2025 Commercial in Confidence

HOMELIFE INTERNATIONAL MORTGAGE

Overview Presentation

Our mandate is to provide liquidity through Asset Backed Financing in over 40 markets, enabling individuals and institutions to have greater choice and flexibility in financing. We aim to help be a first port of call for alternative credit

The Challenge

- In the current economic climate, access to liquidity is challenging. Higher base rates worldwide, money flow trapped in long-term investments. AI disrupting traditional industry

- Geo-political scenarios requesting capital inflow to home territories, causing capital calls for HNWIs and family offices worldwide

- Choppy equities markets, and regulatory uncertainty in digital markets prompting the wealthy to move to cash

The Opportunity

- Offer liquidity / alternative credit to UHNWIs and shareholders of mid-cap listed companies at best in market rates
- Provide clients the opportunity worldwide to disburse and receive funds when and where required
- Enable a discrete, non-recourse structure for borrowers to exercise as needed

Fund Overview

- Alternative access to liquidity and capital
  Management for institutional and private borrowers
  Home Life International Fund mandated to perform up to $1bn usd in loans.

  We provide liquidity through our own capital as well as with our Investor network on a per loan basis. This is evaluated by the investment committee through size and risk

- Three structures available:
  a) Non-Recourse Lending – high LTVs and low interest rates
  b) Margin Lending – low LTV and high interest rates
  c) OTC Block trades for large positions of collateral DVP

- The fund was first established in 2022
  Licensed and Regulated Mutual Fund by the Cayman Islands Investment Authority (CIMA)

Our lending process is designed to be tailored, efficient, and discrete.

Backed by a time-tested process of origination and internal research

Securities Financing

The Home Life International Fund is a global specialist in the securities financing across multiple sectors, using a variety of structures depending on the jurisdiction

As a team, we have successfully originated and funded over US$ 1 billion in equity-backed financing across multiple geographies and structures

Digital Currency S Tokens

As the world moves more towards a true centralized and decentralized digital economy, we actively provide short to medium term financing against Tier 1 cryptocurrency such as Bitcoin and Ethereum, providing an alternative option to off ramp to fiat, for a period of time

Benefits of a loan through Home Life International

- Low interest rates - *our rates are distinctly better than what borrowers can find from traditional financial institutions*
- Quick liquidity - *turnaround for loans within 1 - 2 working days while closing of the loan process could be done in less than a week*
- Non-recourse - *no requirement of personal or corporate guarantee*
- No credit reporting - *in the event of default, there is no lasting impact on the borrower or any reporting requirements*
- Private and confidential - *we understand the importance of confidentiality and maintain full discretion*
- Flexible and tailor-made - *we understand that very borrower has unique requirements and we provide fully customizable solutions*

Collateralise your digital assets

- Extremely direct and fast access to funding
- Transparency of funding through the blockchain
- Multi-currency options for funding, including stablecoin USDC, USDT as well as ETH or BTC.
- We collateralize against the top 300 tokens on CoinMarketCap
- Safe and secure custody through regulated, global exchanges

What factors we consider before lending

Initial Deal Query

General Filters

- Portfolio Exposure
- Market Cap
- Sector
- Ownership
- Broker Coverage
- Liquidity

Rationale

Our primary filters must point us to a stock that is

- Low risk of implosion
- Transparent ownership structure
- Able to be unwounded if borrower defaults

Risk Considerations

Decision to consider the deal is based on

- Current portfolio distribution
- Our sector exposures
- Our ability to reallocate sector risk

Why do we insist on our portfolio management and trading rights?

1 Risk of Sector Implosions

- Our experience in originating and financing lending deals has led us to believe that borrowing interest follow large price movements in sectors.
- We received large numbers of queries on lending opportunities within the China Real Estate and China Private Education sector after both sectors saw massive drawdowns.
- We conclude that our primary objective is to ensure our portfolio is insulated from a sector meltdown and will forgo deal opportunities if our intended sector allocation is at its limit.

2 Strict Guidelines on Sector Allocation

- For avoidance of doubt, our sector allocation is guided by the Bloomberg Industry Classification Standard (BICS).
- We target to have a diversified loan portfolio with each sector having a desired allocation range of 10% - 15% portfolio weightage.
- Apart from the BICS classification, we also consider the geographical exposure and sub-sectors of our portfolio to prevent the stacking of unsystematic risk.

3 Active Portfolio Management

- We rely on a tradeable portion of collateral stocks to manage and reallocate sector exposures.
- This is a critical risk management tool that enables us to act decisively, depending on our view on the prospects of various sectors.
- The reallocation of sector exposures and risks enables a strategical allocation of our portfolio or to pursue a deal with sufficient merit even when our sector tolerance is near its limit.

Portfolio allocation remains a critical aspect of our risk management process and the Fund will prioritize protecting against unsystematic risk

Understanding of ownership structure for listed companies

Analysis of Ownership

1) Current | 2) Historical | 3) Matrix | 4) Ownership Summary

Compare Current Stats Against 12/29/19

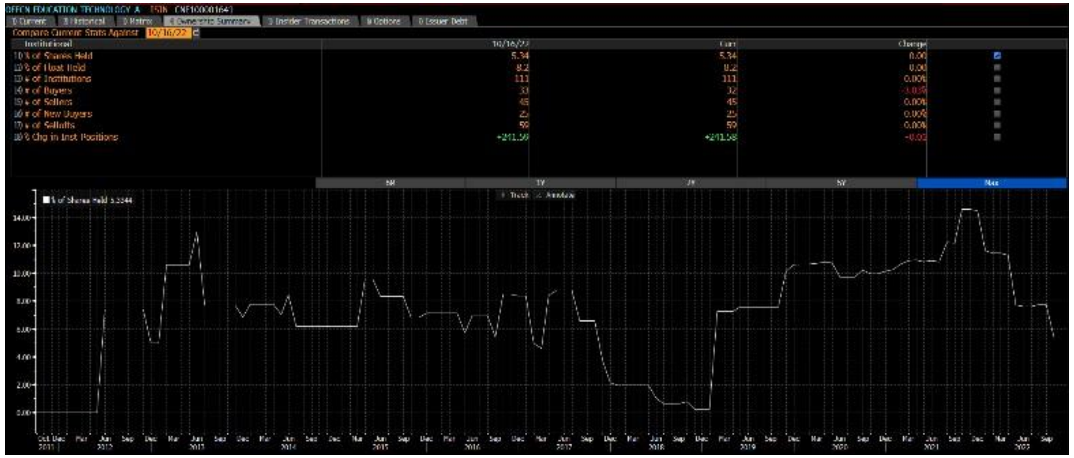
Institutional - Based on Current Filings

Institutional	12/29/19	Curr	Change
11) % of Shares Held	0	0.1	+0.10
12) % of Float Held	0	0.42	+0.42
13) # of Institutions	0	3	
14) # of Buyers	0	1	
15) # of Sellers	0	0	
16) # of New Buyers	0	0	
17) # of Selloffs	0	1	
18) % Chg in Inst Positions	+0.00	+26.14	+26.14

Historical Change in Ownership

	Holder Name	Portfolio Name	Q3/2021	Q4/2021	Q1/2022	Q2/2022	Q3/2022	Q4/2022
1.	Huang Yulin		487,500,000	487,500,000	489,882,000	489,882,000	490,304,000	490,304,000
2.	HUANG YUAN		99,891,000	99,891,000	99,891,000	99,891,000	99,891,000	99,891,000
3.	HUANG GUANDI		97,500,000	97,500,000	97,500,000	97,500,000	97,500,000	97,500,000
4.	CHEN LIN ELITE HLDS LTD		67,500,000	67,500,000	67,500,000	67,500,000	67,500,000	67,500,000
5.	Dimensional Fund Advisors LP	Multiple Portfolios		100,015	325,520	519,174	797,745	731,745
6.	Liu Chunbin		700,000	700,000	700,000	350,000	350,000	350,000
7.	State Street Corp						276,000	278,000
8.	American Century Cos Inc	Multiple Portfolios	70,000	70,000	0	70,000	0	16,000
9.	Shanghai Ruihai Chuangfeng Industrial Development…		24,550,000					0
10.	Zhong Bang International Holdings Ltd		22,726,000					0
11.	Feifan Electronic Commerce Co Ltd		7,726,000					0
12.	NANCHANG STATE OWNED VC		25,280,000					0
13.	WONG KIM		13,636,000					0

Change in Institutional Ownership



Relevance

a Core ownership analysis points us towards buy side managers who may de-risk us in the event of a borrower default

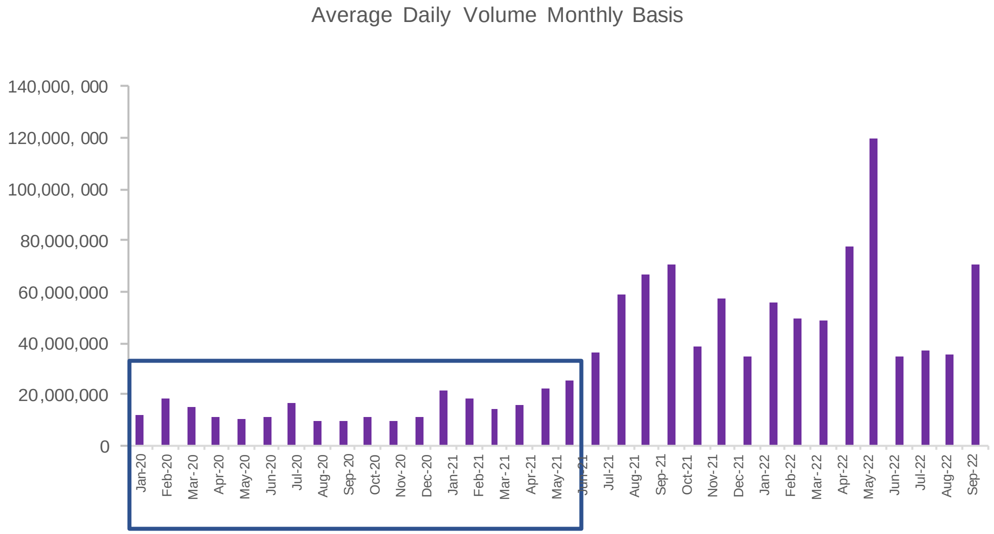
b On top of that, we consider if too much shareholding is crowded within individual insiders which poses a risk on corporate governance

c Lastly, the pattern of institutional positioning orientates us towards investors' positioning and whether our view is a variant one

Understanding shareholding structure helps form our view on feasibility

Liquidity analysis

Analysis of Trading Liquidity



Estimation of Open Market Unwind

Requested Loan (RMB):	200,000,000
USD / RMB:	7.14
Requested Loan (USD):	28,011,204
LTV:	55%
Last Close Share Px:	5.4
Number of shares:	67,340,067
Daily Estimated Volume:	14,541,593
Days to unwind @ 10% vol:	46
Days to unwind @ 15% vol:	31
Days to unwind @ 25% vol:	19
Days to unwind @ 30% vol:	15

This sample stock has fair liquidity profile where we can reasonably unwind on default

Analysis of Price Action

Downward Gaps	Counts	Occurrence %
-0.5%	22	5%
-1.0%	44	10%
-2.0%	27	6%
-3.0%	18	4%
-4.0%	9	2%
-5.0%	39	9%

Widest Gaps Down:		
1.	-16.9%	5/18/2022
2.	-13.8%	6/7/2022
3.	-12.8%	5/14/2021
4.	-12.7%	10/14/2022
5.	-12.6%	9/8/2021
6.	-12.2%	4/29/2022
7.	-11.8%	10/13/2021
8.	-11.0%	6/3/2021
9.	-10.5%	2/18/2022
10.	-10.4%	8/9/2021
11.	-10.2%	9/9/2021
12.	-10.2%	1/22/2021
13.	-9.9%	12/9/2021
14.	-9.9%	12/8/2021
15.	-9.9%	10/13/2022
16.	-9.4%	6/15/2022

This sample stock has massive trading volatility having gapped down for many trading days

Key Considerations in Liquidity

a Trading history and volumes taken across a 3-year window to see full liquidity profile of the ticker - volumes for liquidity estimation is taken sensibly and abnormal volume will be omitted

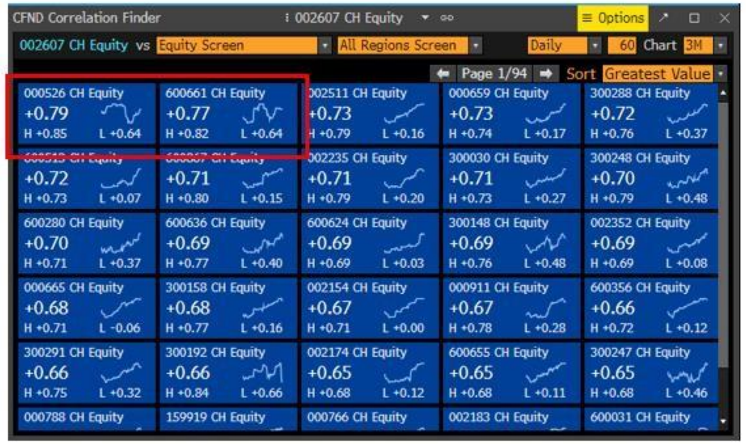
b Price action of the ticker will be considered - volatility of the stock must be tolerable in the event that we have to unwind through open market operations when borrowers default

Should potential deals not meet our requirements in trading liquidity and crosses our limit for volatility, we require higher proportion of tradeable collateral

Ability to hedge downside scenarios

Viable Hedging Profile

Clear correlation with select education stocks



000526 – Xueda Xiamen Education Technology – Shorter term regression (3 months)

Infeasible Hedging Profile

Very low correlation with available trading securities

The top correlated stocks with more than a 0.4 correlation over a 3-month trading window are

1. **MUI MK Equity** – Malayan United Industries Berhad is an investment holding. Through its subsidiaries, the Company provides clothes and house furnishing retail, distributes food and confectionery, operates in properties and construction, hotel as well as travel and tours, and provides financial and education services.
2. **8299 HK Equity** – Grand T G Gold Holdings Limited is a mining company. The Company focuses on gold exploration, mining, and mineral processing in the Peoples Republic of China. Grand T G Gold Holdings current principal gold project-Taizhou Mining is located in Tongguan County, Shaanxi Province along the Xiao Qinlin Mineralized Belt.
3. **PEP MK Equity** – PPB Group Berhad is an investment holding company. The Company's operations include grains trading, flour and animal feed milling industry as well as downstream activities including livestock farming, food processing and consumer products distribution with primary focus in Indonesia, Malaysia, China, India and Europe
4. **STC MK Equity** – Success Transformer Corp Bhd, through its subsidiaries, manufactures and trades transformers and other products. The Company's other products include automatic voltage stabilizers, power line conditioners, energy saving lumen regulators, control gears, and industrial lighting products.

- We rely on hedging when it makes sense to do so - therefore the ability to hedge our exposure remains a consideration as part of our initial screening process.
- Our understanding of correlation must be explainable by a fundamental view - we study the price action of the potential deal together with its correlated parties to have a complete understanding of what drives their price action.

While the ability to hedge is not a deal breaker, we take time to study correlations in the market to have a deeper understanding of price action

Our Lending Process

Initial Loan Query

Term Sheet Issuance

Term Sheet outlines the overall terms of the loan as an Introduction for the borrower to review our offer

KYC

In parallel, essential Know Your Customer / Client checks are carried out in-line with anti-AML procedures, requiring documentation and evidence from the last three months for verification

Loan Agreement

Once KYC and Term Sheet has been signed, a Loan Agreement is issued on behalf of the fund, which outlines in more detail the specific terms of the loan for the borrower to review and sign

Collateral & Closing Statement

Once the collateral has been pledged and settled, a closing statement is issued to the borrower to review

Funding

Provided collateral is in good standing, after issuance of the closing statement, the borrower will receive funding into their cash account

Maintaining Relationship

We often have borrowers who wish to do repeat loans, so we continue to maintain dialogue with borrowers at different milestones as many opt to refresh their loan.

Closing the loan

Once the loan term is complete, the collateral or cash, at borrower's discretion, is returned. We hope you would partner with us again

Portfolio allocation remains a critical aspect of our risk management process and the Fund will prioritize protecting against unsystematic risk

Transparency in our lending process

Investment Process & Risk Management

1. **Pre-Origination** – The Fund's primary criteria will be the quality of the loan book and protection of capital instead of rapid deployment of funds.
2. **Screening** – Lending opportunities we consider must be backed by collateral that is liquid and in markets that we can manage regulations.
3. **Portfolio Construction** – Portfolio diversity is an important aspect of our risk management process, and sector exposure is a key consideration.
4. **Due-Diligence** – We conduct KYC and AML checks through independent third-party providers to ensure alignment with regulatory requirements.
5. **Independent Research** – Our investment team conducts extensive due diligence on the stocks to form a view which guides our actions
6. **Leveraging Networks** – We engage with both sell-side and buy-side managers to ensure we are not positioned against the market for any ticker.
7. **Portfolio Management** – We actively manage our portfolio, taking note of every development. When it makes sense, we hedge our exposure.
8. **Managing Defaults** – The Investment Committee ensures strict compliance with default terms, enacting margin calls and liquidation to protect capital.

We aim to maximise opportunity worldwide for both our borrowers and investors in maximsing returns

Asset Backed Financing at best in-market rates

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