

6069.HK SY Holdings Overview



01

Corporate Mission & Vision

Industry Pain Point: SME Financing Difficulties



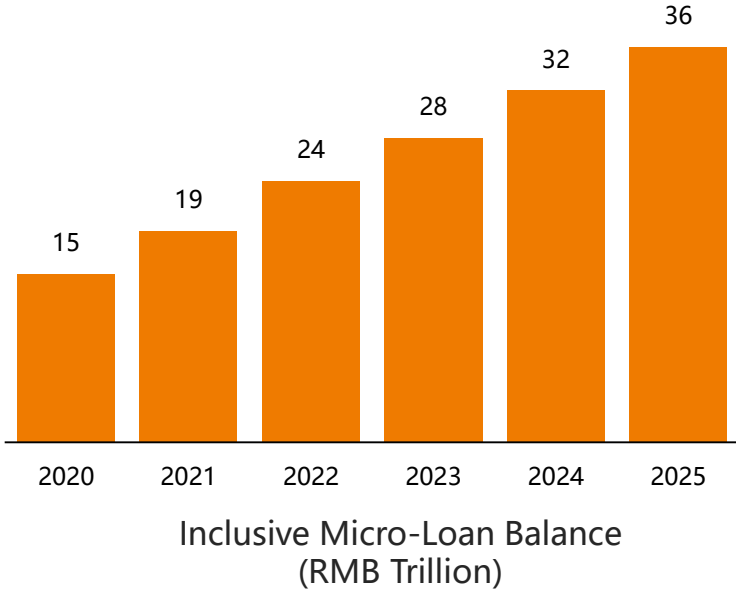
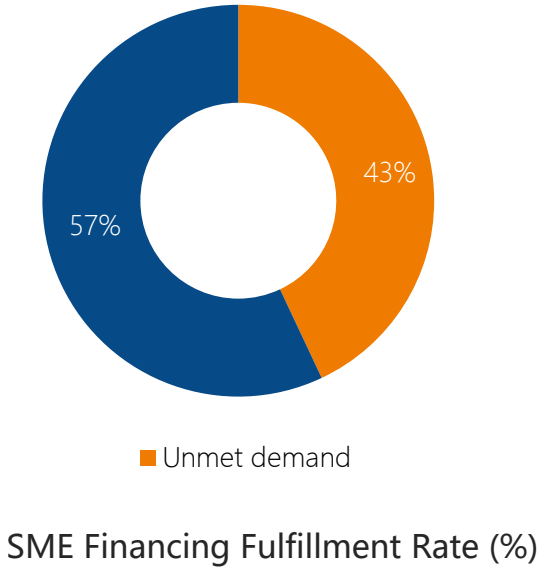
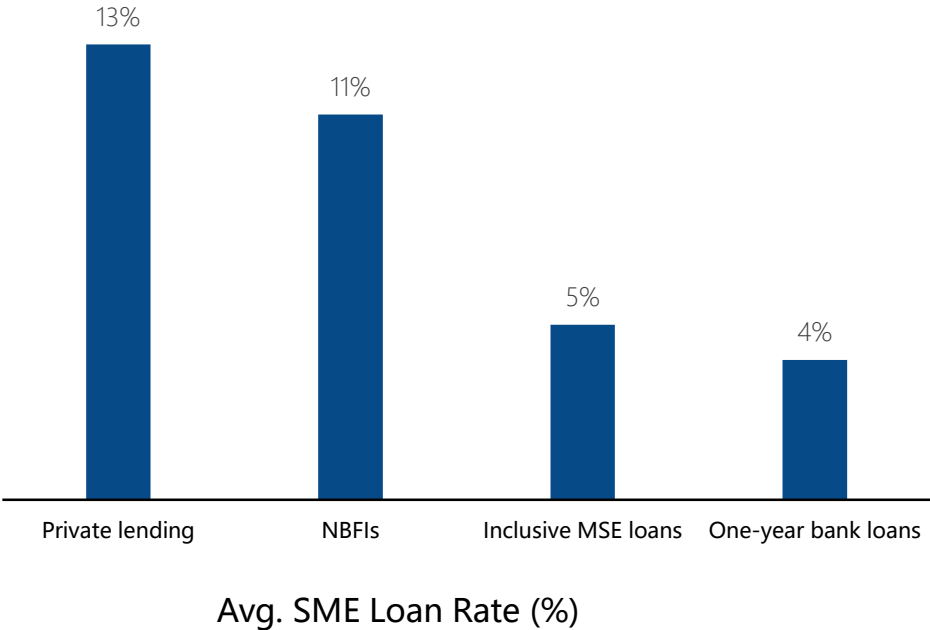
SME Financing Gap
RMB 22T+



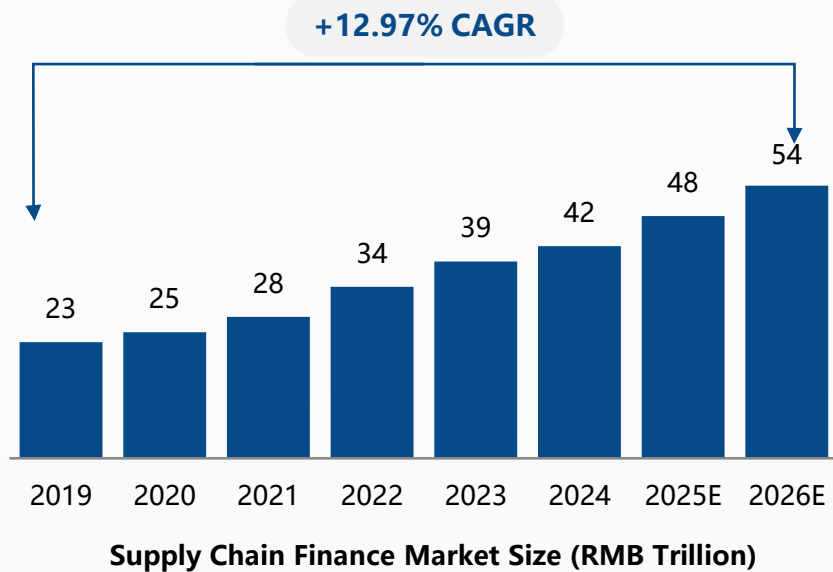
Unmet Financing Demand
43%



Avg. Core Enterprise DSO
60-180 Days



Market Demand

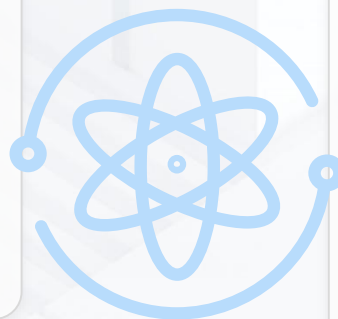


Policy Support

- 2022: Notice on Further Strengthening Financial Support for Micro & Small Enterprises
- 2023: Implementation Opinions on Promoting High-Quality Inclusive Finance Development
- 2024: Action Plan for Promoting High-Quality Digital Finance Development
- 2025: Notice on Financial Services for Micro & Small Enterprises
- **Five Priority Areas in finance:**
Tech Finance, Green Finance, Inclusive Finance, Pension Finance, Digital Finance

Focus on Real Transaction Data

- Deeply rooted in infrastructure, pharma, and commodities for years, closely tied to core enterprises, obtaining massive real transaction data through system integration
- Directly connects to core enterprise systems to capture tamper-proof digital trails such as e-orders and logistics documents, confirming transaction authenticity and rationality



Reduce Reliance on Credit & Guarantees

- No Strong Guarantees or Credit Qualifications Required
- Focuses on SME transaction history across the supply chain, reflecting business conditions and credit ratings through multi-dimensional data

Complementary Strengths

Traditional Banks

Have capital and licenses, but lack industry data and transaction verification capabilities



SY Holdings

Has industry data & AI risk control, but needs funding partners to jointly serve SMEs

SY Holdings vs. Traditional Financial Institutions

Comparison Dimension	SY Holdings	BANKS	Other Financial Institutions
Risk Control Model	Transaction-Focused, Entity-Light	Collateral-Dependent	Core Enterprise Guarantee-Dependent
Risk Control Performance	Consistently Above Industry Average	At Industry Average Level	Significant Divergence Risk Under Pressure
Customer Acquisition	Direct System Integration with Core Enterprises Ultra-High Efficiency + Ultra-Low Cost Acquisition	Offline Operations High Cost & Low Efficiency	Single Core Enterprise Dependence Narrow Coverage
Coverage Dimension	Industry-Focused	Full Industry Coverage	Full Industry Coverage
Flexibility	High, Customizable Solutions	Low, Standardized Products Only	Medium, Partial Scenario Customization
Target Customer	SMEs 96%+	Preference for Large Enterprises	Dispersed Customer Base
Financing Efficiency	T+0/T+1	2-4 weeks	1-2 weeks
Funding Cost	Platform-Based Matching Low Funding Cost	Relatively Low Rates but High Barriers	Higher Funding Cost



In-depth Industry Understanding

Deeply rooted in infrastructure, pharma, and commodities, with an average partnership exceeding 7 years with core enterprises in these sectors, establishing deep strategic alliances. This enables us to build proprietary industry-specific risk models based on massive vertical industry transaction data.



High Customer Acquisition Efficiency & Low Cost

Through our advanced technology integration, we directly connect with core enterprises' procurement and supply chain systems, enabling automated lead generation on our platform. This drives customer acquisition efficiency far exceeding that of traditional models, with near-zero acquisition costs.



Precise & Effective Risk Control System

Our risk control team is drawn from industry veterans with deep on-the-ground expertise. Complemented by continuous AI-driven model refinement, we accurately verify transaction authenticity and rationality, while effectively identifying high-growth SMEs.

Empowering Chinese SMEs to Reshape the Global Supply Chain



Capital Markets Recognition

TEMASEK
HOLDINGS

BlackRock®

YOFC
Smart Link Better Life.

Global Index Inclusion

 恒生指數
HANG SENG INDEXES

深港通
SHENZHEN CONNECT

MSCI 
China Small Cap

滬港通
SHANGHAI CONNECT

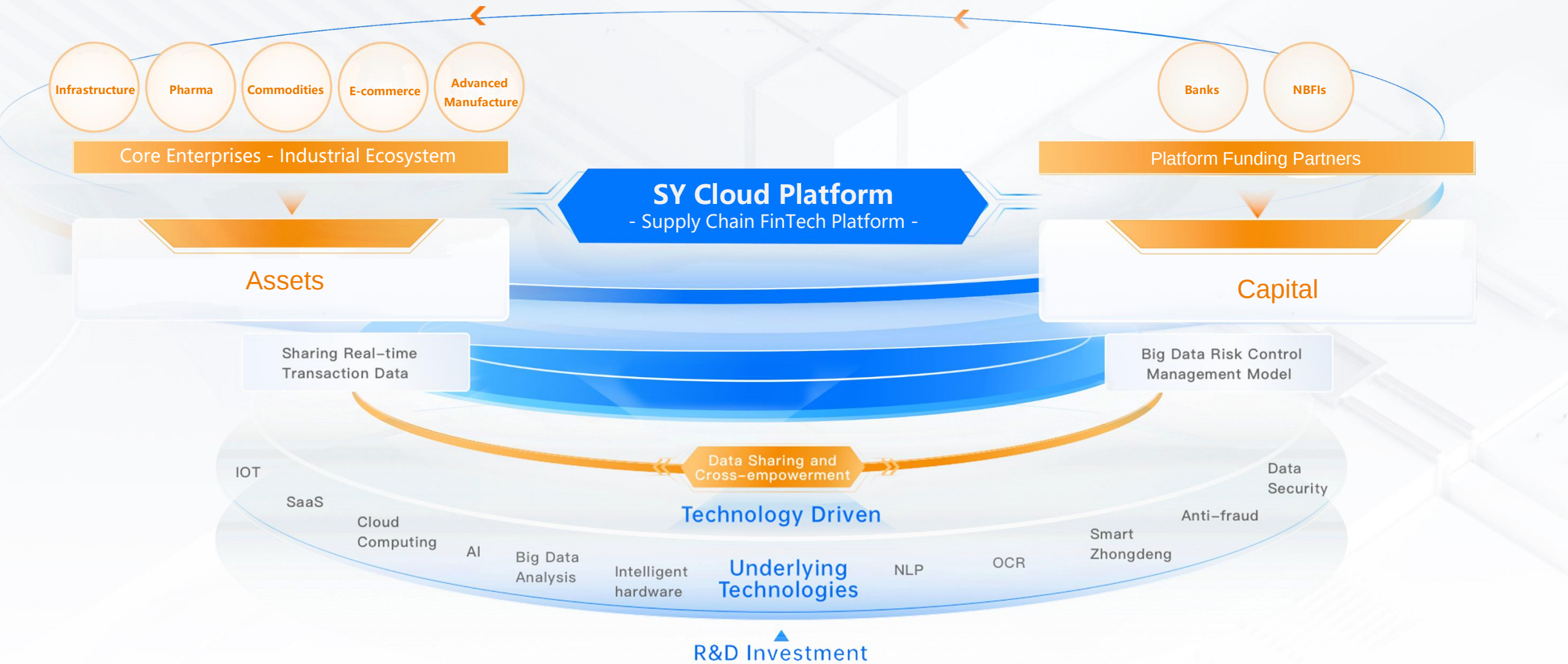
FTSE
Global Equity Index Series

MSCI
ESG RATINGS



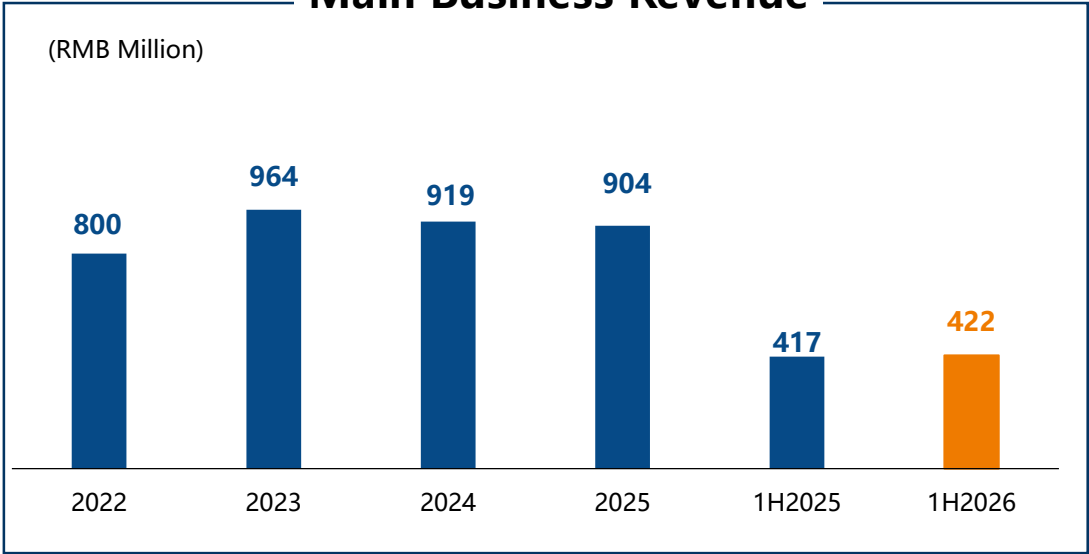
02

Company Overview

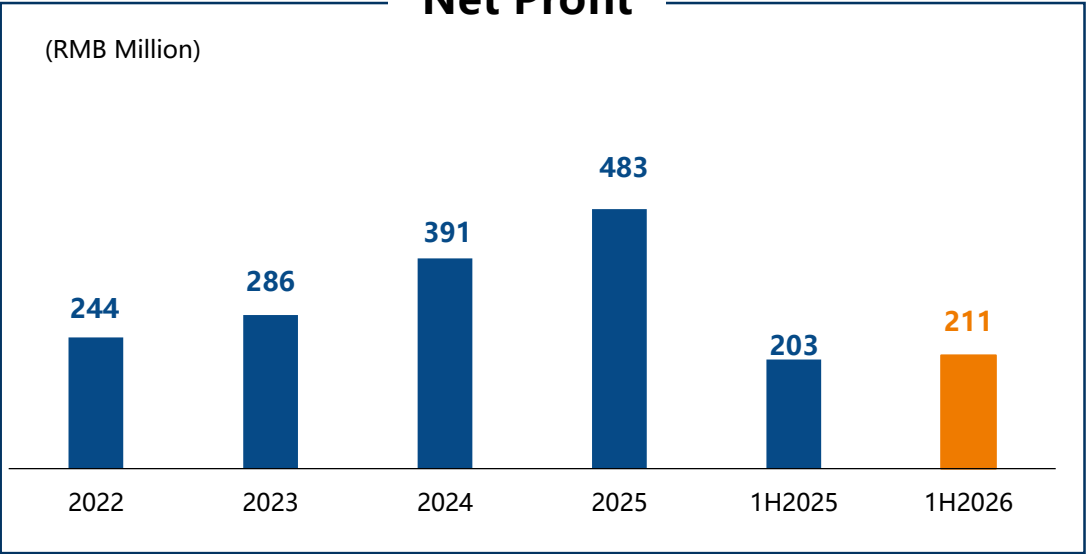


**Industry Data-Driven + AI-Driven Risk Control + Platform-Based Facilitation,
solving financing challenges beyond traditional finance coverage**

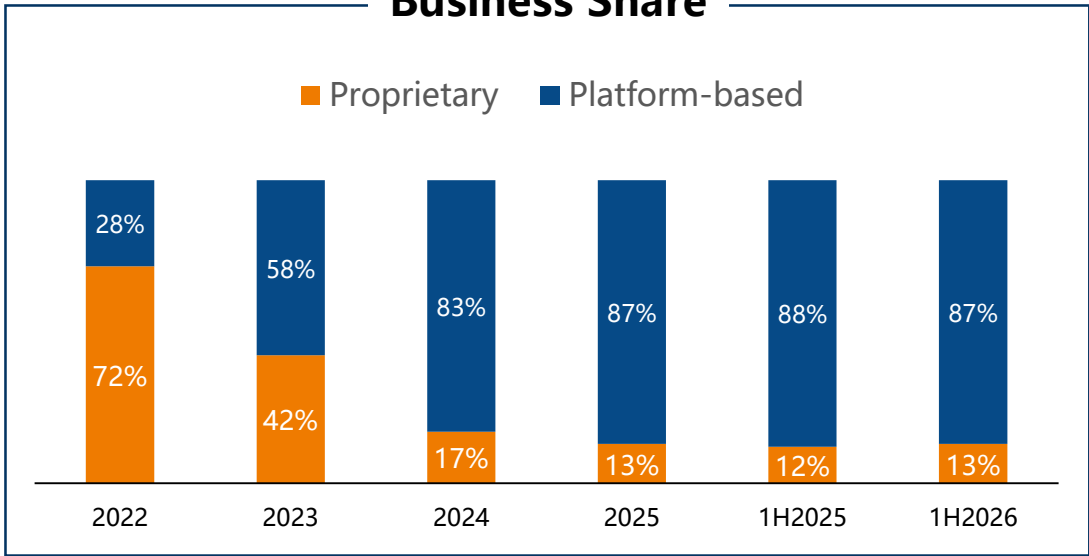
Main Business Revenue



Net Profit

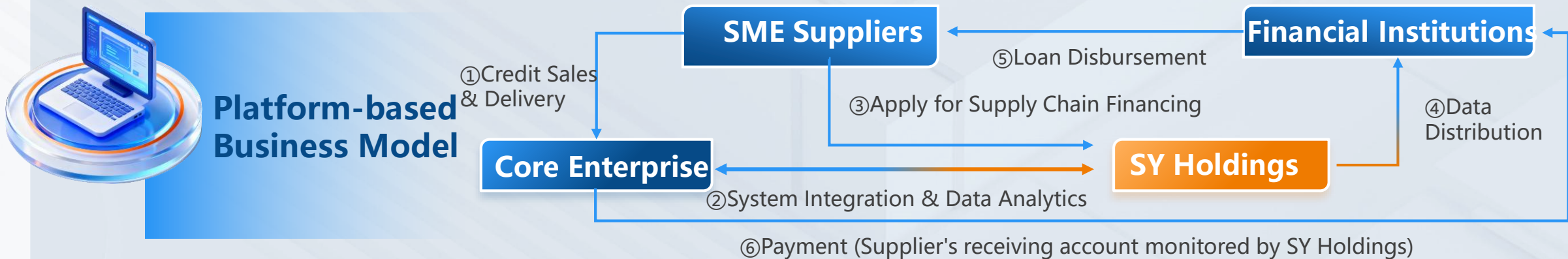


Business Share



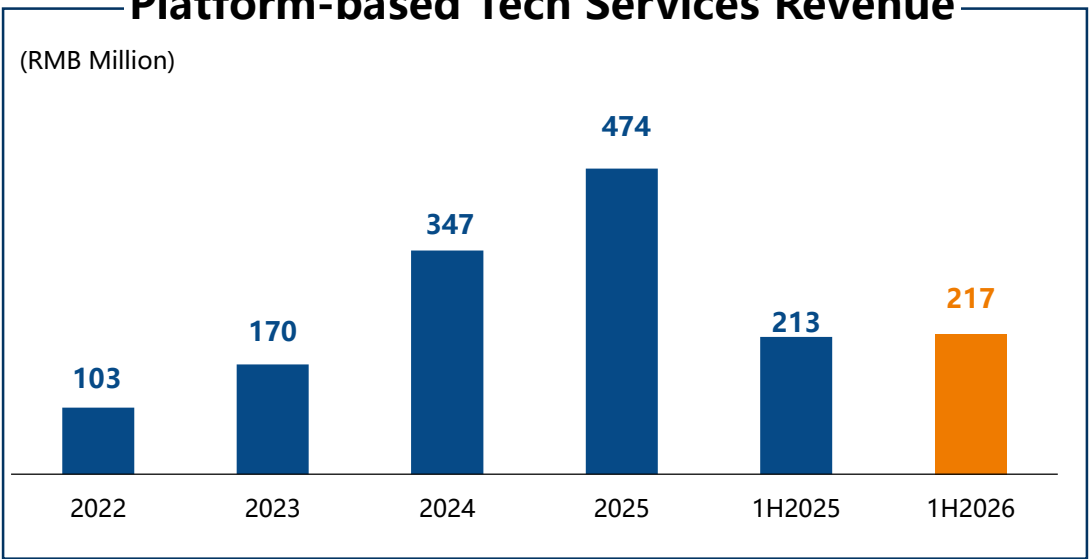
Continuous Dividend



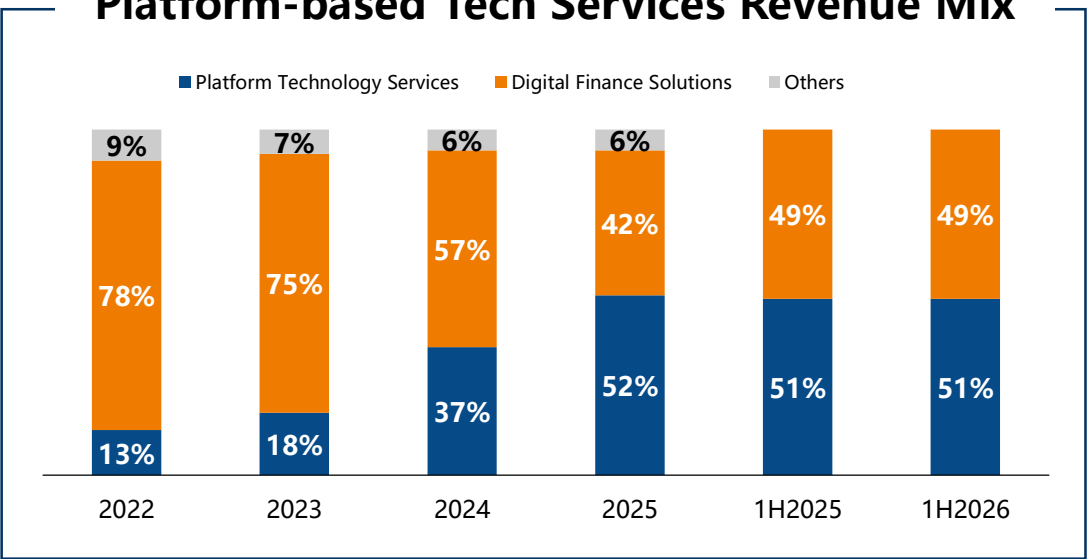


Platform-based Tech Services Revenue

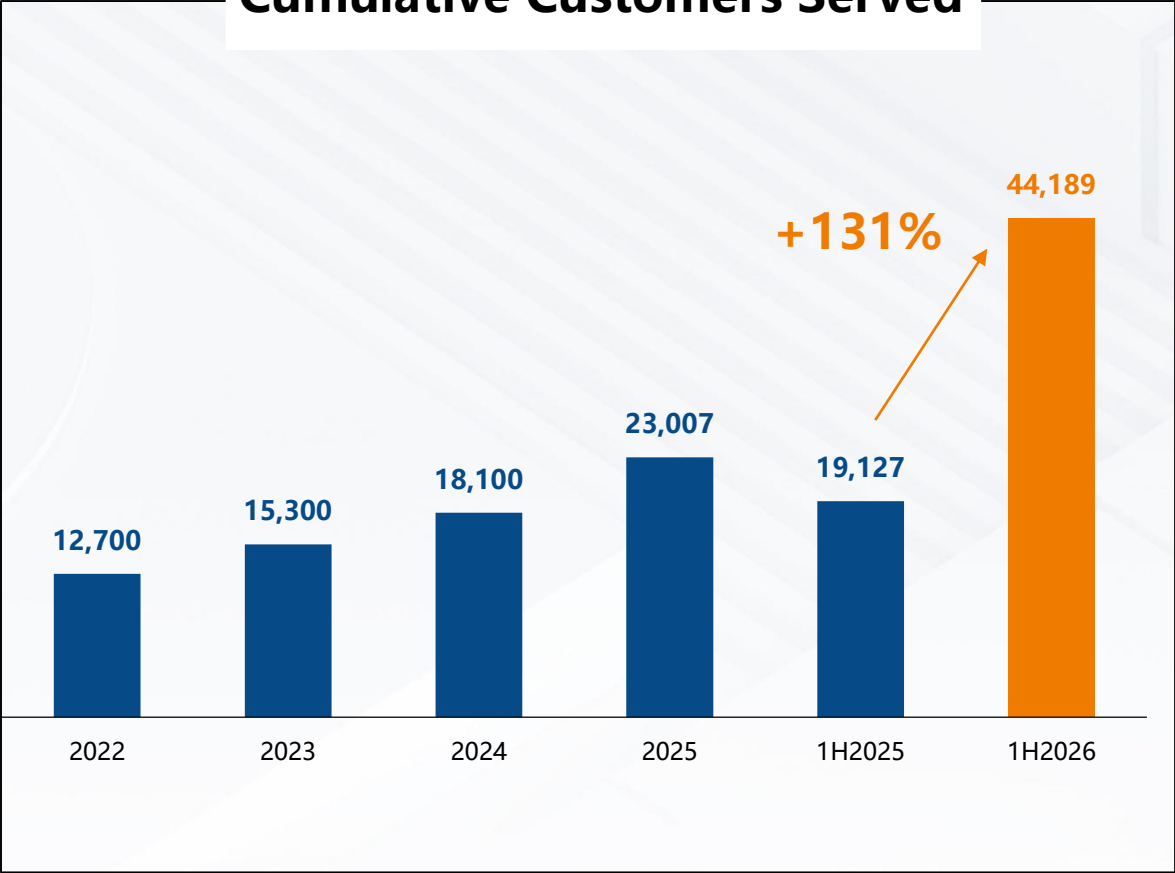
(RMB Million)



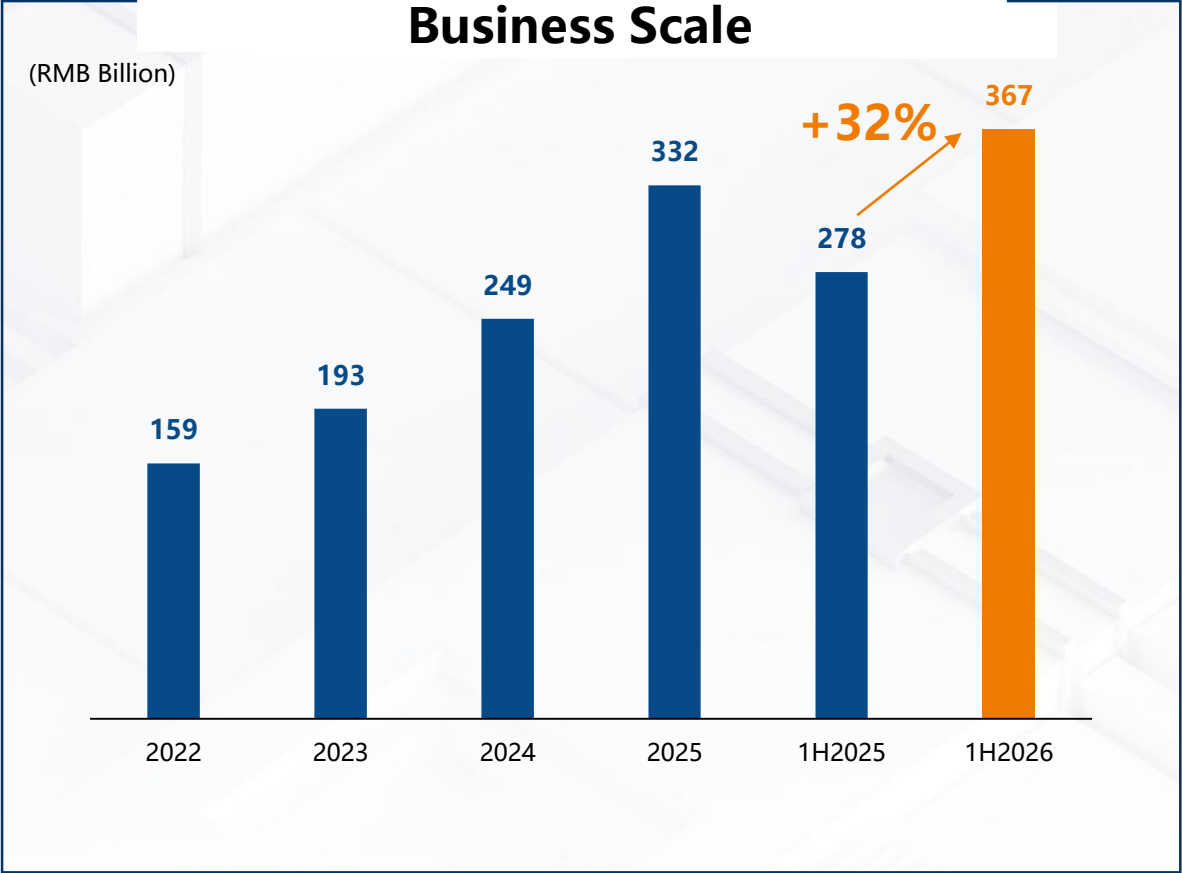
Platform-based Tech Services Revenue Mix



Cumulative Customers Served



Cumulative Intelligent Facilitation Business Scale





Supply Chain Digital Foundation

SY Cloud Platform

- Building a Fully Online Supply Chain Fintech Platform with Proprietary Technology
- System capabilities standardized and modularized to enable industry ecosystem partners

Diansurong(电速融)

- E-commerce-specific online financing product, directly connected to leading e-commerce platforms



Precise & Effective Risk Control

Full-Chain Intelligent Risk Control

- Building a data-driven risk control system, risk decision engine platform and sentiment monitoring platform

Automated Risk Alert

- PBOC Registration Check, Invoice Verification, Transaction Monitoring, and Sentiment Monitoring enable automated risk alerts



**RMB 300M+
Cumulative R&D
Investment**

Over RMB 50M annually for the next 3 years



**130+ R&D
Personnel**

Accounting for over 30%



**101 Patents &
Software
Copyrights**

42 items in 2021 → 101 items in 2026

03

Corporate Strategy



Efficient Customer Acquisition

- System-level integration with core enterprises enables precise reach to SME suppliers.
- Ultra-low acquisition cost. Ultra-high efficiency.



Technology Assurance

- AI + Big Data verify transaction authenticity and rationality
- Each transaction requires >300 data node verification



Diversified Funding Sources

- 200+ funding partners, diversified & expanding
- 30+ international financial institutions underpinning worldwide expansion.



Vast Market Opportunity

2026: E-commerce market expected to reach RMB 50 trillion

Strong financing demand, under-served by traditional finance



Decade-Proven Model

12-year track record with a proven risk-control model

Platform strategy closely aligned with e-commerce



Policy Tailwind

Aligned with the "Five Priority Areas" in finance

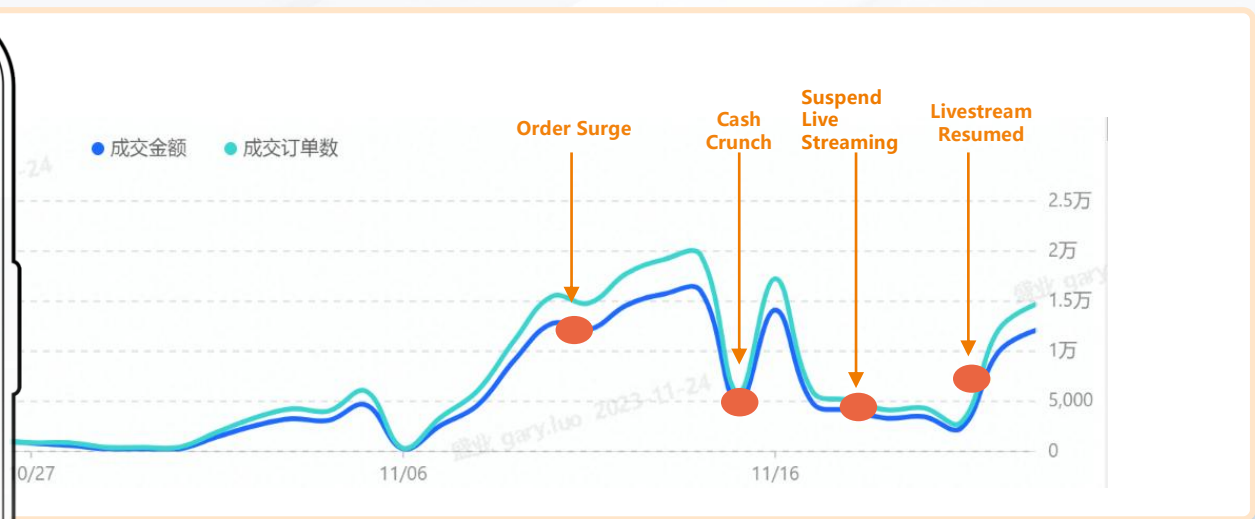
Focused on digital & inclusive finance



SHEIN



Connected to Leading E-Commerce Platforms



⚠ After a massive order surge, the funds couldn't keep up! Working capital for ad spend and inventory was tied up. Merchants had to suspend live streaming for 4 days!

✓ Increase sales by over 250%

✓ Increase profits by over 200%



Seller APP entry point for efficient customer acquisition

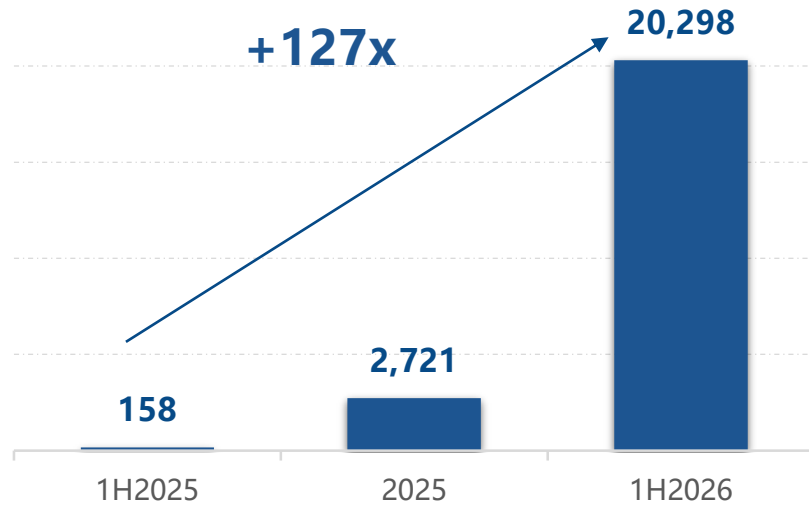
Official channels

本服务由盛业控股集团提供

Day T: Request for funding

Day T: Loan Disbursement

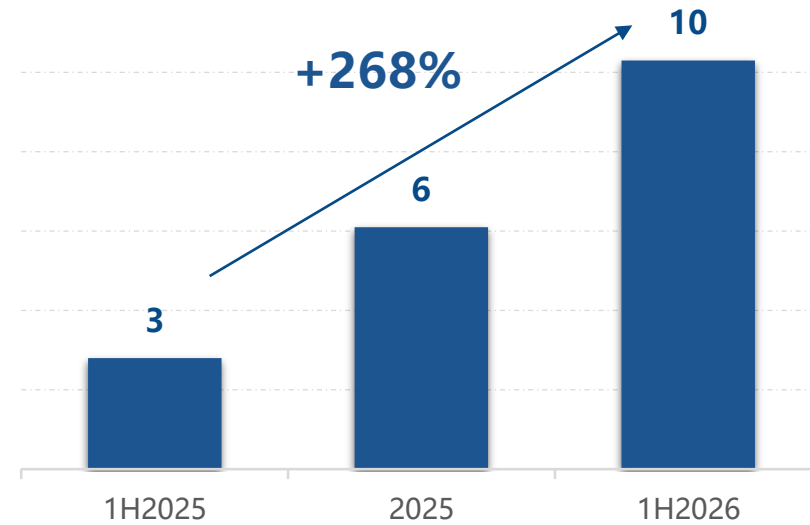
Day T+1: Resume Live Streaming & Restock Inventory



New E-commerce Customers

 Repeat-loan Rate: **77%**

(RMB Billion)



Cumulative E-commerce Volume

 Capital Turnover: **14x/year**

Data-Driven Risk Control

- Direct platform integration for real-time merchant data
- Transaction-focused, entity-light risk control — reaching more SMEs
- Multi-dimensional verification of transaction authenticity & rationality



Official Channel Referral

- Service embedded in platforms for organic merchant reach
- Official channels— zero-cost, high-efficiency customer acquisition



Differentiated Services

- 24/7 online service with fast fund disbursement
- Real-time response to sales spikes, dynamic limit adjustment



Closed-Loop Cash Flow Management

- End-to-end closed-loop funds, verifiable & controllable use
- Independent, licensed third-party operation with assured regulatory compliance





International Management Team

Singapore International HQ

International Business Layout



Validated & Replicable Innovative Model

12 Years Proven

Transaction-Focused, Entity-Light model
readily transferable to overseas markets



Overseas Resource Advantage

30+

Strategic Partnerships with
International Financial Institutions



Strategic Growth Pillar

\$38B

Current Southeast Asia
FinTech Market Size



Infrastructure



Infrastructure

Deepened tie-up with **ZG Group**; first Malaysia deal live,
powering China's infrastructure going global

Advanced Manufacturing



Optical
Communication



Robotics



NEV

Strategic partnership with **Yangtze Optical Fibre and Cable**; first digital supply-chain
finance deal, riding the global AI infrastructure wave
Overseas projects with **Robotphoenix Intelligent & Standard Robots**, expanding
into Singapore and Japan
Strategic partnership with **Carro**, serving Chinese NEV brands' global push (e.g., **Zeekr**)

Empowering Chinese SMEs to Reshape the Global Supply Chain

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

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