

# STEADY PROGRESS FOR THE LONG RUN

Sunline New Year Special Edition



A middle-aged man with a receding hairline, wearing a dark blue suit jacket over a light blue button-down shirt, is seated in a black office chair. He has his hands clasped in front of him and is looking directly at the camera with a neutral expression. The background is a blurred office setting with a desk, a potted plant on the left, and framed photos on the wall.

**MR. Wang Chang Chun**  
The Chairman of Sunline

As 2021 is approaching! On behalf of Sunline, I wish everyone good health, prosperity and happiness throughout the year.

2020 has been extraordinary. The epidemic has brought about varying degrees of impact to various industries but challenges often coexist with opportunities. During the epidemic, Sunline has concentrated its efforts to maintain technological innovation amid changing trends. Our company can be said to have reached a whole new level in terms of business and technology with innovation in technologies such as distributed core, big data and artificial intelligence, achieving historical breakthroughs in market development and advancing into the market of large state-owned banks. While we are developing well externally, Sunline also continues to pay attention to internal training, reserving our strength to meet the greater challenges and opportunities that comes by!

China's financial industry is facing a major revolution and Sunline aims to hold the Fintech banner for the nation and foster new opportunities amid challenges to create new breakthroughs for the industry.

A handwritten signature in black ink, consisting of stylized Chinese characters, located in the bottom right corner of the page.

# OUR FOOTPRINTS IN 2020

## February

Smart Sabah Initiative running on Sunline's Digital Banking Technology kicked off its first phase - Sabah Pay.

Sunline organized two anti-epidemic fund-raising drives and successfully raised RMB 9.217 million in donations from employees to helped 1,630 people in need.

## May

Sunline's pioneering comprehensive value management solution successfully implemented Kunshan Rural Commercial Bank.

Sunline helped Shanghai Pudong Development launch the new generation financial business system and create an industry benchmark project in the field.

Sunline won the bid for the new generation consumer finance platform project for BOC Consumer Finance to transform the organization into a digital native.

## April

Sunline attained project to modernize Postal Savings Bank of China's core banking system and remittance modules, transforming the bank with innovation and technology.

## June

The nation's first distributed microservices core banking system that official operated in Bank of Dongguan.

Sunline implemented digital banking solutions for Bank Neo Commerce in Indonesia, empowering the bank's digital transformation journey and helping the bank future-proof their businesses.

Sunline makes it to '2020 Forbes China 50 Most Innovative Companies' among other technology giants.

### TECHNOLOGY INNOVATION

Sunline insists on independent innovation and has made breakthroughs in the fields of unitized distributed technology, blockchain technology, big data and artificial intelligence.

### DEEP ENGAGEMENT WITH LARGE BANKS

Self-developed technologies and products promoted the innovation of the nation's financial IT system and has helped accelerated digital transformation for state-owned banks such as Postal Savings Bank, Bank of China and Bank of Communications.

## July

Sunline awarded '2020 Most Innovative Fintech Company', joining the ranks of Global Brands.

Sunline launched cross-border treasury management system to empower enterprises going global.

## November

Sunline won the bid for Henan Asset Management's core system project, creating the first localized core system with microservices based architecture in the asset management industry.

## September

Sunline won the bid for Bank of China's blockchain financial service project.

## August

Sunline won the bid for the new core authorization system and card issuing system for Bank of Communications.

Sunline won the bid for the construction of the information system for Postal Savings Bank of China's digital financial platform.

The new generation core business system for Liaoning Rural Credit Cooperative built by Sunline was officially launched, creating a new benchmark for the provincial rural credit cooperative industry.

ADGM and Sunline signed a Memorandum of Understanding (MOU) to collaborate in the development of Fintech solutions in the Digital Lab.

Sunline tops the '2020 IDC China Fintech 50' with outstanding performance.

## October

Sunline won the bid for Bank of China's unitized deployment component project.

Sunline implemented Ping An Bank's 'A+' Credit Card Core System, marking China's first core switch from mainframe based centralized architecture to a server based distributed architecture.

Sunline, the forerunner in large-scale financial risk control won the bid for a bank in the Southwest Region.



### BREAKTHROUGHS IN MULTIPLE FIELDS

Sunline actively expand new business areas and achieve breakthroughs in global fund management for multinational groups, financial holding groups, consumer finance companies and other fields.

### INTERNATIONAL VENTURE

Ever since its overseas expansion, Sunline has helped banks and state agencies globally in their digital transformation initiatives. The steady development of overseas business further enhanced Sunline's global brand.

# OUR HIGHLIGHTS DATA MATTERS



## Finance Core Business: Continue to Lead Innovation

Sunline focuses on empowering financial business transformation with technological innovation. In 2020, it will achieve breakthroughs in core distributed technology and it will lead the development of core systems.

### 3 Won 3 Blockbuster Awards

Sunline's core banking system has won 'The Excellent Solution of the Application and Innovation of IT', Silver Award in HUAWEI Developer Challenge 2020 Autumn Tournament, 'Golden Tripod Award—Excellent FinTech Solution Award' in 2019 Annual Chinese International Financial Exhibition and other industry awards relying on its advantages such as advance, strong scalability and adaptability to multiple technology platforms.

### NO.1 The pioneering 'Microservices + Unitized' Distributed Core System

Integrating the leading business architecture and technical architecture, Sunline takes the lead in launching a new generation 'microservices + unitized' based core banking system which continuously provides agile innovation for banks and has been successfully implemented in Bank of Dongguan.

### 7 Addition of 7 New Heavyweight Customers

Won the bid for the core system projects of heavyweight customers such as Bank of China, Postal Savings Bank of China, Beijing Rural Commercial Bank, Bank of Jiaxing, Kunshan Rural Commercial Bank, Bank of Liaoning, Jiaozuo Bank of China Travel Service etc.

## Digital Financial Business: Two-pronged Advantages in Marketing and Technology

With strong technological innovation, rich digital ecosystem and mature implementation experience, Sunline will accumulate in 2020 and expand its digital financial business all the way.

### 3 Upgraded 3 Key Technologies

Innovated a new generation of enterprise-level architecture, design and build the system from an enterprise-level perspective. The independent deployment of competence centers is realized on the microservice architecture. The unitized segmentation of the database is realized in the unitized distributed architecture.

### 3 Breakthrough in 3 State-owned Banks

Entered three major state-owned banks by successively winning the projects for Postal Savings Bank, Bank of Communications and Bank of China, marking the entrance to the market of state-owned banks.

### 3 Exploited 3 Brand New Area

Opened up three new fields: direct banking, large-scale consumer finance and blockchain.

## Big Data Business: The Most Comprehensive System

With the advancement of big data technology and business expertise, Sunline builds the most comprehensive big data system in the industry and its business development will continue to advance.

### 8 Launched 8 Important Projects

Helped put projects for Assisted 8 client big data projects including Bank of Nanjing, Bank of Ningbo, Bank of Chengdu, China Galaxy Securities, China Telecom and Sinochem Finance into production and launch.

### 19 Addition of 19 New Heavyweight Customers

Won the bid for the big data projects in People's Bank of China Clearing Center, Agricultural Development Bank, Export-Import Bank of China, Postal Savings Bank of China, China Merchants Bank, China Everbright Bank, Industrial Bank, China CITIC Bank, Zheshang Bank, Bohai Bank, Bank of Nanjing, Essence Securities, CITIC Construction Securities and other heavyweight customers.

### 8 Breakthrough in Products

Launched several big data products and services such as marketing center, risk control center, data service platform, index management platform, self-developed decision-making engine, data security management, Large risk exposure, Database Migration and other big data products and services which are being implemented by many banks.

## General ledger financial management business: Three product lines are in full bloom

Sunline has been deeply involved in back-end financial management for many years, constantly insisting on independent innovation, focusing on the development of three major product lines: general ledger, finance and value management and made breakthrough progress in 2020.

### 14 Launched 14 Important Projects

Assisted China Guangfa Bank, Bank of Nanjing, Huaxia Bank, Bank of Chongqing, Bank of Sichuan, Bank of Beibu Gulf, Bank of Dongguan, Liaoning Rural Credit, Bank of Hangzhou, Liaoning Revitalization Bank, Xinjiang Rural Credit, Bank of Wenzhou, Zhangjiagang Rural Commercial Bank, Fubon Bank projects to go online.

### 22 Addition of 22 New Heavyweight Customers

Won the bid for China Merchants Bank, Zhejiang Rural Credit, Liaoning Rural Credit, Fujian Rural Credit, Xinjiang Rural Credit, Harbin Bank, Shengjing Bank, Bank of Nanjing, Bank of Shanghai, Bank of Chengdu, Bank of Xiamen, Bank of Wenzhou, Laisho Bank, Fubon Huayi Bank, Liaoning Revitalization Bank, Jinhua Bank, Huaxing Bank, Suining Bank, Chongqing Rural Commercial, Shenzhen Rural Commercial, Kunshan Rural Commercial, Zhangjiagang Rural Commercial and other banking projects.

### 8 Realized 8 Technologies Breakthrough

In the value management field: the use of Microservices architecture to realize the version that supports big data, realized-standard data integration, realized the interconnection of product functions and build-in ETL tool.

In the finance field: Realized the whole process management on finance online, intelligent reimbursement and mobile office.

OUR HIGHLIGHTS

# CULTURAL BLESSING

In almost two decades of Sunline's development, 'Ambition, Will, Wisdom and Mindset' are indispensable. In the future, we will continue to uphold these qualities in our undertaking.





## Ambition

Remain true to our original aspiration and work with direction.



## Wisdom

Be mature and work with wisdom.



## Will

Be firm in purpose and work with tenacity.



## Mindset

Have a broad mindset and work with responsibility.

# SUNLINE ANTI-EPIDEMIC FUND HELPED 1,630 PEOPLE AFFECTED BY OUTBREAK



Born in the age of peace, the COVID-19 epidemic could be the greatest test for our life, our country or even the entire world.

Sunline has taken active actions to set up a prevention and control team headed by Chairman Mr. Wang Changchun, making every effort to protect all employees, in the country and abroad and fighting against the epidemic in our own way.

## **IT IS OUR RESPONSIBILITY TO HELP THOSE IN NEED**

In times of crisis, if we are able to help others, we have a responsibility to do so. This has always been Mr. Wang's emphasis towards the Sunline family and also the country. We must bravely shoulder the responsibilities given by the times, be a company with a sense of mission and be a person with the spirit of ownership!

In the face of the epidemic, we do not stand alone but do our best to do something good for our country and help those. This is the value and foundation of Sunline.

Sunline launched an anti-epidemic fund-raising campaign and raised a total of RMB 9.217 million, which was directly distributed to COVID-19 patients through self-developed channels.

## **OUR MOTTO IS 'SERVING THE SOCIETY AND HELPING THOSE IN NEED'**

Sunline invested manpower to develop a donation application platform for COVID-19 patients, reviewed the applications, learned the relevant knowledge of the country's identification of COVID-19, answered various consultations and even faces various criticisms and doubts. You might ask why does Sunline do this?

We just assume our responsibility, not for any fame and fortune.

Sunline then immediately built a donation channel through Finline platform in order to directly distribute the donations to the target. The development team was required to complete the related system construction tasks within three days. When the outbreak was in a serious condition and everyone could only work from home, our team overcame the obstacles through online communication and collaborative development.

On the other hand, the company urgently deployed personnel from various departments to set up an evaluator team and quickly learn about evaluation knowledge and national diagnostic standards for COVID-19 to formulate corresponding audit standards and donation distribution mechanisms.

During the reviewing process, the review team need to make corresponding adjustments to the review standards in conjunction with the latest COVID-19 diagnosis and treatment plan issued by the National Health Commission. It is inevitable that some people's symptoms and diagnosis were not meet the latest national standards and failed to pass the review. Sometimes, our reviewers were questioned.

It is hard to do something that we are not familiar with. Even if it is a kind deed to help others, it may face criticism. To us, it is good enough to know that our kind deeds have helped.

The donation campaign and distribution initiated in February 2020 lasted nearly 200 days. Finally, on September 3, 2020, the long battle against the epidemic came to an end. With the release of the last donation, Sunline's anti-epidemic donation campaign came to a successful conclusion. The donation of RMB 9.217 million anti-epidemic funds have been fully distributed.

During the donation process, Sunline received gratitude from applicants and many recovered patients expressed that they would actively help others and pass on the love. It is the common strength of us that makes the world break free from darkness and remain warm. In the next 10 or 20 years, when you reminisce the past, do remember that have did our best to help others in 2020.



Evaluators work overtime to verify information



After the resumption of work, the Finline R&D team optimized the donation claim platform

### 5 February

Sunline launched an anti-epidemic fundraising campaign for employees to donate.

### 24 February

A total of RMB1.5 million was raised and the self-developed donation application platform was launched to begin donation distribution.

### 2 March

The company set a donation goal to 'Helping 1,000 patients' and once again launched the second anti-epidemic fundraising drive.

### 9 March

The second fundraising was completed and a total of RMB9.217 million was raised.

### 3 September

RMB9.217 million donation were all distributed and 1,630 COVID-19 patients were benefited.

THANK YOU

# WITNESSING THESE IMPORTANT MOMENTS TOGETHER

In 2020, we have seen the sky at 4am and felt the cold wind late at night.

We passionate discussions and are always fully prepared to go all out.

We have tasted the joy of victory and also experienced difficult moments together.

In 2020, we have experienced a lot together and would like to say, Thank You!



**Liaoning Rural Credit**  
Launching Ceremony of New Core and General Ledger System



**Bank of Dongguan**  
Core Upgrade and General Ledger Transformation Project Go Live



**NewUp Bank of Liaoning**  
New Core Banking System Project Go Live



**Chongqing Rural Commercial Bank**  
Performance Appraisal System Meeting



**Krungsri (Bank of Ayudhya), Thailand**  
MIRAI Project Kick-off



**China Merchants Bank**  
Plan Discussion for Transaction Banking Data System Construction Project



**Bank of Dongguan**

New Core Banking System Go Live



**Shunde Rural Commercial Bank**

Digital Core and General Ledger Systems Go Live



**Sabah Credit Corporation (SCC), Malaysia**  
'Sabah Pay' Project Kick-off



**Haier Finance Company**

Data Platform Project Kick-off and  
Data Governance Meeting



**Zhengzhou Yutong Finance Company**  
Core Business System Go Live



**Bank of Nanjing**

Preparations for Financial Data Mart Go Live



**Bank Neo Commerce, Indonesia**  
Digital Banking Project Onsite  
Implementation



**Ping An Bank**

First Stage Progress Confirmation  
Meeting for TIMP Reconstruction Project

**Sichuan Bank**  
Successful  
Launching of  
General Ledger  
System



**Ping An Bank**

Preparation for New  
Credit Card 'A+' Core  
Go Live

THANK YOU

# LIGHTING UP THE NEW YEAR FOR YOU



Thank you for being there with us all these times and braving the challenges with us.

Thank you for trusting us in our mission to empower the financial industry with technology innovation.

We will cherish and remember all of these.

Sunline wishes you great health, prosperity and happiness ahead.



## SUNLINE CORE BANKING TECHNOLOGY

We wish you a Happy New Year. May your career reach new heights, start a new journey and create new brilliance!



## SUNLINE BIG DATA

We wish you a bright future in the coming year!



## SUNLINE HEDU

We wish you a Happy New Year! All the best!



## SUNLINE ITFIN

We wish you a prosperous career, prosperous financial resources and a Happy New Year!



### SUNLINE MALAYSIA

Wishing everyone a Happy New Year. May you be blessed with good health and prosperity!



### SUNLINE THAILAND

Happy New Year 2021. Wishing everyone and your family happiness and fulfillment in all respects!



### SUNLINE XR FINANCE TECH

We wish you all the best and Happy New Year!



### PROJECT TEAM IN VIETNAM

Project Team in Vietnam wishes everyone a healthy and prosperous 2021!



### SUNLINE MASTER INDONESIA

Good health, good luck and much happiness throughout the year. Happy New Year 2021!



### SHANGHAI MINDER

May happiness and good luck accompany you. Happy Year of the Ox!



### SUNLINE AI

Wishing you good luck and money rolling in the Year of the Ox!



### SUNLINE FINANCIAL SYSTEMS & SERVICES

Bless you in the new year. Hope to achieve your wishes and your dreams come true!



### FINLINE

Wishing you a peaceful year ahead, blessed with good luck and prosperity. Happy New Year!



### SHENZHEN QUTOUBAO

We wish you countless fortunes and prosperity in the new year!

GLOBAL LEADING FINTECH  
SOLUTIONS PROVIDER



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