Bairong Inc.
6608.HK

A Leading AI & Cloud-based SaaS Provider

Performance Summary in 9M2022

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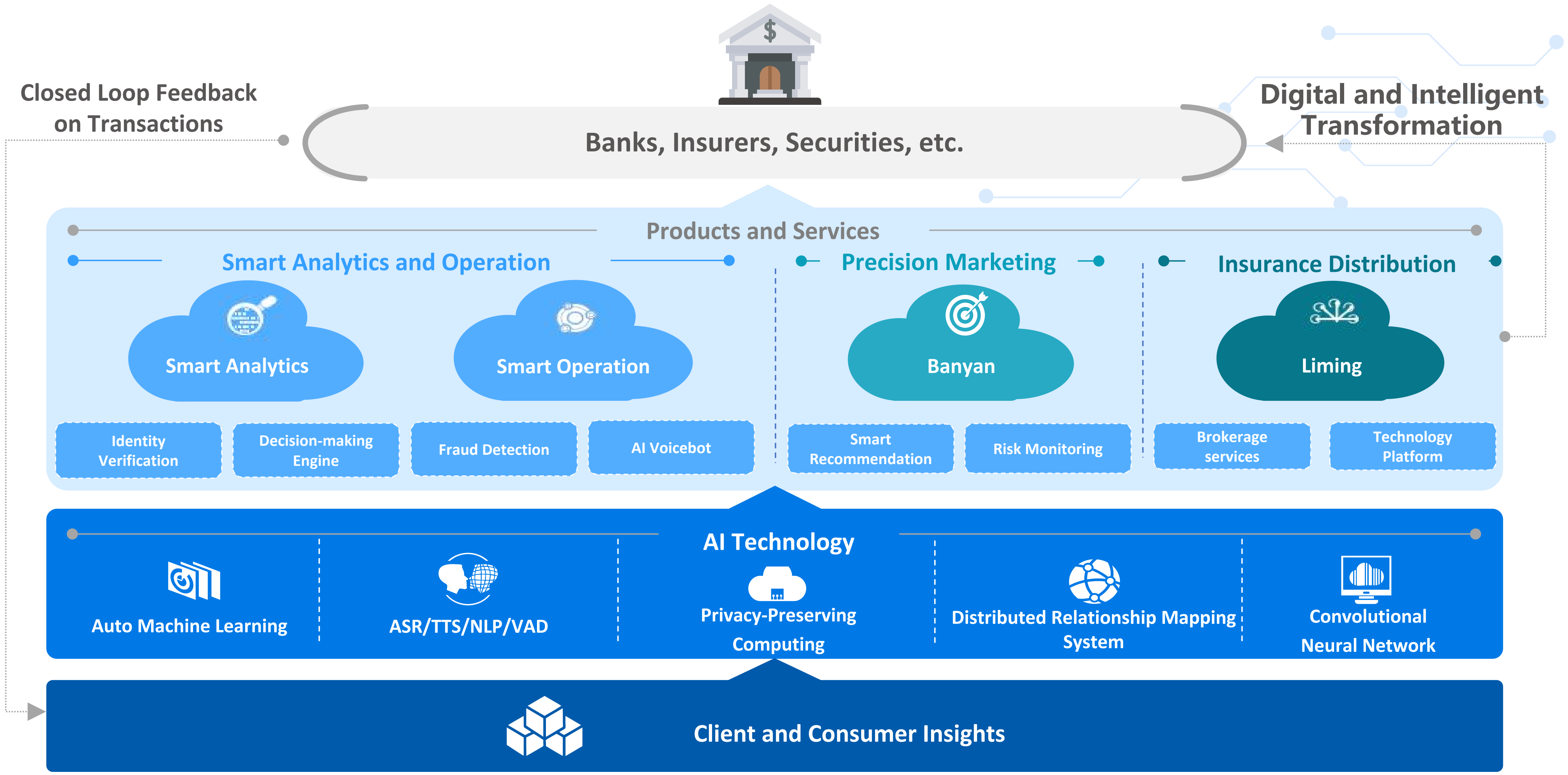
➤ AI-Driven Cloud-based SaaS Provider



Growth Accelerated in 9M2022

46%
CAGR for nearly 5 years

6000+
Financial institution customers

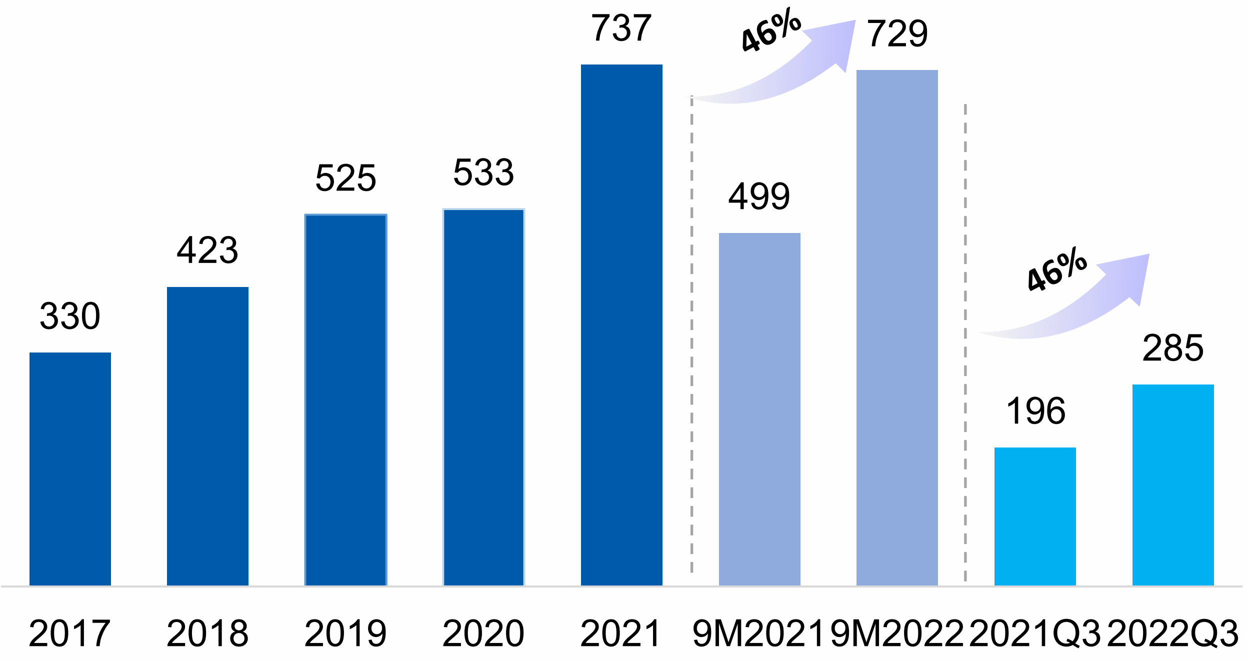
Revenue Segmentation	9M2022	9M2021	YoY
Revenue	1,487M	1,193M	+25%
Smart Analytics and Operation Services	729M	499M	+46%
Precision Marketing Services	340M	352M	-3%
Insurance Distribution Services	418M	343M	+22%

Smart Analytics and Operation Services	9M2022	9M2021	YoY
Number of Key FSP Clients	180	159	13%
Key FSP ARPU	3.25M	2.57M	26%
Key FSP Retention Rate	95%	90%	+5 pct

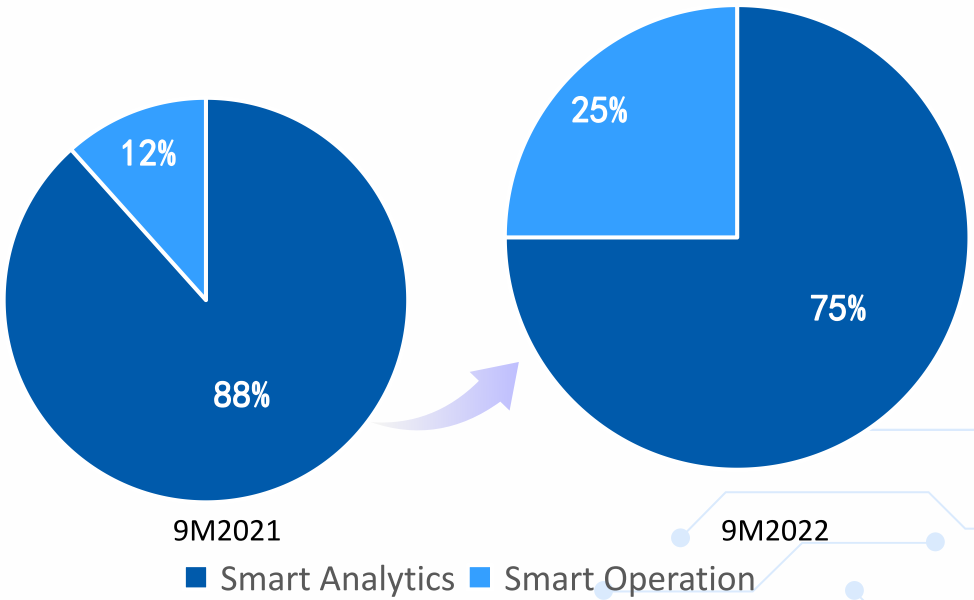
Note: The above data are internal statistics of the company and have not been audited by an external auditor.

Performance Interpretation: Smart Analytics and Operation

- The revenue of smart analytics and operation services reached RMB 729 million in 9M2022, with 46% YoY increase.
- Smart operation revenue reached RMB 182 million, increased by 214% YoY, which accounts for 25% of smart analytics and operation services revenue.
- According to Equal Ocean, the smart marketing and operation services in China is expanding rapidly and the market size will exceed RMB60 billion by 2026, with CAGR exceeds 40%.



Revenue of smart analytics and operation services (RMB MM)

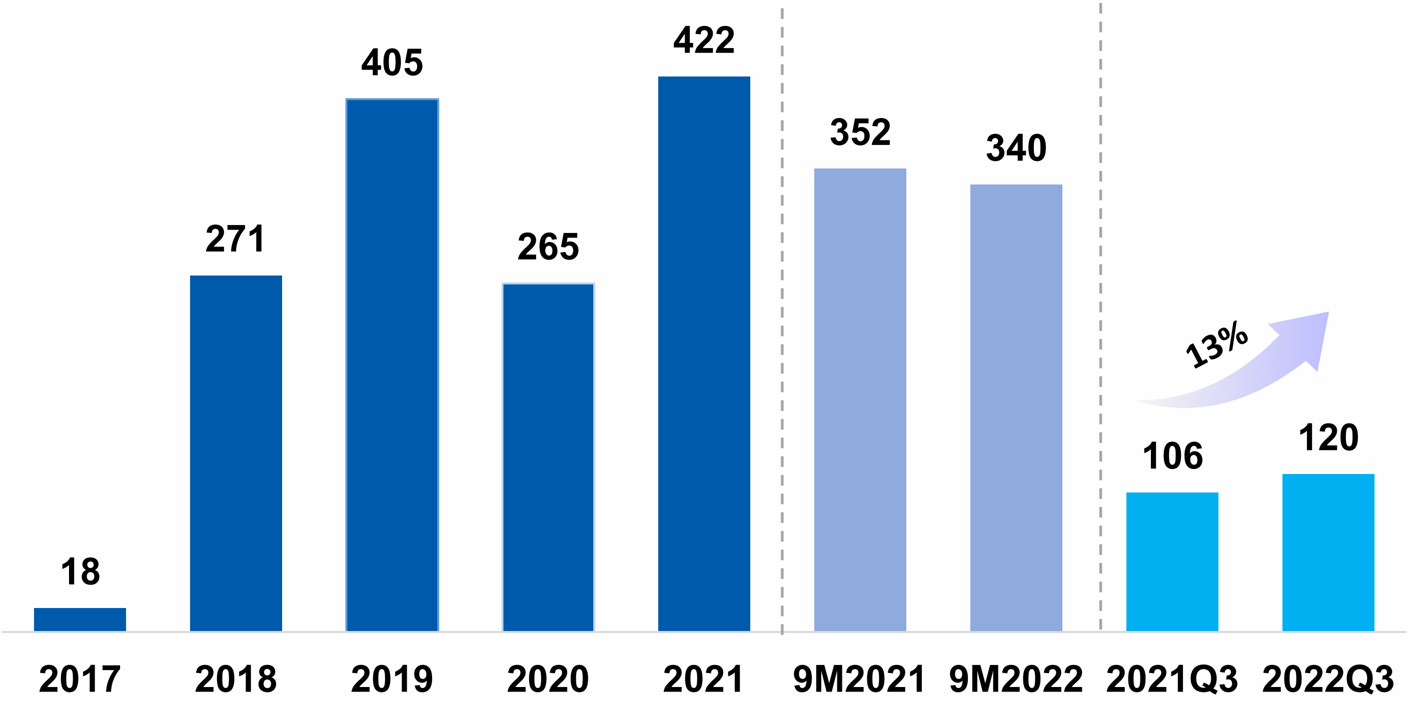


Segment revenue of smart analytics and operation services

Note:
1. Revenue in 9M2022 of smart analytics and operation services was close to the level of last year;Smart operation performance exceeded the expectations at the beginning of the year.
2.Equal Ocean is an independent research institution in China.

➢ Performance Interpretation: Precision Marketing

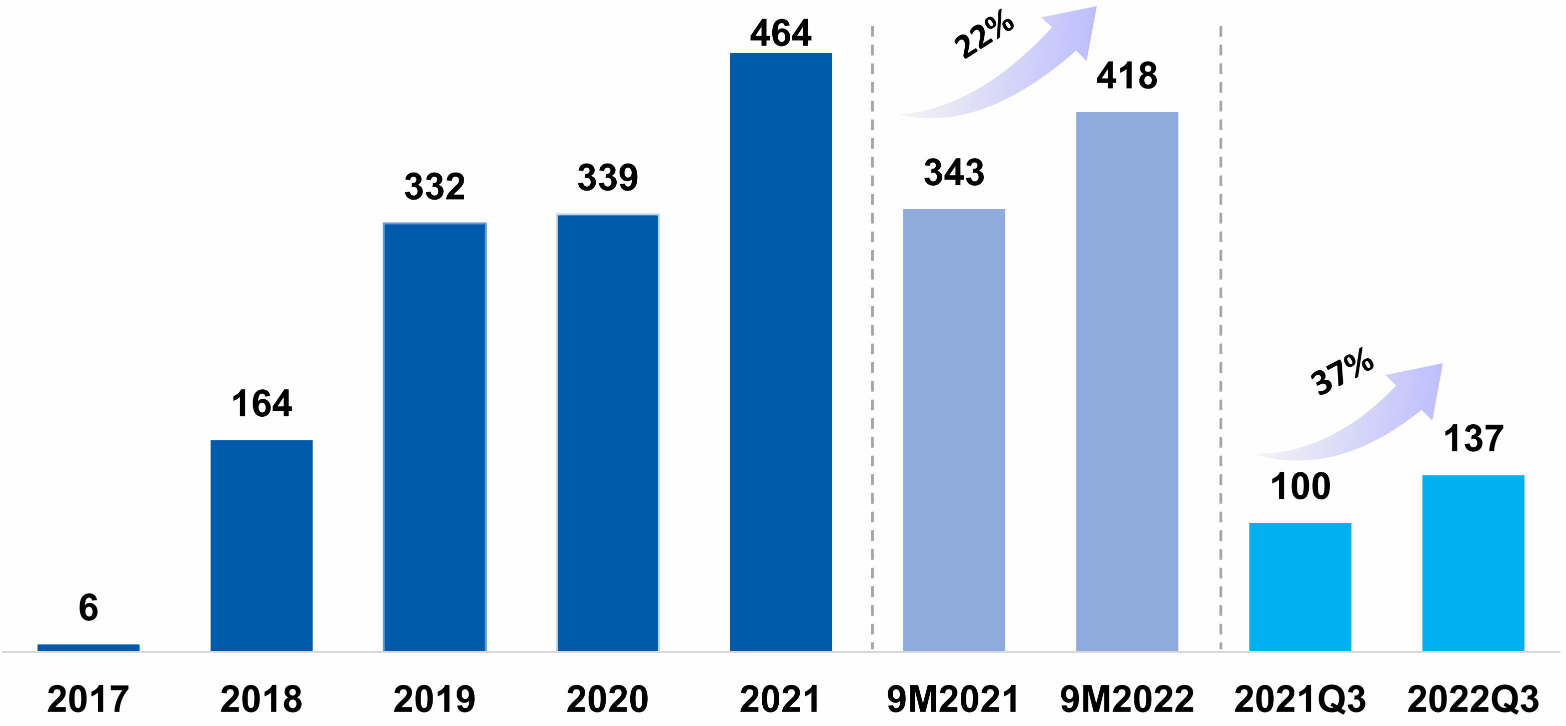
- The revenue of precision marketing services decreased slightly YoY, due to the high centralized release base of the cumulative marketing budgets of financial institutions last year.
- The revenue of precision marketing services increased by 13% YoY in 2022Q3.



Revenue of Precision Marketing (RMB MM)

➢ Performance Interpretation: Insurance Distribution

- According to the statistics of China Banking and Insurance Regulatory Commission, the original insurance premium income of China insurance companies increased by 4.9% YoY in 9M2022.
- The revenue of insurance distribution services increased steadily by 22% YoY to RMB 418 million in 9M2022, with 37% YoY in 2022Q3.



Revenue of Insurance Distribution (RMB MM)

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Thank You

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