



Goldpac Group Limited

金邦達寶嘉控股有限公司

(Stock Code: 03315.HK)

Goldpac Announces 2023 Interim Results

Revenue of RMB745.9 million, up 5.1%

Gross profit margin increased

Revenue in overseas regions increased 65.4%

(22 August 2023, Hong Kong) Goldpac Group Limited (“Goldpac” or the “Group”, stock code: 03315.HK), today announced the interim results for the six months ended 30 June 2023 (“the period”).

In the first half of 2023, the Group recorded revenue of approximately RMB745.9 million, representing a year-on-year increase of approximately 5.1%. The recorded net profit for the period was approximately RMB85.6 million, representing a year-on-year increase of 9.1%. The Group recorded revenue of approximately RMB159.4 million in overseas, Hong Kong and Macao markets, rising approximately 65.4% year-on-year. The Group has provided products and services to 33 countries and regions around the world.

During the period, the Group adopted proactive marketing strategies. The embedded software and secure payment products segment achieved steady growth, recording revenue of approximately RMB477.3 million, rising approximately 2.7% year-on-year. The Group's revenue in overseas, Hong Kong and Macao markets of this segment recorded approximately RMB148.6 million, representing a year-on-year growth of approximately 66.7%.

During the period, the Group actively shouldered the corporate social responsibility by integrating the concept of green development and low carbon into the Group's operation, and launched low-carbon secure payment solutions. By combining eco-friendly payment products with digital operation platform, the solutions aim to realize carbon neutrality targets over the full life cycle, boosting the high-quality and sustainable development of the finance industry.

Benefiting from the growth of 34.8% year-on-year in the digital equipment business, the platform and service business segment recorded revenue of approximately RMB268.6 million, rising 9.7% yearly. During the period, the construction of the UMV platform has achieved remarkable progress with the complete technological

infrastructure and business model qualified for different types of orders from 1 to 10 million, which is believed to bring business potential to the Group.

Looking ahead, the Group will extend its core business advantages to new business areas such as low carbon, environmental protection and digital currency through technology investment and product innovation. Meanwhile, the Group will advance the adoption of secure payment products and card issuance solutions in telecommunication, social security and transportation, which is expected to increase the Group's core business value. In addition, through active cooperation, the Group will efficiently tap targets customers in new markets to expand market coverage and enhance the scale of its core business.

In addition, advancing the construction of the UMV platform is the most important initiative of the Group's digital and platform-based strategy. The UMV platform aims to build an innovative ecosystem encompassing a secure payment value chain by linking upstream and downstream resources of the industry chain to provide one-stop, digitally-integrated financial business services. The Group will promote the construction of the UMV platform-B2B to achieve a complete digitalized process from demand matching to order delivery, enhancing the service capabilities while reducing costs and optimizing efficiency. Meanwhile, the Group will develop its To-C business through the UMV platform, which has currently obtained authorization from 20 banks. The Group will build a comprehensive marketing and customer-acquisition platform that serves credit cards, credit and other personal finance services to enhance customer stickiness.

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About Goldpac Group Limited (Stock Code: 03315.HK)

Goldpac, established in 1993, was successfully listed on the Main Board of the Hong Kong Stock Exchange in 2013. As one of the earliest Fintech enterprises in China, with 30 years' of successful experience and a leading global technology portfolio, Goldpac is committed to its core vision of "Making Transactions More Secure and Convenient". Goldpac specializes in delivering embedded software and secure payment products and digital equipments for global customers in the field of smart secure payment, and providing data processing services, system platforms and other total solutions for customers in a wide business range including financial, government, healthcare, transportation and retails by leveraging innovative Fintech.

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