Future FinTech

Nasdaq: FTFT

Investor Presentation
November 2017
Safe Harbor Statement

This presentation may contain “forward-looking statements” within the meaning of the “safe-harbor” provisions of the Private Securities Litigation Reform Act of 1995. Statements that are not historical facts, including statements about our beliefs and expectations, are forward-looking statements. Such statements involve known and unknown risks, uncertainties and other factors as well as assumptions that, if they do not fully materialize, or prove incorrect, could cause the actual results of Future FinTech Group Inc. (“Future FinTech” or the “Company”) to differ materially from the results expressed or implied by such statements. Accordingly, although the Company believes that the expectations reflected in such forward-looking statements are reasonable, there can be no assurance that such expectations will prove to be correct. The Company has no obligation to update the forward-looking information contained in this presentation.
Investment Highlights

1. New economy FinTech company with operations that includes e-commerce, commodities trading and asset management

2. Strong consumer demand for company’s products due to rising health consciousness and China GDP growth

3. Robust expansion plans to include development of orange and kiwi plantations and new production and trading facilities

4. The Company is proposing a corporate restructuring to be voted on at a Special Meeting of Shareholders expected on Jan. 30, 2018

5. Dedicated and highly experienced management team, with 10 combined years in this sector
## Equity Snapshot and Valuation Metrics

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stock Price (11/20/2017)</td>
<td>$1.50</td>
</tr>
<tr>
<td>Revenues (TTM)</td>
<td>$18.3 million</td>
</tr>
<tr>
<td>Net Loss from Continued Operations (TTM) (a)</td>
<td>($5.2 million)</td>
</tr>
<tr>
<td>Fully Diluted Loss per Share from Continued Operations (TTM)</td>
<td>($1.09)</td>
</tr>
<tr>
<td>Equity Market Capitalization</td>
<td>$7.8 million</td>
</tr>
<tr>
<td>Cash per Share</td>
<td>$0.88</td>
</tr>
<tr>
<td>Debt to Equity Ratio</td>
<td>0.37 x</td>
</tr>
<tr>
<td>Book Value per Share</td>
<td>$25.05</td>
</tr>
<tr>
<td>Price to Book</td>
<td>6.0%</td>
</tr>
</tbody>
</table>

TTM = trailing twelve months  
(a) after deducting $6.7 MM in legal costs expensed to G&A for the first 9 months of 2017
Future FinTech Group
NASDAQ Global Market (FTFT)

Company News and Stock Data

Future FinTech
NASDAQ Global Market (FTFT)

- Company to Acquire Fintech Company
- Agreement with Agricult’l E-Commerce Platform
- Agreement with China Aigo O2O
- Company to Market on Xunqin Mall Website
- Company to Establish Commodity Trading Center
- FTFT Reports 2016 Results
- FTFT Reports 1Q 2017 Results
- Name change to Future FinTech
- FTFT Asset Management Agreement
- FTFT Reports 2Q 2017 Results
- FTFT Acquires Financial Assets
- FTFT Reports 3Q 2017 Results
- FTFT Files Proxy for Restructuring
- FTFT Reports 4Q 2017 Results

Company closes $2.67 MM stock offering
Company to Acquire Fintech Company
Company to Market on Xunqin Mall Website
FTFT Reports 2016 Results
Name change to Future FinTech
FTFT Asset Management Agreement
FTFT Reports 2Q 2017 Results
FTFT Acquires Financial Assets
FTFT Reports 3Q 2017 Results
FTFT Files Proxy for Restructuring
FTFT Reports 4Q 2017 Results

Dec 2017 Feb Mar Apr May Jun Jul Aug Sep Oct Nov
Company Overview

- FinTech initiatives include a kiwi trading center, commodities trading and e-commerce platforms in order to optimize capital flow, create partnering collaborations and capitalize on emerging high tech.

- Recent leasing of vast kiwi and orange orchards will control supply and maintain high quality of raw materials.

- Processes and manufactures fruit concentrates, fruit juice beverages and other fruit-related products.

- Developed a major trading center in Mei County with 25 companies to foster business and cooperation in the region.

- Additional FinTech initiatives include forming an asset management company and an agreement to acquire financial assets.

Financial Highlights

Revenue ($ million)

<table>
<thead>
<tr>
<th>Year</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>9 mos. '16</th>
<th>9 mos. '17</th>
</tr>
</thead>
</table>
| Net Income ($ million)

2016 & 2017 Net Income is from Continuing Operations; 9 mo. 2017 net income deducts $6.7 MM in legal costs expensed to G&A.
## Composition of Product Mix of Revenue

### Future FinTech
NASDAQ Global Market (FTFT)

<table>
<thead>
<tr>
<th>Year</th>
<th>Fruit Juice Concentrate</th>
<th>Fruit Juice Beverages</th>
<th>Fresh fruit, fruit seeds and other</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>13.9%</td>
<td>26.5%</td>
<td>59.6%</td>
</tr>
<tr>
<td>2013</td>
<td>2.2%</td>
<td>50.1%</td>
<td>47.8%</td>
</tr>
<tr>
<td>2014</td>
<td>8.0%</td>
<td>48.3%</td>
<td>43.7%</td>
</tr>
<tr>
<td>2015</td>
<td>0%</td>
<td>50.9%</td>
<td>49.1%</td>
</tr>
<tr>
<td>2016</td>
<td>5.7%</td>
<td>42.9%</td>
<td>51.4%</td>
</tr>
<tr>
<td>9 MOS '17</td>
<td>0.3%</td>
<td>68.7%</td>
<td>31.0%</td>
</tr>
</tbody>
</table>
FTFT is vertically-integrated with production activities in the Midstream (concentrated and puree) and Downstream (beverage) markets.

FTFT’s presence across the product chain diversifies its operations and enables economies of scale.
Strategically Located Facilities

Shaanxi Province, the location of two of our factories, is the largest planting area of kiwifruit and apples in China while the pear planting area is 120,000 acres.

Liaoning Province, the China’s center for high acidity apples, can generally supply enough apples to meet our Liaoning Province factory’s production needs.

- **Uniquely suited for highly acidic apple planting**
  - Liaoning Province
  - Huludao
  - Yingkou

- **Home to kiwi planting and well-suited for pear planting**
  - Shaanxi Province
  - Mei County: Jingyang, Zhouzhi
  - Hubei Province: Xi’an, Yidu

- **Yidu, well known as the “Town of Citrus” is to be the site of FTFT’s orange plantation and an array of new processing facilities.**

Future FinTech
NASDAQ Global Market (FTFT)
## Production Capacity

<table>
<thead>
<tr>
<th>Facilities</th>
<th>Production Lines</th>
<th>Capacity (per hour)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shaanxi</td>
<td>Sorting fresh fruit</td>
<td>10 tons of fresh fruit / hour</td>
</tr>
<tr>
<td>Qiyiwangguo</td>
<td>Puree / concentrated puree</td>
<td>20 tons of fresh fruit / hour</td>
</tr>
<tr>
<td></td>
<td>Fruit beverages</td>
<td>6,000 bottles / hour</td>
</tr>
<tr>
<td>Jingyang</td>
<td>Concentrated apple/kiwi/pear juice</td>
<td>40 tons of fresh fruit / hour</td>
</tr>
<tr>
<td></td>
<td>Fructose</td>
<td>10 tons of fresh fruit / hour</td>
</tr>
<tr>
<td>Huludao Wonder</td>
<td>Concentrated fruit juice</td>
<td>30 tons of fresh fruits/hour</td>
</tr>
<tr>
<td></td>
<td>Fruit juice beverages</td>
<td>6,000 bottles per hour</td>
</tr>
<tr>
<td>Yingkou</td>
<td>Concentrated apple juice</td>
<td>20 tons of fresh fruit / hour</td>
</tr>
</tbody>
</table>

**Future FinTech**  
NASDAQ Global Market (FTFT)
• Concentrated fruit juice are sold to the North America, the European Union, Russia, South Korea and the Middle East (i.e. red arrows

• Fruit juice beverages have been sold in Canada, New Zealand, Mongolia and Dubai (i.e. blue arrows)
Marketing and Distribution

Fruit Juice Beverages

- Sold under trademark - Hedetang and SkyPeople
- Have been sold in Canada, New Zealand, Mongolia and Dubai
- 20,000+ retail points via 100+ distributors in ~20 provinces
- End markets are supermarkets, hypermarkets and convenience stores, including Yonghui Supermarket in Beijing, RT-Mart in Shenyang, Carrefour in Chongqing and Shenyang and GMS Supermarket in Shanghai, etc.
Fruit Beverages: A Large and Growing Market

- China's consumption of fruit beverages is relatively low with significant upside potential: China’s per capita consumption accounts for only 13% of the world’s average and 4% the average of industrialized countries

- Demand for fruit juice in China is expected to rise substantially due to growing affluence, expansion of the middle class and increased health-consciousness

- Fruit juice beverages has been growing attributable to health concerns with industry revenue having grown by approximately 20% over the last 5 years.

- The barriers to enter into the fruit juice category are substantial

- FTFT intends to grow this segment of its business due to rising consumer demand, its ability to successfully compete and the potential for higher margins

---

1 Source: “China Fruit Juice Beverages Business and Market Analysis” published by the PRC Food and Agriculture Export Association
FTFT’s Hedetang fruit juice beverage WeChat account has tens of thousands of followers and 90,000 daily views.

A popular promotion on Hedetang WeChat is the lucky draw that takes every Friday where 20 lucky followers win prizes of a case of Hedetang fruit juice and one grand prize is awarded of a high-end household appliance.

In September of 2014, Hedetang fruit juice launched an ad campaign on 1.1 million first-class boarding passes in Xi'an Xianyang International Airport for international flights; a domestic flight ad campaign is currently in process.
• **Highly automated production facilities** featuring top-of-the-line imported equipment, including:
  - Flottweg AG presser (Germany)
  - KOCH ultra-filtration technology (U.S.)
  - Schmidt ultra-low temperature concentration evaporation technology (Germany)
  - ELPO fully automatic sterile canning technology (Italy)

• **Advanced production techniques**, including:
  - Combined complete enzymolysis and multi-step digestive enzymolysis
  - Membrane filtration
  - Resin absorption
  - Low-temperature reverse osmosis membrane concentration
Research & Development

- **Research & Development**
  - Focus innovative high margin products
  - Shifted strategy in 2Q 2013 and changed the R&D effort to be internal only
  - R&D costs dropped significantly in 2013 and 2014
  - Internal R&D initiatives under way

- **21 Proprietary Technologies**
  - Twenty-one active patents, including:
    - A crushing and peeling device
    - A peeling and dirt removal device
    - Six production technologies for fruit juice beverage/fruit juice concentrates
    - Two bottle labels
    - A glass bottle
Quality Control

- U.S. FDA Compliant (since 2006)
- ISO9001 certified
- HACCP (Hazard Analysis & Critical Control Point) certificate holder
- KOSHER certificate holder
- Member of China Beverage Industry Association
- Member of China National Food Industry Association (CNFIA)
- Committee Member of China Chamber of Commerce for Import and Export of Foodstuffs, Native Produce and Animal Byproducts
- Member of Shaanxi Kiwifruit Association

Future FinTech
NASDAQ Global Market (FTFT)
**New Project Initiatives**

- Intended to secure a stable supply of raw materials / diversifies product platform, leverages core competencies and secures future cash flow

<table>
<thead>
<tr>
<th>Date</th>
<th>Project</th>
<th>Location</th>
<th>Status</th>
<th>Products</th>
<th>Project Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>3Q 2011</td>
<td>Fruit and Vegetable Processing Zone</td>
<td>Suizhong County, Liaoning Province</td>
<td>Feasibility study completed; construction currently suspended</td>
<td>Carrot, cherry, strawberry, blueberry, apple and pear juice beverages</td>
<td>TBA</td>
</tr>
<tr>
<td>4Q 2012</td>
<td>Orange Product Development and Manufacturing</td>
<td>Yidu City, Hubei Province</td>
<td>Started construction; plantation scheduled for 2Q 2018</td>
<td>All types of fruit juice beverages</td>
<td>$48 million</td>
</tr>
<tr>
<td>2Q 2013</td>
<td>Kiwi Product Production Facilities</td>
<td>Mei County, Shaanxi Province</td>
<td>Trading center operational; processing business scheduled for 2Q 2018</td>
<td>All types of fruit juice beverages</td>
<td>$48 million</td>
</tr>
<tr>
<td>Key Differentiating Factors</td>
<td>Details</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access to key raw material</td>
<td>• Production facilities are strategically located in close proximity to one of the largest fruit growing areas of the world, especially for desirable high acid-content apples and kiwi</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diversified product portfolio</td>
<td>• A diversified product line enables FTFT to lessen commodity price risk and volatility associated with seasonality and consumer preferences as much as is possible</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High product safety and quality</td>
<td>• State-of-the art equipment purchased from top foreign manufacturers and specialized process line know-how</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Products are US FDA compliant, are HACCP certified and Company is a member of several key industry associations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Technological expertise and R&amp;D</td>
<td>• A corporate culture that emphasizes technology and R&amp;D ensures an evolving business that capitalizes upon new market opportunities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Quarterly Revenue and Earnings

Future FinTech
NASDAQ Global Market (FTFT)

Seasonality typically leads to greater cash flow in the 1st and 4th quarters

Revenue
Net Income

Adjusted for $6.7 MM in legal expenses
Marginality Profile and Seasonality

Focus on increasing gross margins via better purchasing and developing higher margin operations through new products development.

Within the beverage segment, FTFT is focused on developing products that offer higher margins such as kiwi cider and mulberry beverages.

Future FinTech
NASDAQ Global Market (FTFT)
Composition of Assets

Future FinTech
NASDAQ Global Market (FTFT)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash and Equivalents</strong></td>
<td>31,667</td>
<td>53,087</td>
<td>81,524</td>
<td>85,356</td>
</tr>
<tr>
<td><strong>PP&amp;E</strong></td>
<td>66,570</td>
<td>50,062</td>
<td>43,867</td>
<td>44,970</td>
</tr>
<tr>
<td><strong>Other Current Assets</strong></td>
<td>96,279</td>
<td>82,947</td>
<td>93,157</td>
<td>93,527</td>
</tr>
<tr>
<td><strong>Accounts Receivables</strong></td>
<td>9,665</td>
<td>29,139</td>
<td>34,644</td>
<td>35,828</td>
</tr>
<tr>
<td><strong>Deposits for Land Use Right and PP&amp;E</strong></td>
<td>6,374</td>
<td>9,846</td>
<td>7,326</td>
<td>506</td>
</tr>
<tr>
<td><strong>Land Use Right and Other LT Assets</strong></td>
<td>-</td>
<td>-</td>
<td>1,144</td>
<td>4,546</td>
</tr>
</tbody>
</table>
## Summary Balance Sheet

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Equivalents</td>
<td>$31,667</td>
<td>$53,080</td>
<td>$1,144</td>
<td>$4,546</td>
</tr>
<tr>
<td>Account Receivables, Net</td>
<td>66,570</td>
<td>50,062</td>
<td>7,326</td>
<td>506</td>
</tr>
<tr>
<td>Total Current Assets</td>
<td>104,612</td>
<td>112,995</td>
<td>101,626</td>
<td>98,579</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>279,434</strong></td>
<td><strong>270,403</strong></td>
<td><strong>261,661</strong></td>
<td><strong>264,733</strong></td>
</tr>
<tr>
<td>Accounts Payable</td>
<td>18,381</td>
<td>18,333</td>
<td>16,570</td>
<td>22,108</td>
</tr>
<tr>
<td>Current &amp; LT Debt &amp; Capital Leases</td>
<td>62,954</td>
<td>41,466</td>
<td>43,858</td>
<td>48,138</td>
</tr>
<tr>
<td>Total Current Liabilities</td>
<td>69,762</td>
<td>70,719</td>
<td>76,975</td>
<td>83,401</td>
</tr>
<tr>
<td><strong>Total Future FinTech Shareholders’ Equity</strong></td>
<td><strong>181,956</strong></td>
<td><strong>178,069</strong></td>
<td><strong>135,028</strong></td>
<td><strong>129,562</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities and Shareholders’ Equity</strong></td>
<td><strong>233,120</strong></td>
<td><strong>270,403</strong></td>
<td><strong>261,661</strong></td>
<td><strong>264,733</strong></td>
</tr>
</tbody>
</table>

Future FinTech
NASDAQ Global Market (FTFT)
Growth Strategy

- Entered commodity trading and FinTech to modernize and create synergies among its operations
- Broaden sales and distribution network for fruit juice beverage business by engaging with prominent e-commerce platforms
- Develop, partner and invest in FinTech assets to create a lighter operating company and create a sustainable and diversified income stream

Expand capacity

Expand into new strategic alliances

Create leaner, higher ROI enterprise
Recent Developments

- Completed new trading center market in Mei County with full tenancy of 25 companies and it has started normal operations
- Launched Mei County kiwi orchards with lease of 3,292 square acres
- Launched Yidu orange orchards with lease of 1,317 square acres
- Announced new global trading and marketing program for its Hedetang fruit juice product portfolio
- Joined ten e-commerce platforms that are generating orders for the company’s products
- Entered an agreement to establish a commodity trading center that is expected to generate substantial future revenue
- Tapped US capital markets for a private placement for working capital
Experienced Management Team

Hongke Xue | Chairman and Chief Executive Officer
- Was previously CEO, Tianjin Tangshan Fengyuan Metal Products Co., Ltd. (2002-2003)
- General Manager, Baoji Industrial Products Co., Ltd. (2001 -2002)
- B.A. in Business Management in Lanzhou University of Finance and Economics

Yongke Xue | Board Member
- Founded SkyPeople (China) in 2001 (formerly Shaanxi Tianren Organic Food Co., Ltd.)
- Director of SkyPeople Juice Group Co., Ltd., a 73.42% indirectly-owned subsidiary of SkyPeople (“SkyPeople (China)”), since 2005
- Military background with previous work experience at the Northwestern Materials Bureau of the PLA General Logistics Department (1989-1998)
- PHD and MBA from Xi’an Jiaotong University and Bachelor’s Degree from the National University of Defense Technology

Hanjun Zheng | Interim CFO
- Joined FTFT (formerly known as SPU) in November 2015; extensive experience with the company
- Previously was CFO of SkyPeople Juice Group, Ltd. a 73.42% indirectly-owned subsidiary of the company
- Was the deputy general manager of Jingyang Branch of SkyPeople Juice Group from March 2006 to November 2009
- Was the financial accounting manager at Shaanxi Provincial Fruit Juice Processing factory from May 1994 to Feb. 2006
Contact Details

Company Contact:
Mr. Hanjun Zheng, Interim Chief Financial Officer
Tel: +86 (29) 8187 8277

Legal:
Garvey Schubert Barer
Tel: +1 (202) 965-7880

IR Contact:
David Rudnick
Precept Investor Relations LLC
Tel: +1 (646) 694-8538

Auditor:
Wang Certified Public Accountant, P.C.

Website: http://www.ftft.top
Future FinTech

Nasdaq: FTFT

Investor Presentation
November 2017