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Goldpac Group Limited

金邦達實業控股有限公司

(股票代码: 03315.HK)

Goldpac Announces 2020 Interim Results

**Focus on Fintech Platform Strategy to Promote Online Services Migration
Platform and service segment revenue increased 23.8%, up to 40.7% of the total revenue
Interim dividend of HK 3 cents declared, dividend payout ratio reaches 27%**

(17 August 2020, Hong Kong) Goldpac Group Limited (“Goldpac” or the “Group”, 03315.HK), a global leading fintech company, today announced the interim results for the six months ended 30 June 2020.

Focus on Fintech Platform Strategy to Promote Online Services Migration

Boost the Bank's Capability to Acquire Customers. Enhance Customer Loyalty and Create Greater Value for Customers

During the first half of 2020, the Group has focused on the fintech platform strategy, promoted the online service migration, continuously improved the banking service platform, set up cultural and creative IP platform, and accelerated the deployment of DIY product platform. As well, A.I. self-service kiosks achieved rapid development. All of those have effectively strengthened customer stickiness, helped banks expand access channels and enhance customer value.

The Group is moving forward steadily towards the goal of the whole business process's online, digital and platform transformation and upgrading. Although coronavirus disease 2019 (“COVID-19”) pandemic has brought some negative effects, the significant industry experiences the Group accumulated over the years, sound disaster preparedness mechanisms established, as well as policy supports from the local government, enabled the Group to achieve its robust operation and good profitability, and maintain the industry's leading performance level.

Affected by epidemic, during the period, the Group recorded revenue of approximately RMB552.5 million, representing a year-on-year decrease of approximately 15.4%, with net profit of approximately RMB82.0 million, representing a year-on-year decrease of approximately 6.0%. Attributable to the customer value maximization strategy such as the online platform and service, the Group's gross margin and net profit margin have increased year-on-year by approximately 0.3 percentage points to approximately 28.8% and approximately 1.4 percentage points to approximately 14.8% respectively.

The need for “contact-free” services has brought urgent demand for online fintech services. Businesses such as system solutions, A.I. self-service kiosks, and logistics have gained new opportunities. The Group's platform and service segment recorded a revenue of approximately RMB224.8 million,

representing a year-on-year increase of approximately 23.8%. The portion of this revenue accounting for the Group's total revenue increased from approximately 27.8% of 2019 to approximately 40.7%.

During the period, the Group's financial indicators remain robust. As at 30 June 2020, the Group's total assets were approximately RMB2.49 billion, which include current assets of approximately RMB1.97 billion and a total fund of approximately RMB1.39 billion, which equipped the Group with solid risk management capability under various situations, and can provide strong support for the Group's innovative business development and strategic transformation.

Based on the Group's steady financial position and operating capacity, the Board declared an interim dividend of HK 3 cents per ordinary share, a dividend payout ratio of 27 %.

Outlook

China's Economy is Accelerating its Recovery. Greater Reform and Opening Up will Continue to Create Development Opportunities for the Group

The normalization of the epidemic and the trade friction between China and the United States have brought some uncertainty to the business development of the Group, while the China's economy is speeding up the pace of recovery. At the same time, reform and openness have always been China's unchanged direction ahead which will continue to create development opportunities for the Group. As more international credit card organizations enter into China, the China's clearing and payment market will be more wonderful.

Consolidation of Core Business Advantages

The Group will continue to promote high-value product strategy, enhance the advantages of product differentiation, enrich the application scenario of core products and broaden the source of value creation. At the same time, through the continuous digital upgrading of operation, the Group aims to improve the operation efficiency.

Efficient Expansion of Fintech Business Portfolio

The Group will further enhance the strength of A.I. self-service kiosks, and create multi-scenario A.I. self-service kiosks to specifically meet business demand from banks, government, social security and other industries. At the same time, the Group will carry out extensive collaboration in the field of fintech ecosystem and jointly develop high-quality fintech products to allow continuous fintech innovation.

Keep up with the Pace of the Global Economic Recovery and Continue to Promote the Expansion of Overseas Markets

The Group will fully utilise digital solutions to expand overseas customers' base and cooperate with marketing team to acquire more target customers in a wider market area.

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

With 27 years of successful experience and a leading global technology portfolio, and committed to its core vision of Making Transactions More Secure and Convenient, Goldpac is specialised in delivering embedded software, secure payment products and Artificial Intelligence Financial Self-service Kiosks for

global customers while leveraging innovative Fintech to provide data processing service, system platform and other total solutions for a wide business range of financial, government, healthcare, transportation, and retails.

For more information, please visit <http://www.goldpac.com> or contact at goldpac@goldpac.com.

If you do not wish to receive any more email messages from us, please email Jilly at jilly.li@goldpac.com to unsubscribe.