World's Top 200 FinTech Companies

- 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

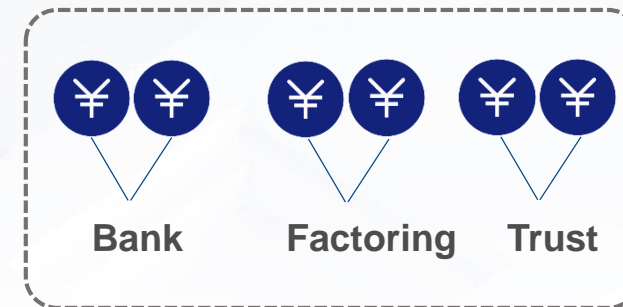
**Better experience**

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

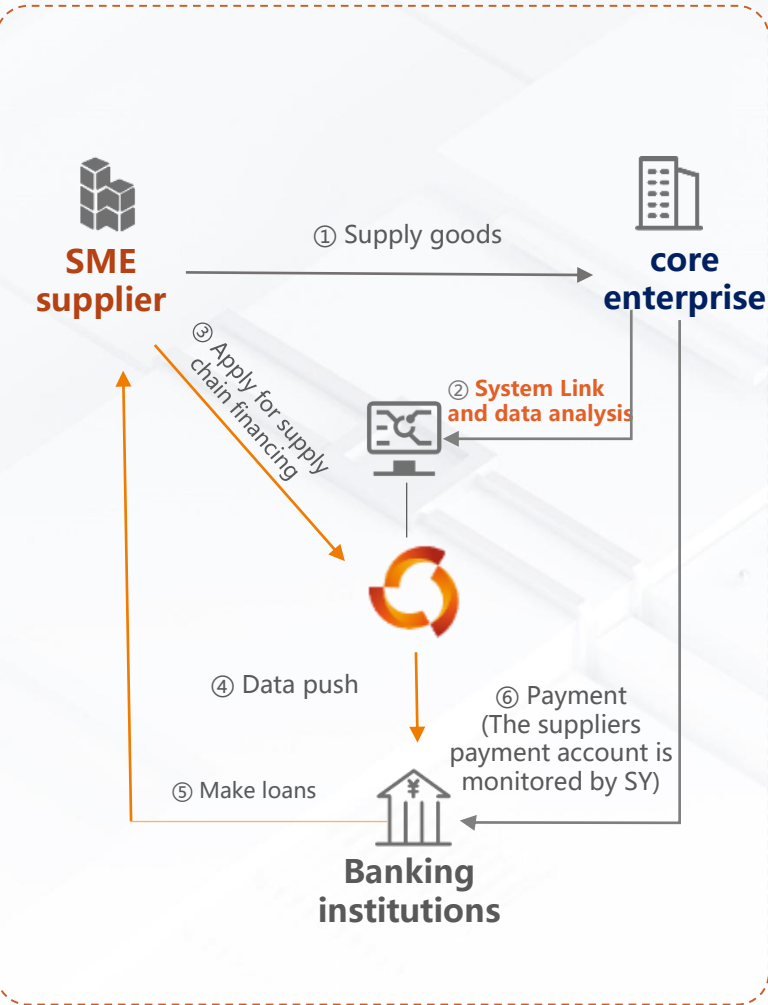
Access business data



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3000万, 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**

我已阅读并同意《极速回款服务协议》

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

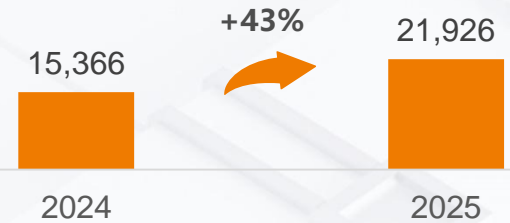
**Process 200 pages in 2 minutes** with an accuracy **rate of over 98%**.

## Automatic Data Acquisition and Analysis

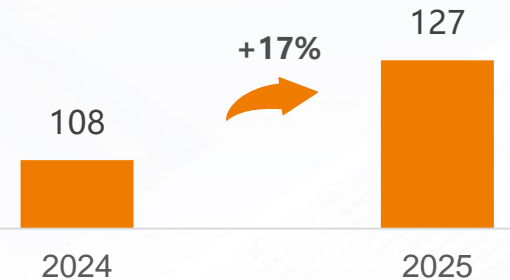
Monitor the entire business process in real time to improve decision-making efficiency and accuracy.

## AI applications reduce costs and increase efficiency

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



Profit per capita (ten thousand)



## Model and Capability



Language comprehension ability	Speech recognition capability	Logical reasoning ability	Decision-making ability	Memory ability	.....
--------------------------------	-------------------------------	---------------------------	-------------------------	----------------	-------

- ✓ Smart Operations Efficiency Boost **>8 times**
- ✓ Smart Matching Cost Savings **>90%**
- ✓ Help SMEs increase sales **>60%**
- ✓ Efficiency Improvement **>3 times**

03

# Financial Highlights



## 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%**

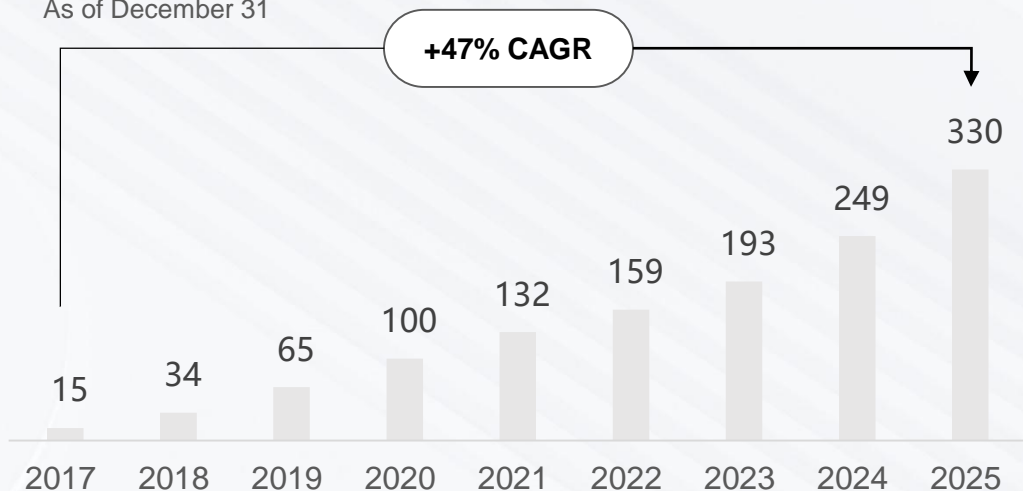
2024-2026 Dividend Yield

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

# Scale and customer growth

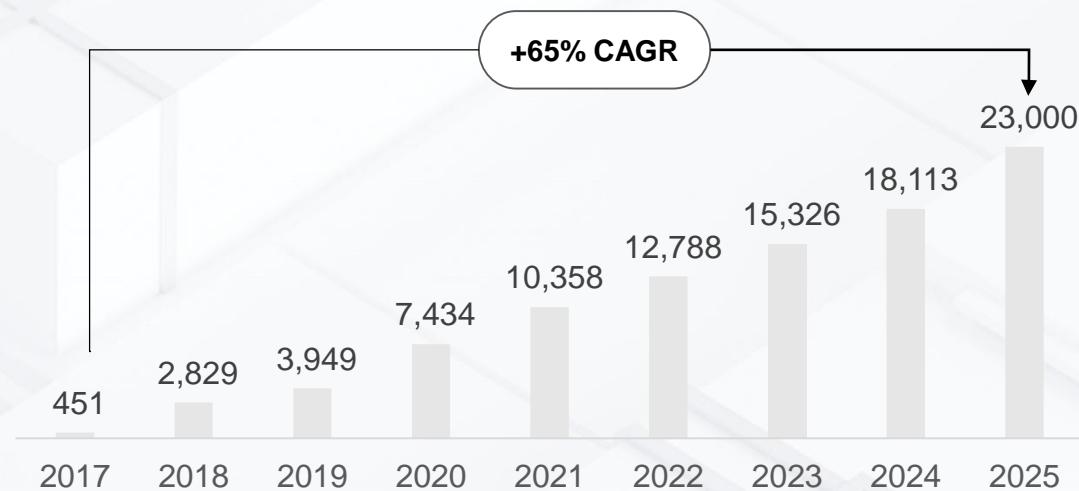
## Cumulative Matched Business Volume on Platform

RMB Billion  
As of December 31



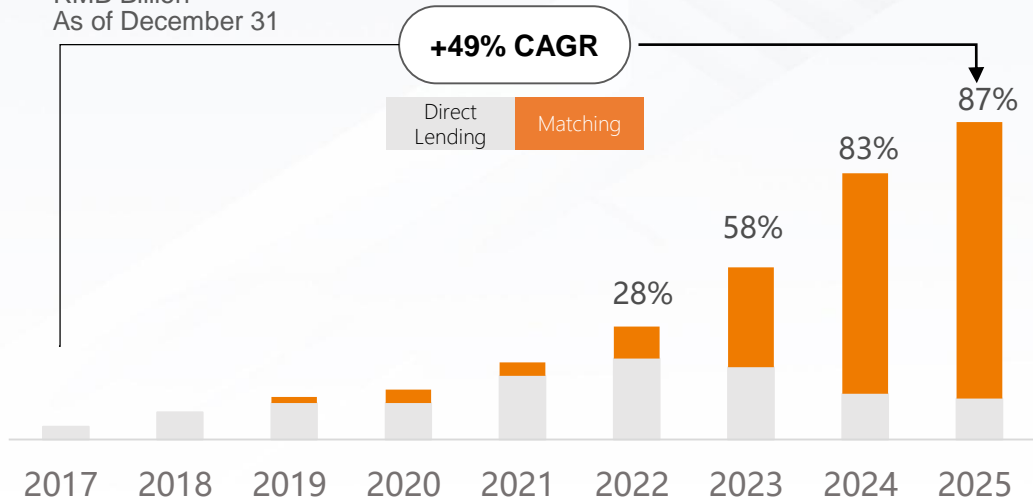
## Cumulative Platform Customers

As of December 31

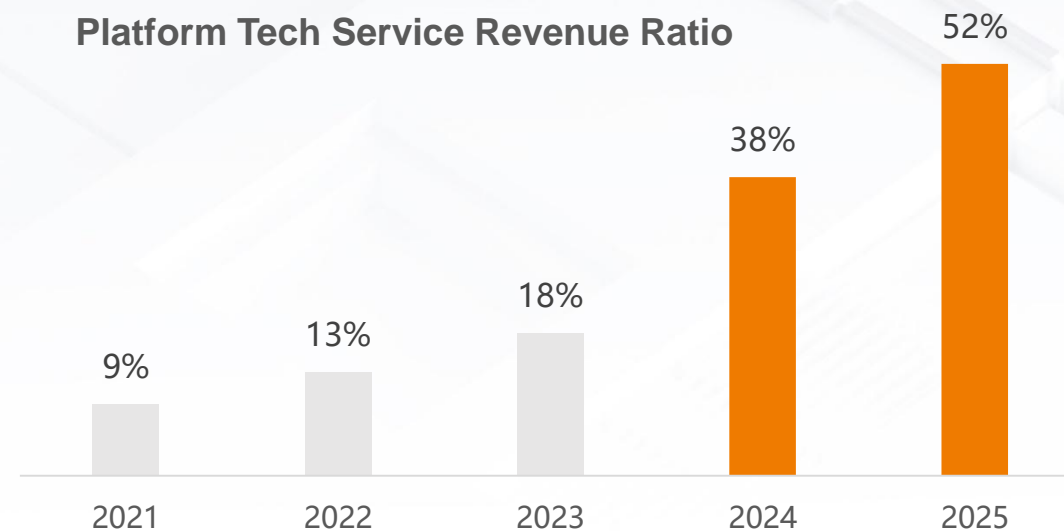


## Supply Chain Assets

RMB Billion  
As of December 31



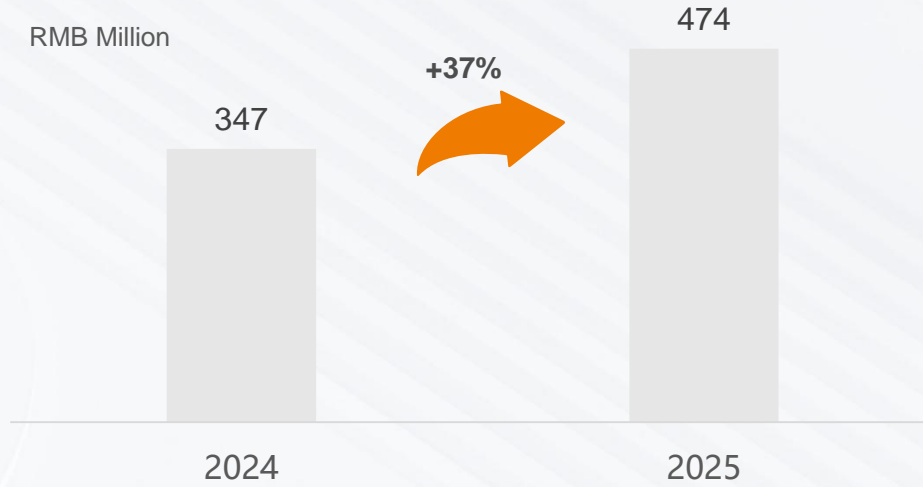
## Platform Tech Service Revenue Ratio



# Revenue and Profit Growth

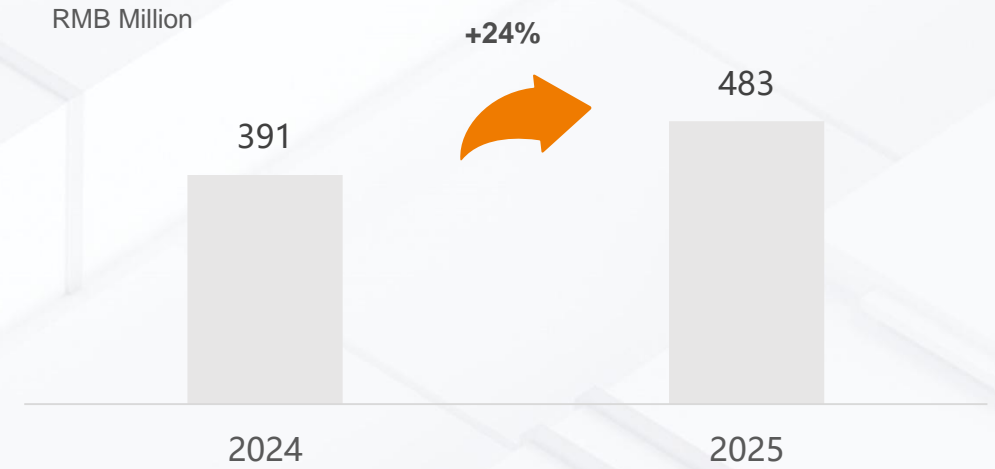
## Platform Tech Service Revenue

RMB Million



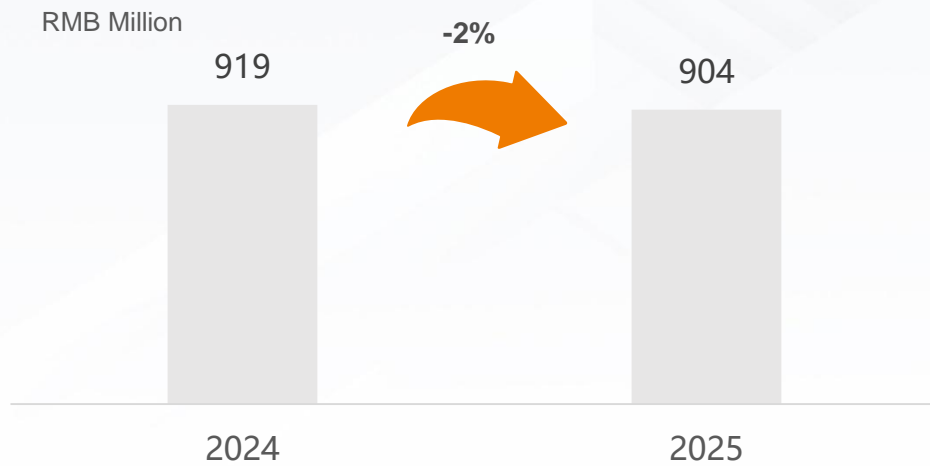
## Net Profit

RMB Million



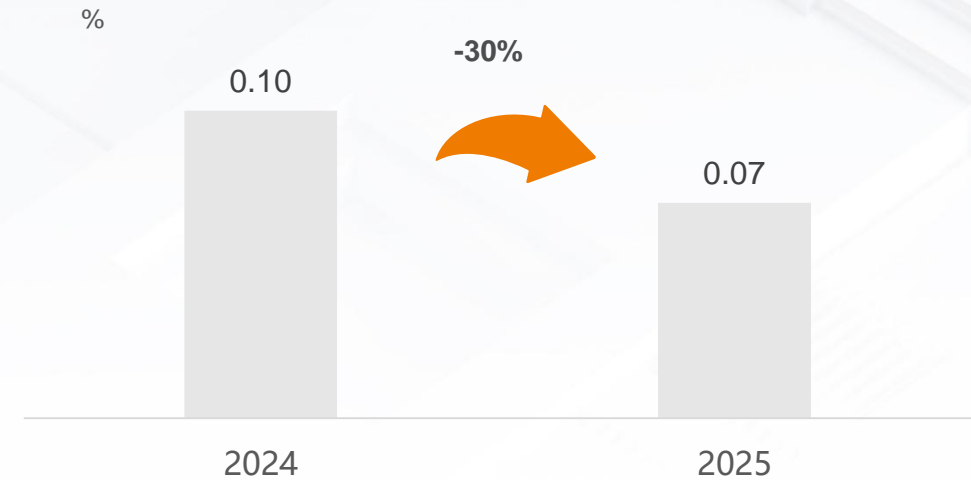
## Total Revenue

RMB Million



## NPL Ratio

%



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  
**AA**

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

Shenzhen | Tianjin | Wuxi | Hong Kong | Shanghai | Beijing | Chongqing | Singapore

46 / 47F, Dabaihui Plaza, 3086 Jintian Road, Futian Street,  
Futian District, Shenzhen  
[www.syholdings.com](http://www.syholdings.com)

