

## Goldpac Announces 2022 Interim Results

\*\*\*\*\*

**Revenue of RMB 709 million, up 14.5%**

**Strong growth of embedded software and secure payment products segment, up  
28.7%**

\*\*\*\*\*

(16 August 2022, Hong Kong) Goldpac Group Limited (“Goldpac” or the “Group”, 03315.HK), today announced the interim results for the six months ended 30 June 2022 (“the period”).

In the first half of 2022, the Group successfully responded to challenges such as the protracted pandemic and supply chain fluctuations, and has maintained its competitiveness in the field of secure payment. The Group turned challenges into opportunities for growth by promoting the digitalization and platform-based strategy. During the period, due to the steady development of the global credit card market and larger-scale deployment of the third-generation social security cards in China, the Group achieved revenue of RMB 709 million, a year-on-year increase of 14.5%. The recorded profit for the period was approximately RMB 78 million, a year-on-year increase of 14.8%.

High levels of product security, as tested and verified by internationally recognized security laboratories, and the global pervasiveness of secure payment embedded software are the competitive advantages of the Group in the global market. With well-recognized by clients and markets globally, the embedded software and secure payment product segment showed robust growth, recording revenue of RMB 465 million, rising 28.7% year-on-year. Among them, the Group recorded revenue of RMB 375 million in China, a year-on-year growth of 17.2%. The revenue in Europe, Africa and the Middle East grew rapidly to RMB 29 million, a year-on-year increase of 17.7 times, while revenue in Asia-Pacific was RMB 60 million, a year-on-year increase of 55.1%.

The protracted pandemic in China core cities such as Beijing and Shanghai has adversely affected, the supply chain of the Group's platform and service segment and implementation of projects, and revenue decreased by 5.4% year-on-year to 245 million. However, the Group endeavors to build up its UMV platform to create a vibrant ecosystem for the payment industry, where industry participants such as banks, credit card organizations, suppliers and end users actively interact to promote the continuous innovation of secure payment products and the secure payment industry.

For the period, the UMV platform has entered contracts with nearly 30 banks and successfully expanded to the public transportation sector. Meanwhile, the Group is actively promoting the application of A.I. self-service kiosks in the field of livelihood services, social security, transportation and retail amongst others, and is extending their use to a wider range of “contact-free” services. The Group believes that the platform and service segment will soon recover from the impact of the pandemic.

Looking ahead, security is the foundation for the credit card industry and is also the leading technology competitiveness of the Group. The digitalization strategy will further enhance the competitiveness of the Group and bolster higher customer loyalty. Digitalization will create greater value for our customers.

Meanwhile, relying on a relatively steady supply chain system in China, the Group will continue to launch high-quality embedded software and secure payment products and innovative digital equipment addressed the versatile needs of various countries to achieve profit growth in the global market.

In addition, the Group is devoting itself to build the UMV platform to connect diversified participants in the global Fintech industry and to promote the implementation of more collaborative Fintech projects. This will make available competitive products and services to create a digital Fintech business ecosystem with multi-scenario applications and multi-party participation, and drive the ecological innovation of the payment industry.