



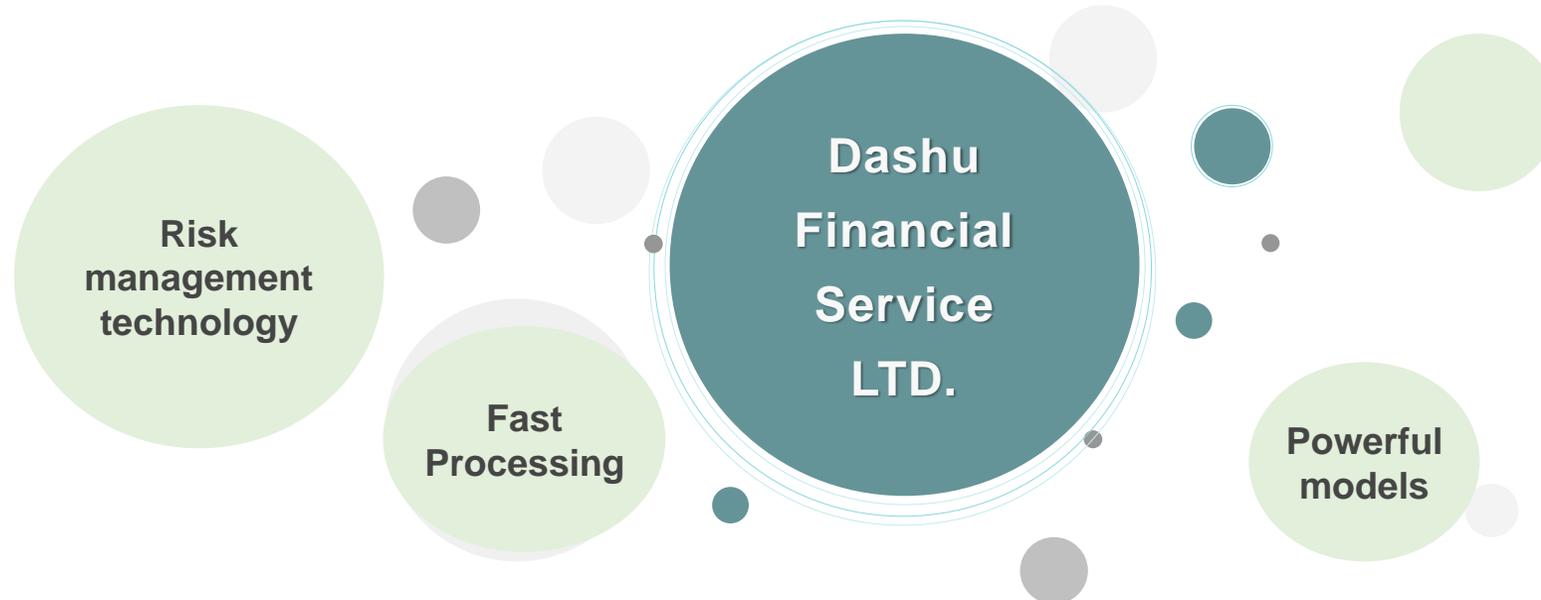
Dashu Financial Service Ltd

A Leading Fintech Company Bridging SMEs and Banks

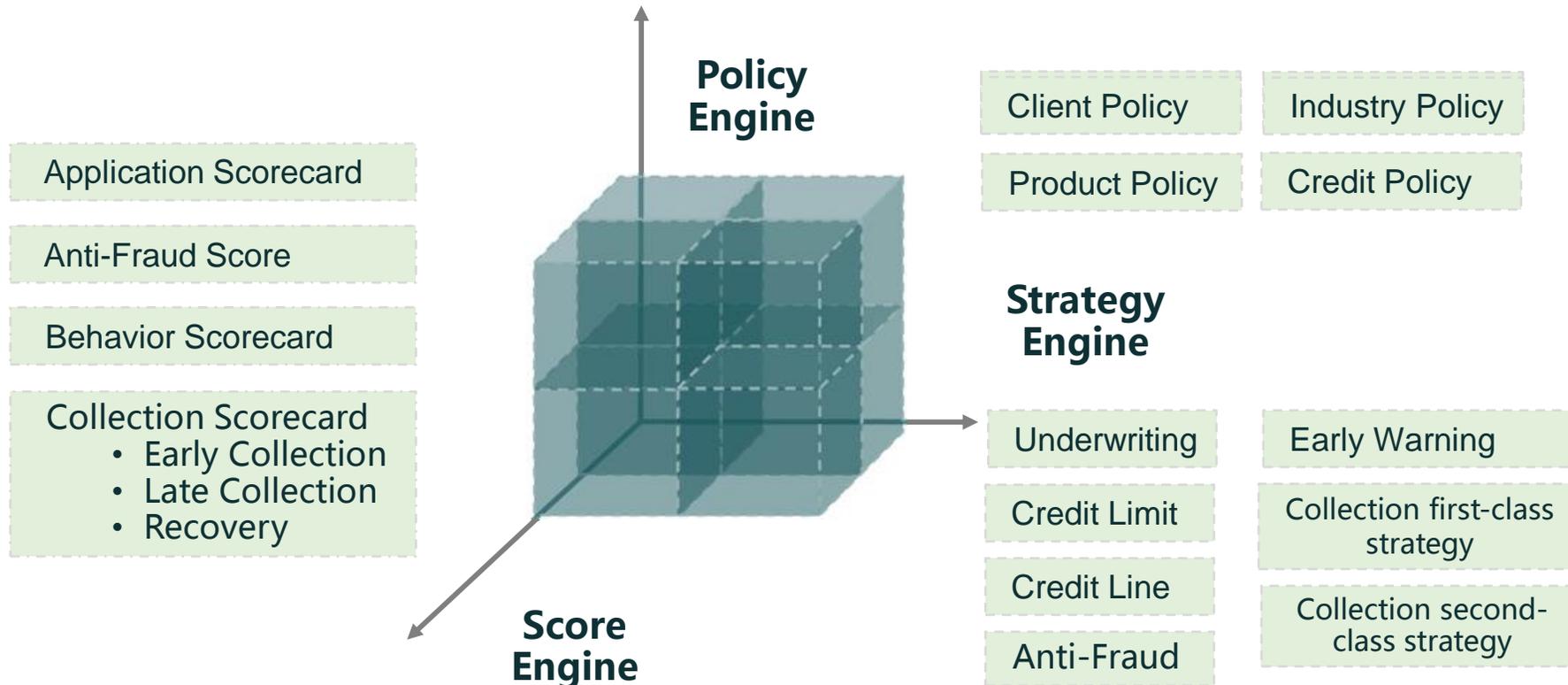


Who we are, What we do.

- A leading Fintech company, China's Muhammad Yunus in bridging SMEs and Retail Banks.
- Facilitate over 100K SMEs with financing, and 30+ banks with credit risk control service.
- Credit Loan amounted from 50,000 to 500,000 RMB , with 1-3 years loan term.

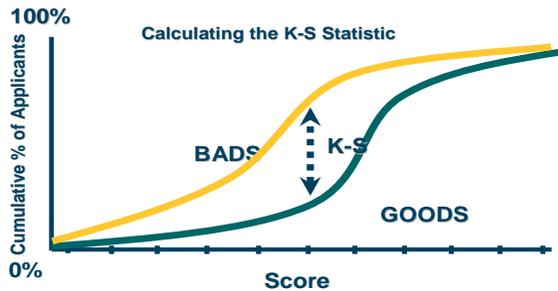


Dashu Risk Management Framework is composed of Three Engines Covering Credit Life Cycle

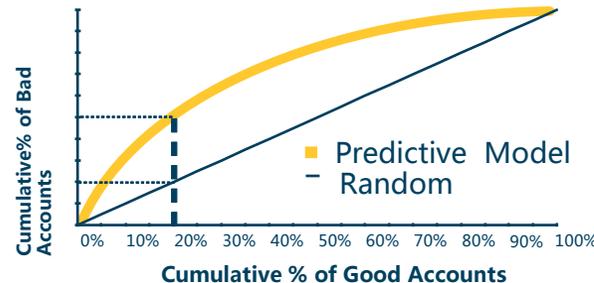


Model Algorithm

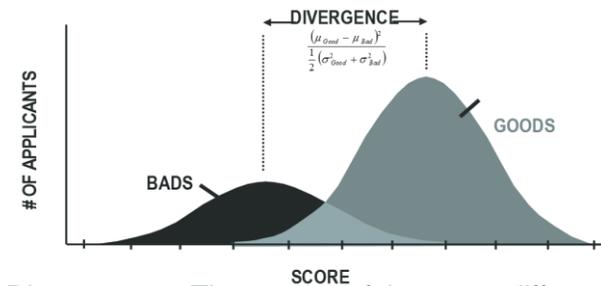
- Use divergence algorithm, FICO patented technology.



K-S : The maximum difference between the cumulative "good" customer ratio and the cumulative "bad" customer ratio on different fractions (0-100)



ROC : The percentage of bad customers accumulated at a certain proportion of good customers (0.5-1)

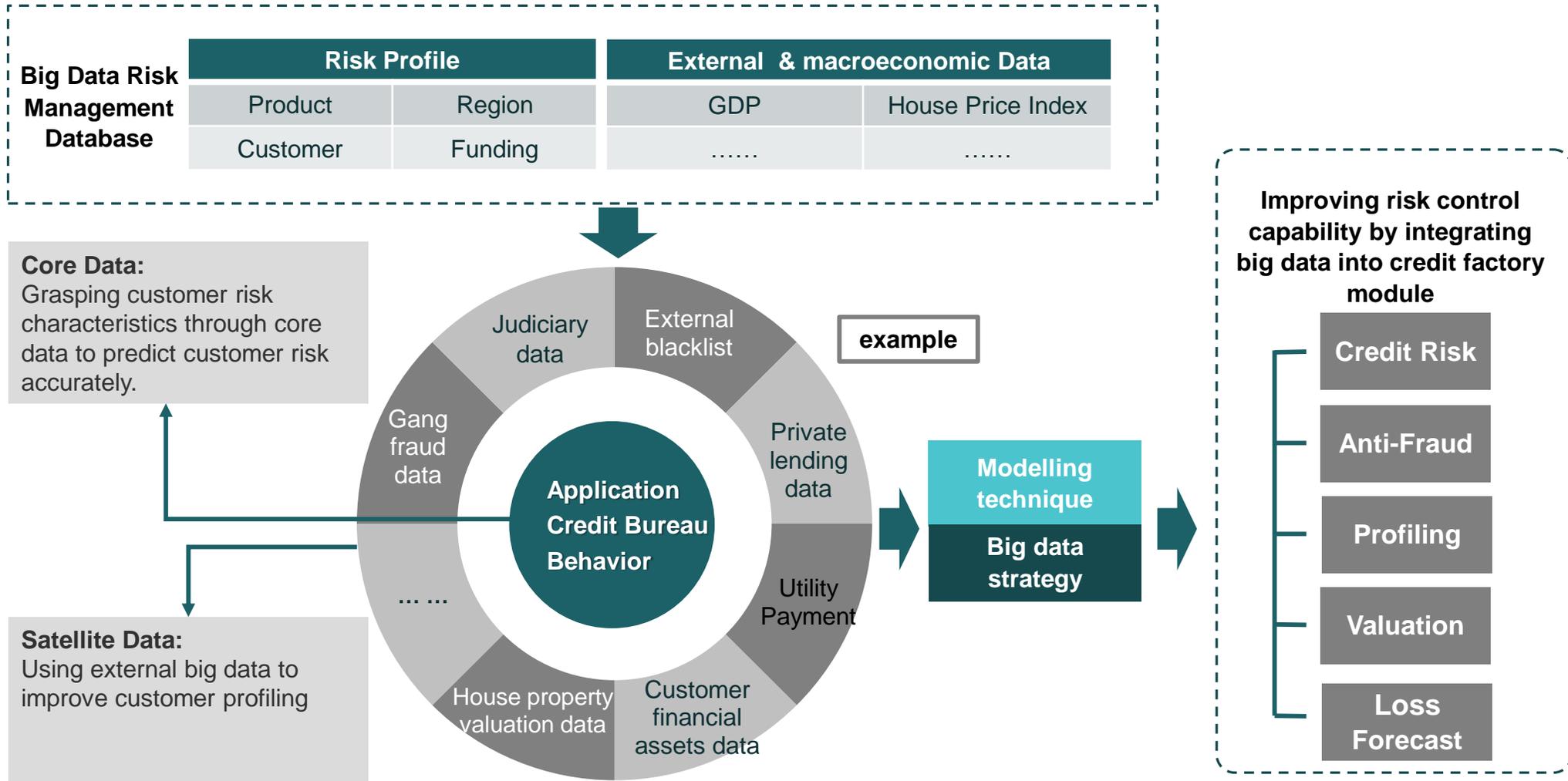


Divergence : The square of the mean difference between good and bad customers is divided by 0.5 times of the square sum of the customer's standard deviation (0 , +∞)

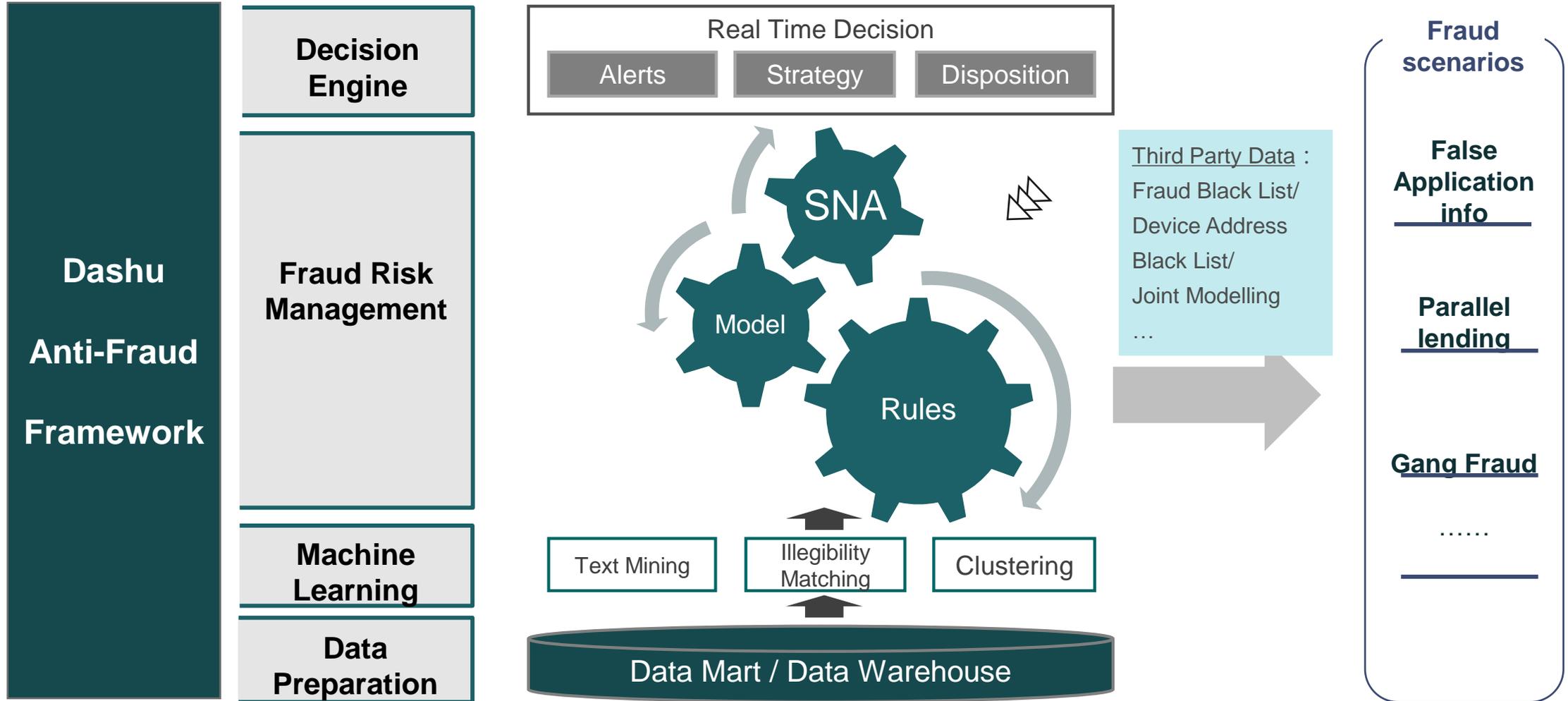


Big Data Application

- Utilize big data to enhance risk management and value creation



Anti-Fraud Framework



Dashu Facts



Established **in 2014**

Net assets **2 billion RMB**



Anticipated profit before tax **0.5 billion RMB** in 2017



1000+ Employees

100,000+ SME Clients



Facilitated **20 billion RMB** credit loan underwriting

NPL rate **0.5%**



21 cities

30 bank partners