

AGM 2022FY 2022财年年度股东大会

FinTech Chain Limited



Shareholder Update

2022 - 09 - 28

Table of Contents

目录



Acknowledgement 致谢	3
Financial Review 财务回顾	4
Positive Operation Results 正向经营成果	5
Business Overview 业务概述	
Two-wheel-driven development strategy 双轮驱动发展战略	6-7
Recent Partner Contract Acquisitions 最近获得的合作伙伴合同	8
Industry Recognition 行业认可	
“Specialised-Refinement-Characterisation-Innovation” Enterprise 专精特新企业	9
Our Competitive Advantage and Our Competition 我们的竞争优势和我们的竞争	10
FTC’s view of COVID-19 impact & macro level risk analysis FTC对COVID-19影响的看法和宏观层面风险分析	11
5 Years Financial Summary 五年财务摘要	12-13
Business Outlook 业务展望	14
Team Profile 团队简介	15-16

Acknowledgement

致谢



Markets continued to be impacted and challenged by the COVID-19 pandemic over the past year, the Board and Management of FTC is grateful for the continuing support of shareholders and cooperative partners. Special thanks to staff of FTC headed by President Mr Xiong Qiang have worked diligently to overcome difficulties while making significant and continuous contributions.

Furthermore, we are very grateful to the Chinese government for its long-term policy support and encouragement to innovative technology companies, which provide FTC with a favourable, healthy and sustainable development space.

在过去一年，市场继续受到新冠疫情大流行的影响和挑战，FTC董事会和管理层感谢股东和合作伙伴的持续支持。特别感谢，FTC公司以总裁熊强先生为首的团队的每一位同仁都勤奋努力，克服困难，同时做出巨大和持续的贡献。

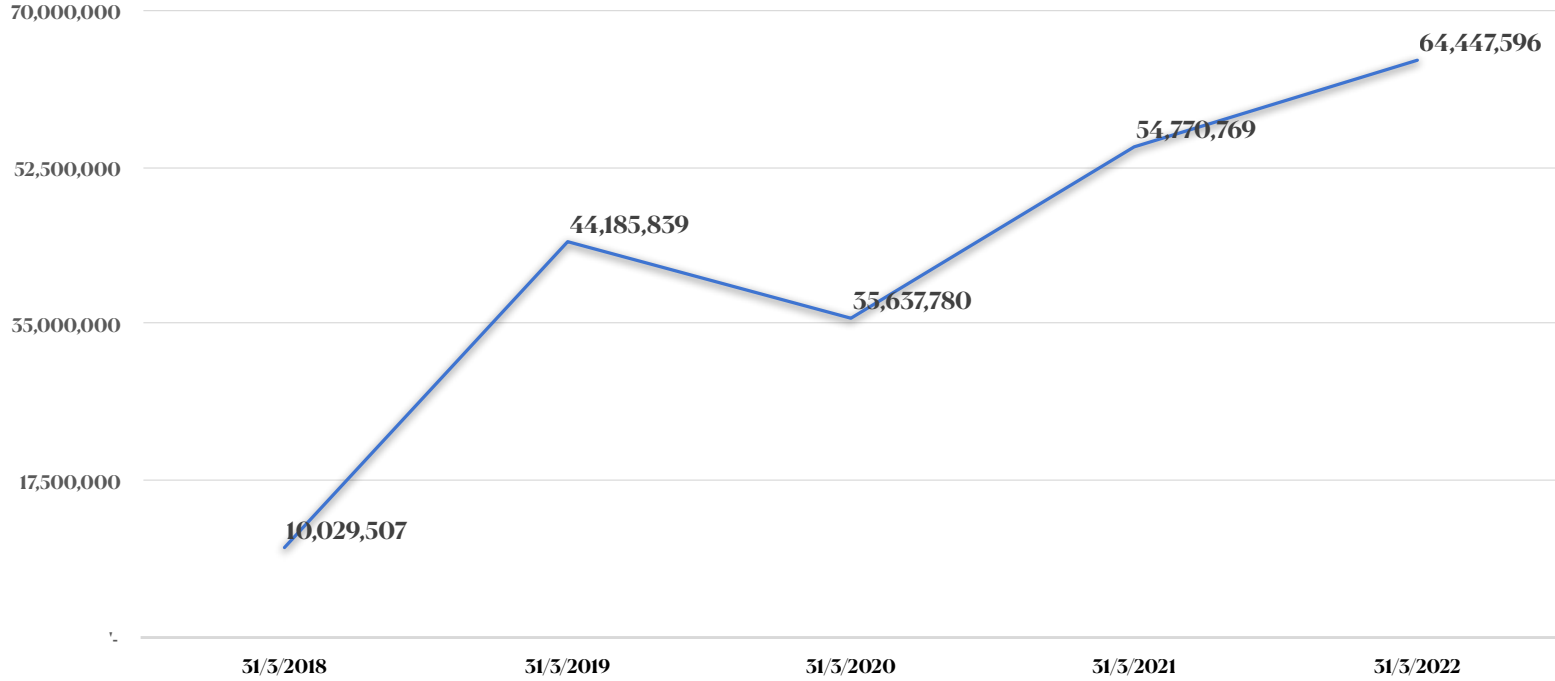
我们非常感谢国家对创新科技企业的长期政策支持和鼓励，为FTC提供良好的、健康的和可持续的发展空间。

Financial Review

业务回顾



FTC annual revenue (in RMB)
FTC 年度收入 (人民币)



财年2022全年收入
FY2022 Annual Revenue

(按年同比; year on year)

↑ 18%

Positive Operation Results 正向经营成果

Annual Revenue
全年收入
(year on year; 按年同比)
↑18%

Annual Net Profit: Positive
全年净利：正
(year on year; 按年同比)
↓88%

Year-on-year revenue continued to grow steadily.
全年收入按年同比仍然保持稳步增长。

Investment in product research and development has been increased.
Though the net profit for the year decreased year-on-year, it still maintained a positive operating net profit.
加大产品研发投入，全年净利虽然按年同比有所下降，但是仍然维持正向的经营净利润。

Business Overview

业务概述



4 major interconnected services of Bank Middleware 银行中台四大互联服务

Based on T-Linx™ SaaS infrastructure, merchant solutions SaaS service drives the connection and upgrade of hardware
 基于T-Linx™ SaaS基础架构，行业应用解决方案SaaS服务驱动硬件连接升级

SaaS for Hardware & IoT
 SaaS 硬件IoT

SaaS Cloud Service
 SaaS 云服务

1. Payment SaaS Infrastructure for banks and merchants
 面向银行和商家的支付 SaaS 基础设施
2. Payment Digital Transformation SaaS service (merchant solutions/industry applications)
 支付数字化转型SaaS服务（行业应用）

T-Linx™
 SaaS
 Bank Middleware

SaaS for Consumer Rights/
 Marketing
 SaaS 消费者权益/营销

A one-stop SaaS of marketing management
 一站式营销管理SaaS

Increasing upsell and cross-sell opportunities for various partners
 e.g. Buy Now, Pay Later (BNPL) service, etc
 为各种合作伙伴增加追加销售和交叉销售的机会
 例如 先享后付 (BNPL) 服务等

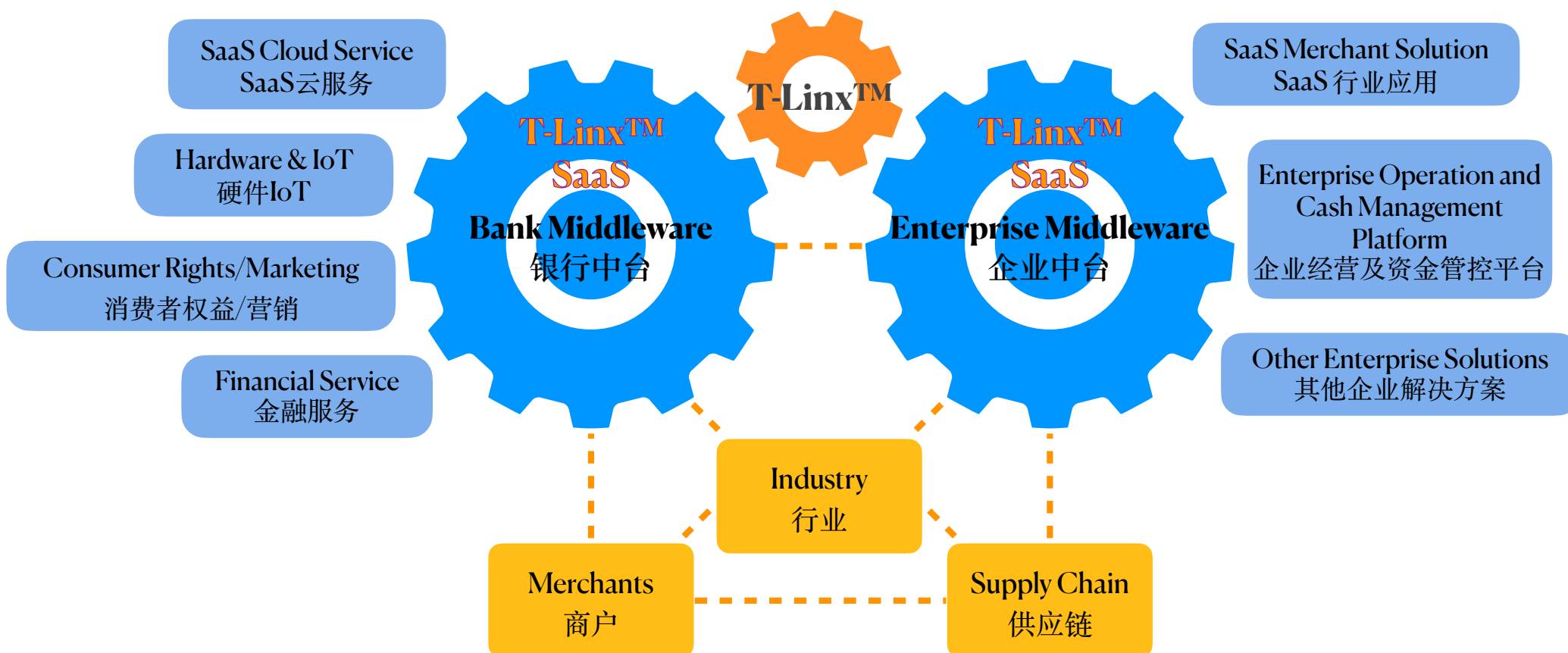
SaaS Financial Service
 SaaS 金融服务

Business Overview

业务概述



Two-wheel-driven development strategy 双轮驱动发展战略



FY 2022 & Recent Winning Bids/Partner Contract

2022财年及最近的中标/合作伙伴合同



New SaaS Cloud Service

新SaaS云服务

- ★ Liaoning Rural Credit Cooperative Union Integrated Payment and Industry Application Service Provider Project
辽宁省农村信用社聚合支付行业服务商项目
- ★ China Construction Bank (Jiangxi province) Alipay Marketing Activity Service Provider Project
江西建行支付宝营销服务供应商
- ★ Smart Stadium Construction Project for 2022 Beijing Winter Olympics to provide “Payment +” Digital Infrastructure Construction
2022年北京冬季奥运会智慧场馆建设项目，进行各种的“支付+”数字化场景建设
- ★ Shanxi Rural Credit Cooperatives’ E-payment System Operation and Maintenance Service Project
山西农信晋享E付系统运维服务项目
- ★ JD.com Online Banking Acquiring System Project
京东网银在线收单系统项目
- ★ All-purpose Card Technical Service Project for Hengfeng Bank (Evergrowing Bank Co., Ltd.)
恒丰银行一卡通技术服务项目
- ★ e-CNY Acquiring Technical Service Project for China Everbright Bank (Hangzhou Branch)
中国光大银行杭州分行数字人民币收单技术服务合同
- ★ Shandong Zhangqiu Rural Commercial Bank Broadcast Platform & Equipment Procurement Project
山东章丘农商行语音播放平台和设备采购项目
- ★ Integrated Payment Business Equipment Procurement Project for Liaoning Province Rural Credit Cooperative Union
辽宁省农村信用社聚合支付业务设备采购项目

Industry Recognition

行业认可

“Specialised-Refinement-Characterisation-Innovation” Enterprise 专精特新企业

On June 15, 2022, Shenzhen Taotaogu Information Technology Co., Ltd. (FTC’s 100% subsidiary) was recognised as one of the “Specialised-Refinement-Characterisation-Innovation” small and medium enterprises in Shenzhen in 2021.

深圳市淘淘谷信息技术有限公司（FTC 全资子公司）获得认可为2021年度深圳市“专精特新”中小企业。

Our Competitive Advantage and Our Competition

我们的竞争优势和我们的竞争



Competition analysis: In the payment acquiring business, since banks have the ultimate advantage given their size and market penetration, more third-party payment companies and fourth-party payment service provider are entering into FTC's business area, however

★ FTC remains in a strong market position with competitive advantages including:

- 1) Professional focus on payment acquiring systems for banks for more than ten years.
- 2) Demonstrated professional and comprehensive one stop services to high marketshare banking network.
- 3) Quality marketing and reputational attributes with long-term well established relationship with banks and enterprises.
- 4) Mature, evolving and interconnected SaaS (with own intellectual properties) as leading benchmark in the industry.

竞争分析：在支付收单业务中，考虑到银行的规模和市场渗透率，银行具有最终优势，更多的第三方支付公司和第四方支付服务商进入FTC的业务领域。但是，

★ FTC 凭借以下竞争优势保持强大的市场地位：

- 1) 超过十年专业专注于银行支付收单系统。
- 2) 为高市场份额的银行网络提供专业和全面的一站式服务。
- 3) 与银行及企业建立长期良好关系的高质量营销和声誉属性。
- 4) 成熟、不断发展、互联互通的SaaS（拥有自主知识产权）作为行业领先的标杆。

FTC's view of COVID-19 impact & macro level risk analysis

FTC 对 COVID-19 影响的想法和宏观层面风险分析



Although the COVID-19 pandemic in China was relatively well-controlled, the new COVID-19 variant (Omicron) continues to challenge the global epidemic prevention and control, which has also led to continuous and strict social activity control in China. Under this circumstance, the work arrangements of FTC's bank and corporate clients under the epidemic prevention measures continued to change, which inevitably and continued to lead to inefficiencies in work and the lengthening of the collection process of accounts receivable by up to 6 months. This still affects the FTC as well as other banking industry and corporate participants.

However, FTC is confident its businesses activity is developing in a positive and healthy direction.

On the other hand, uncertainty in global relations and international monetary policy still pose a challenge to our business.

尽管中国的新冠病毒大流行得到了相对较好的控制，但是新冠病毒变种（奥米克戎）继续挑战全球的疫情防控，这也导致了中国采取持续及严格的社会活动管控。在这个情况下，FTC的银行及企业客户在防疫措施下的工作安排持续变化，不可避免及继续地导致工作上的低效率和应收账款的催收过程时间延长达6个月。这仍然影响着FTC以及其他银行业及企业参与者。

然而，FTC有信心其业务活动正朝着积极健康的方向发展。

另一方面，全球关系和国际货币政策的不确定性仍然对我们的业务构成挑战。

5 Years Financial Summary

五年财务摘要



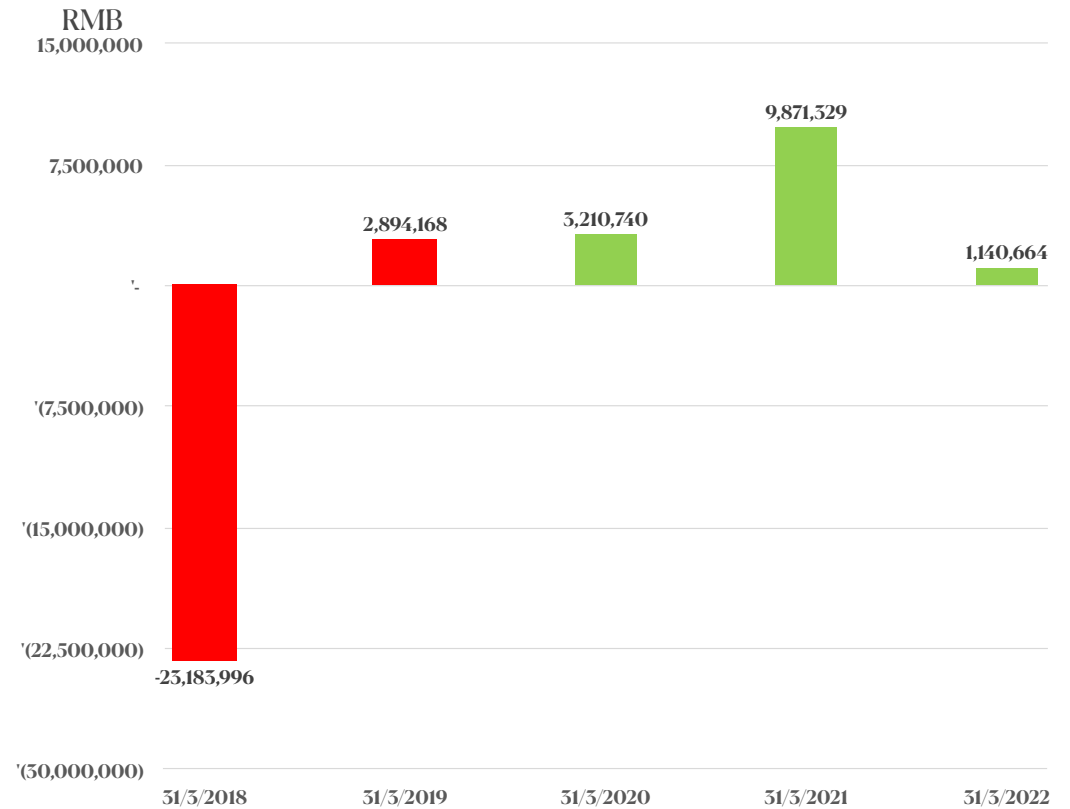
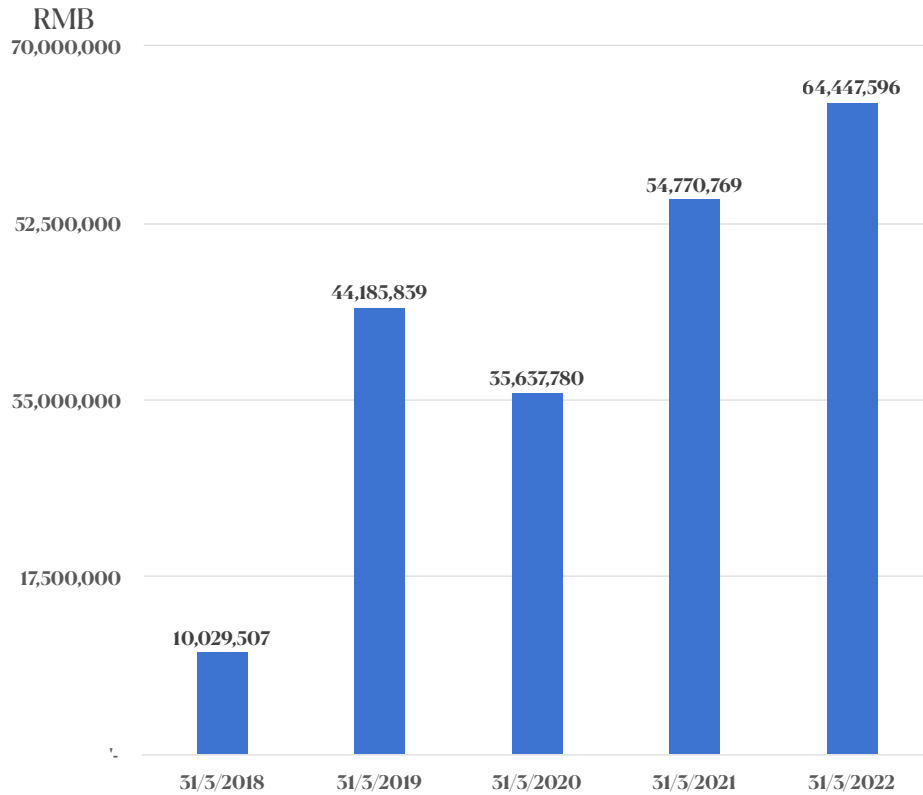
	31/3/2018	31/3/2019	31/3/2020	31/3/2021	31/3/2022
	RMB	RMB	RMB	RMB	RMB
Revenue 收入	10,029,507	44,185,839	55,637,780	54,770,769	64,447,596
Gross profit / (loss) 毛利/ (亏损)	(2,045,807)	28,640,520	19,447,880	27,872,427	22,610,280
Profit / (loss) before taxation 除税前利润/ (亏损)	(23,183,996)	2,894,168	3,210,740	9,871,329	1,140,664
Profit / (loss) for the year 年度利润/ (亏损)	(23,183,996)	2,894,168	3,210,740	9,871,329	1,140,664
Total assets 总资产	16,059,423	18,971,049	27,695,784	38,693,530	50,387,799
Total liabilities 总负债	(46,318,735)	(37,470,550)	(42,367,442)	(42,257,947)	(52,139,407)
Non-controlling interests 非控制性权益	968,564	1,094,830	1,168,226	1,584,793	2,014,363
Equity attributable to owners of the Company 本公司拥有人应占权益	(29,290,748)	(17,404,671)	(13,503,432)	(1,979,624)	262,755
Basic profit / (loss) per share	(0.0356)	0.0047	0.0054	0.0158	0.0024

5 years Financial Summary

五年财务摘要



FTC 年度收入和年度利润(人民币)
 FTC annual revenue and profit for year (in RMB)



Business Outlook

业务展望



On the basis of FTC's four major interconnected services, our plan is to:

1. Increase the investment and market penetration of the Enterprise Middleware, and lay a solid foundation for the collaborative services of enterprises and banks
2. Continue to strengthen the implementation of the industry application (merchant solutions) services for our original co-operating banks, and expand the number of merchants using these services
3. Secure new SaaS cloud service contract with banks
4. Serve a wider range of industry customers
5. Develop and distribute more value-added services
6. Continue to promote our in-depth cooperation with Tencent Cloud

在FTC的银行中台四大互联服务基础上，我们的计划是：

1. 加大企业中台的投入及市场渗透，为协同服务企业及银行打好基础
2. 继续加强原有合作银行的行业应用服务实施，扩大使用这个服务的商户的数量
3. 新增SaaS云服务银行合同
4. 服务更广大的行业客户
5. 开发和经销更多增值服务
6. 继续推进我们与腾讯云的深度合作

Team Profile

团队简介



Mr XIONG Qiang – President & Chief Executive Officer

Mr Xiong graduated from Jiangxi University of Finance and Economics.

Mr Xiong is a successful entrepreneur in the field of China mobile internet applications. He has been awarded the “Top 10 Outstanding Entrepreneurs in Brand Building in China”. He has also driven Shenzhen e-commerce (communications and wireless internet applications) businesses through which he has substantially gained a wealth of experience in this industry. Mr Xiong is responsible for the formulation of FTC’s strategic direction, expansion plans, and the management of FTC’s overall business development.



Mr RYAN, Christopher John - Independent Chairman & Non-Executive Director

Chris specialises in corporate finance and advisory.

Chris is also a non-executive director of 99 Technology Limited (ASX Code: NNT).

Chris has industry diverse experience and expertise in mergers and acquisitions together with initial public offerings.

Chris has advised on ASX listings since 1986.

Chris’s qualifications include holding a Bachelor of Financial Administration, University of New England, fellowship of the Chartered Accountants Australia and New Zealand and membership of the Australian Institute of Company Directors.

Team Profile

团队简介



Mr CHOW Ki Shui Louie – Vice-President & Deputy Chief Executive Officer

Mr Chow graduated from Xiamen University. He co-founded a non-profit educational foundation in China. Mr Chow has many years of experience in both domestic and international direct investment. Mr Chow is responsible for FTC's strategic planning and corporate finance activities.



Mr HONG Yu Peng – Independent Non-Executive Director

Mr Hong is currently the General Manager of Longling Investment Co., Ltd, an angel investment company focusing on internet industry in China.

Mr Hong graduated from Xiamen University Law School with a Master of Laws. He has been a lawyer in China for 7 years in the areas of civil law practice and company legal services and most recently working in the key role of Chief Executive Officer at Longling Capital across internet investment affairs.



Released with the authority of the Board

Thank You Very Much

ir@ttg.cn