



**Goldpac Group Limited**  
金邦達實嘉控股有限公司  
(Stock code: 03315.HK)

## **Goldpac Announces 2021 Interim Results**

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**Revenue of RMB 620 million, up 12.2%  
Platform and service segment up 15.1%, driving improved gross margin**

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(19 August 2021, Hong Kong) Goldpac Group Limited (“Goldpac” or the “Group”, 03315.HK), today announced the interim results for the six months ended 30 June 2021 (“the period”).

In the first half of 2021, despite the adverse impact of the global chip shortage, the Group delivered stable performance. The Group recorded revenue of approximately RMB 620 million, representing a year-on-year increase of approximately 12.2%. The platform and service segment maintained its growth momentum, recording revenue of approximately RMB259 million, representing a year-on-year increase of approximately 15.1%. During the period, the Group’s overseas business continued to recover and achieved a year-on-year increase of approximately 18.2%.

Benefiting from the growth of the innovative business segment and improvements in operational efficiency as a result of the “Digital Goldpac” initiative, the Group’s profitability was further improved. The gross profit margin increased by approximately 1.8 ppts year-on-year, and the operating profit increased by approximately 4.6% year-on-year. However, affected by the exchange loss resulting from the depreciation of USD against RMB, the Group’s net profit recorded a year-on-year decrease of approximately 16.6%. Should the book loss caused by exchange loss/gain be eliminated, the net profit actually increased by approximately 7.2% year-on-year.

The Group continued to achieve breakthroughs in core technologies. As the leader in the industry, the Group’s proprietary secure chip operating system enabled the independence of financial payment card products in secure chips, commercial cryptographic algorithms and chip operating system. As well, the Group has passed CMMI V2.0 L5 certification, the highest level in global software development capability maturity standards. The Group was also certified by the GSMA (Global System for Mobile Communications Association), enabling it to explore in telecommunications related areas.

In the future, China’s economy will continue its steady recovery and financial supervision will continue to

be one of the important national policies. The Internet financial bubble will be further effectively contained and the core position of banks in the national financial system will be further strengthened. Taking advantage of the trend, the Group will accelerate the pace of its activities in the field of new technologies and new business.

First of all, the Group will further strengthen the core competitive advantages of the secure chip operating system. In combination, the secure chip and operating system build an open security application ecosystem. At present, the Group is expanding the application of secure payment chips in social security, retail, telecommunication, transportation and other fields. At the same time, the Group focuses on emerging fields such as digital currency based on a secure chip operating system.

The Group will accelerate the construction of the UMV platform to create a digital financial technology business ecosystem. The UMV platform has covered a number of banks, including Agricultural Bank of China, Shanghai Pudong Development Bank and Bank of Beijing etc. The UMV platform is built on the SaaS model to connect more bank customers and makes full use of A.I. (Artificial Intelligence), image processing and other cutting-edge technologies, so as to establish a one-stop service platform connecting credit card businesses and consumer groups.

The self-service kiosks business is an innovative business promoted by the Group leveraging its resource advantages. With the further strengthening of core technical advantages in software systems and A.I. image processing, the Group will accelerate the expansion of application scenarios and promote the growth of the self-service kiosks business.

Following with the recovery from the pandemic, the overseas markets are expected to recover. The Group will leverage more digital means to enlarge business scale in overseas markets.

In the future, the Group will continue to focus on the demands for digital transformation of financial industry clients, consolidating traditional business advantages and continuing to maximize value. At the same time, the Group will allocate more resources to accelerate its digital transformation, increase the scope of secure chip product R&D. By creating a platform ecosystem, the Group aims to achieve a healthy and sustainable development.

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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 nearly 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, secure payment products and digital equipment for global customers in the field of intelligent 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 financial technology.

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