

FinTech Chain Limited

Presidents Address AGM 2023

Dear shareholders, directors and guests:

Welcome everyone! First of all, I would like to express my most sincere thanks and greetings to everyone attending the FTC 2023 Annual General Meeting. Especially thank all shareholders for your continued trust and support in the company.

Looking back on the past year, despite the increasingly complex global economic environment, China continues to actively promote the upgrading of the digital economy. This serves as a stimulant to domestic demand and promotes the internal circulation of national economic consumption. This has raised new challenges in our business environment and development of payment business operating strategies. How to seize opportunities in changes? In the past year, we have continued to move forward and have achieved gratifying business results, through realised innovation in comprehensive collection and payment products.

These innovations have allowed our company's payment product system to move from financial institution acquiring to the enterprise-level comprehensive collection and payment market, and has completed the delivery of collection and payment projects for multiple large-group enterprises. Total revenue has achieved steady growth, profit levels and revenue structure have continued to be optimised, and overall asset quality has been significantly improved. These achievements cannot be achieved without the hard work of every employee and the strong support of every shareholder. Here, I would like to express my heartfelt thanks to everyone.

However, we also clearly realise that the post-epidemic economy is not optimistic. While achieving these achievements, we also face many challenges and opportunities. Under this circumstance, we will unswervingly promote the established strategic goals of developing industry application scenarios based on the basic capabilities of payment services, actively respond to various challenges, accurately grasp market opportunities, and strive to achieve the company's sustainable development.

Looking to the future, we will unswervingly promote innovative development, continuously expand business areas, and improve the company's core competitiveness and market influence. During this year, the team successfully launched a merchant value management application based on payment big data to evaluate and manage merchant contributions for cooperative banks. This project has been piloted with multiple banks in developed coastal areas of China and has received positive evaluation and response.

We will actively look for new strategic cooperation opportunities in the future, explore new business growth points, and inject continuous vitality into the company's sustainable development.

Finally, I would like to thank everyone again for your attendance and support. We believe that with the continued effort of everyone, FTC will continue to maintain a good momentum of stable operations and sustainable development. Let us join hands to create a better future!

Thank you all!

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