

富銀融資租賃(深圳)股份有限公司 FY Financial (Shenzhen) Co., Ltd.

(於中華人民共和國註冊成立的股份有限公司)

[A joint stock limited company incorporated in the People's Republic of China with limited liability]

股份代號 Stock Code: 8452

2023

中期報告 INTERIM REPORT



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CORPORATE INFORMATION

公司資料

NAME OF COMPANY

FY Financial (Shenzhen) Co., Ltd.

公司名稱

富銀融資租賃(深圳)股份有限公司

STOCK CODE

08452

股份代號

08452

BOARD OF DIRECTORS

Executive Directors

Mr. Li Peng (Chairman)

Mr. Weng Jianxing

Ms. Gong Xiaoting

董事會

執行董事

李鵬先生(主席)

翁建興先生

貢曉婷女士

Non-executive Directors

Mr. Peng Qilei

Ms. Liu Jing

Ms. Tong Fangyan (Resigned on 30 March 2023)

非執行董事

彭期磊先生

劉敬女士

仝芳妍女士(於2023年3月30日辭任)

Independent Non-executive Directors

Mr. Fung Che Wai Anthony

Mr. Hon Leung

Mr. Liu Shengwen

獨立非執行董事

馮志偉先生

韓亮先生

劉升文先生

SUPERVISORY COMMITTEE

Mr. Zhu Xiaodong (Chairman)

Mr. Liu Bing

Mr. Sun Luran

監事會

朱曉東先生(主席)

劉兵先生

孫路然先生

AUDIT COMMITTEE

Mr. Fung Che Wai Anthony (Chairman)

Mr. Hon Leung

Mr. Liu Shengwen

審核委員會

馮志偉先生(主席)

韓亮先生

劉升文先生

NOMINATION COMMITTEE

Mr. Li Peng (Chairman)

Mr. Hon Leung

Mr. Fung Che Wai Anthony

提名委員會

李鵬先生(主席)

韓亮先生

馮志偉先生

CORPORATE INFORMATION

公司資料

REMUNERATION COMMITTEE

Mr. Liu Shengwen (Chairman)
Mr. Hon Leung
Mr. Peng Qilei

薪酬委員會

劉升文先生(主席)
韓亮先生
彭期磊先生

COMPLIANCE OFFICER

Mr. Li Peng

合規主任

李鵬先生

JOINT COMPANY SECRETARIES

Ms. Gong Xiaoting
Mr. Wong Wai Chiu

聯席公司秘書

貢曉婷女士
黃偉超先生

AUTHORIZED REPRESENTATIVES

Mr. Weng Jianxing
Mr. Wong Wai Chiu

授權代表

翁建興先生
黃偉超先生

REGISTERED OFFICE

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The People's Republic of China (the "PRC")

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CORPORATE INFORMATION

公司資料

COMPANY WEBSITE

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AUDITOR

SHINEWING (HK) CPA Limited
(Appointed on 20 June 2023)

LEGAL ADVISERS

As to Hong Kong law
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As to PRC law
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PRINCIPAL BANKERS

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核數師

信永中和(香港)會計師事務所有限公司
(於2023年6月20日獲委任)

法律顧問

有關香港法律
盛德律師事務所

有關中國法律
北京市天元律師事務所

主要往來銀行

中國光大銀行
中國農業銀行股份有限公司
中國銀行股份有限公司

香港H股股份過戶登記處

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* *If there is any inconsistency between the Chinese names of the entities, companies or legal entities incorporated in the PRC and their English translations, the Chinese names shall prevail. The English translations of the Chinese names of such entities, companies or legal entities are provided for illustration purposes only.*

* 於中國註冊成立的實體、企業或法律實體的中文名稱如與其英文譯名有任何歧義，概以中文名稱為準。該等實體、企業或法律實體中文名稱的英文譯名僅供說明用途。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

1. BUSINESS

1.1 Macro-economy

In the first half of 2023, China adhered to the principle of stabilization and improvement amid headwinds from complex and grim international environment and the arduous and tough task of reform, development and stabilization in China. On top of this, China has been implementing a new development concept in a complete, accurate and comprehensive manner, while accelerating the new development pattern to support its high quality development. Recovery and normalization of economic and social activities brings about the positive trends in China's economic activities. During the first half of 2023, the gross domestic product in China reached RMB59 trillion, representing an increase of 5.5% year-on-year.

The Group is principally engaged in the provision of financial and advisory business and trading operation business, 5G base station business and energy storage business in the PRC. The main customers of the Group's financial and advisory business are mainly SMEs. Despite the recovery and normalization of economic activities in China in the first half of 2023, the global economy was still in a weak state of recovery amid the complex and grim international political and economic environment. Commodities and raw materials prices, although declining, remain high and, combine with the increase in international energy prices, the consolidated costs of SMEs continued to rise. The lack of market demand has led to a relative overcapacity, thus resulting in an imbalance between supply and demand, which further depresses the profit of SMEs. In the first half of 2023, the further expansion of the market scale of the energy storage industry and the further increase in customer demand for energy storage products provided a favorable operating environment for the development of the Group's energy storage business.

1. 業務

1.1 宏觀經濟

2023年上半年，面對複雜嚴峻的國際環境和艱鉅繁重的中國國內改革發展穩定任務，中國堅持穩中求進工作總基調，完整、準確、全面貫徹新發展理念，加快構建新發展格局，著力推動高質量發展，隨著經濟社會全面恢復常態化運行，中國經濟運行呈現恢復向好態勢。2023年上半年，國內生產總值達人民幣59萬億元，同比增長5.5%。

本集團主要於中國從事財務及諮詢業務與貿易經營業務、5G基站業務與儲能業務。而本集團財務及諮詢業務客戶主要為中小企業，儘管2023年上半年隨著中國經濟全面恢復常態化運行，但國際政治經濟形勢錯綜複雜，世界經濟仍然復甦乏力，而大宗商品和原材料價格雖然有所回落，但仍處高位，加之國際能源價格上升，中小企業綜合成本繼續上漲。市場需求不足致使產能相對過剩，導致供需不匹配，進一步壓縮中小企業利潤空間。2023年上半年，儲能行業市場規模進一步擴大，客戶對儲能產品需求進一步增加，對本集團儲能業務的發展提供了良好經營環境。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

1.2 Operations review

During the the six months ended 30 June 2023 (the “**Reporting Period**”), the total revenue realized by the Group was approximately RMB27.89 million, a year-on-year increase of 159.39%; the net profit recorded was approximately RMB0.11 million, a year-on-year decrease of 80.9%.

During the Reporting Period, in terms of the financial and advisory business including finance leasing, factoring services and advisory services, the Group has adopted prudent financial management to manage the default risk of such business. In this regard, the Group has strengthened client screening to provide finance leasing or factoring services to clients with a sound financial background, a good repayment history, sufficient collateral to protect the interests of the Group and clear use of funds. In terms of business development, relying on its superior resources, the Group has expanded its business with a focus on clients within the above scope and already had certain achievements.

During the Reporting Period, in terms of the 5G Business, the Group has strengthened the maintenance of the completed 5G base stations and has actively promoted the acceptance by telecom operators, entered into the leasing contracts with operators and improved the operational efficiency of such stations. In addition, the Group has also actively expanded the base station site market of telecom operators in Dongguan, Huizhou, Guangzhou and Foshan to further consolidate the Group’s base station market share in the regions.

1.2 運營情況回顧

截至2023年6月30日止六個月(「**報告期**」)，本集團實現的收益總額約為人民幣27.89百萬元，同比增長159.39%；錄得淨利潤約為人民幣0.11百萬元，同比降低80.9%。

報告期內，於財務諮詢業務，包括融資租賃、保理服務及諮詢服務業務，本集團已採取審慎的財務管理，以管理該項業務的違約風險，就此，本集團已加強客戶篩選，為具有良好財務背景、良好還款歷史、有充足抵押品保護本集團利益及資金用途明確的客戶提供融資租賃或保理服務。在業務拓展方面，依託本集團的優勢資源，圍繞上述範圍內的客戶進行拓展，並且取得一定成效。

報告期內，於5G業務方面，本集團加強維護已建設完成的5G基站工作，積極推進電信運營商驗收、簽定運營商租賃合同及提升該類站點的運營效率。此外，本集團亦積極拓展東莞、惠州、廣州和佛山電信運營商基站站址市場，進一步鞏固本集團於該等地區的基站市場份額。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

During the Reporting Period, in terms of the Group's energy storage business, this business is mainly conducted through a subsidiary of the Company, Jiangsu Anshi Commercial Energy Storage System Co., Ltd.* ("**Jiangsu Anshi**"). Jiangsu Anshi is engaging in research and development, design, and production of commercial energy storage system and provision of application solution. Its business mainly focuses on the commercialisation, production and application of energy systems and products. Jiangsu Anshi aims to become a prominent provider of commercial energy storage systems and solutions by providing industrial and commercial customers with "Enterprise Smart Power Bank".

During the Reporting Period, Jiangsu Anshi vigorously expanded the energy storage products market by participating in the International Battery Exhibition and the Photovoltaic Energy Storage Exhibition held in Shenzhen and Shanghai respectively. During the above exhibitions, Jiangsu Anshi established contacts with suppliers and cooperative partners, distributed its product brochures to them and further entered into cooperation agreements with high-quality customers.

During the Reporting Period, Jiangsu Anshi has completed the construction of a professional and efficient platform for operation and management, technology research and development, supply chain and production and manufacturing, and established a standardized and modular commercial energy storage system. In addition, Jiangsu Anshi is building a production base for energy storage products, and completed the first-phase construction and production. The current production capacity of the production lines has reached 50MWh per annum for commercial storage, and the production capacity of 20 MWh was completed during the Reporting Period. The second-phase construction of the production base will commence in the fourth quarter of 2023 as planned. Upon completion of the second-phase construction, the production capacity will be increased to 100MWh per annum.

報告期內，於本集團儲能業務方面，該業務主要通過本公司附屬公司江蘇安時商用系統有限公司（「**江蘇安時**」）開展，江蘇安時致力於商用儲能系統的研發、設計及生產，並提供應用解決方案，其業務主要集中於能源系統和產品的商業化、生產及應用。江蘇安時的目標是通過為工業及商業客戶提供「企業級智能充電寶」，成為商業儲能系統與解決方案的領先供應商。

報告期內，江蘇安時分別參加了於深圳及上海地區舉辦的國際電池展覽及光伏儲能展覽，積極拓展儲能產品市場，江蘇安時於上述展覽中與供應商及合作商建立聯繫，並向其發佈公司產品手冊，以及進一步與優質客戶訂立合作協議。

報告期內，江蘇安時已完成構建專業、高效的運營管理、技術研發、供應鏈及生產製造平台，並搭建了標準化、單元化的商用儲能系統。同時，江蘇安時正在規劃儲能產品生產基地，並完成一期生產基地的建設及投入生產，目前，商用儲能生產線的每年產能達到50兆瓦時，而報告期內，已完成20兆瓦時的生產工作。二期生產基地的建設將按原計劃於2023年第四季度啟動建設。於二期建設完成後，每年產能將增至100兆瓦時。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

During the Reporting Period, Jiangsu Anshi also focused on the research and development of cost-effective energy storage products and technology, launched new commercial energy storage system products, upgraded and improved the operation and management platform of cloud-based energy storage, established after-sale service system, explored and maintained sales channels, and proactively enhanced supply chain system.

1.3 Outlook

Looking ahead, the recovery of global economy is still lack of momentum under the complex international political and economic situation. The Group will continue to improve its asset safety management capability, and focus on implementing a comprehensive and dynamic risk management system and optimizing its prudent management system, in order to ensure the long-term and stable development of the Group and create the best value return for the Company's shareholders. The Company will continue to engage in financial leasing and advisory services, implement prudent financial management, and strengthen customer selection to manage default risk. Meanwhile, the Company will further develop 5G business and energy storage business, with an aim to expand its revenue base.

2. FINANCIAL REVIEW

2.1 Overall performance

During the Reporting Period, the Group recorded a revenue of approximately RMB27.89 million, representing an increase of approximately 159.39% from approximately RMB10.75 million for the same period of last year. The increase in revenue was mainly due to the increase in revenue from energy storage business. In the first half of 2023, the Group recorded a profit of approximately RMB0.11 million, representing a decrease of approximately 80.9% from RMB0.60 million for the same period of last year.

報告期內，江蘇安時亦聚焦高性價儲能產品及技術的研發，推出新商用儲能系統產品，升級完善雲技術的儲能運行管理平台，建立售後服務體系，開拓及維護銷售渠道，積極提升供應鏈體系。

1.3 業務展望

未來，面對國際政治經濟形勢錯綜複雜，世界經濟仍然復甦乏力態勢，本集團將不斷提升資產安全管理能力，繼續專注實施綜合及動態的風險管理體系及優化其審慎的管理體系，保證本集團長期穩定的發展並為本公司股東創造最優的價值回報。本公司將繼續從事融資租賃及諮詢服務，採取審慎的財務管理，加強客戶篩選，以管理違約風險。同時，本公司將進一步發展5G業務及儲能業務，以擴大其收入基礎。

2. 財務回顧

2.1 整體表現

於報告期內，本集團錄得收入約為人民幣27.89百萬元，較上年同期約人民幣10.75百萬元增加約159.39%。收入增加主要由於儲能業務收入增加所致。2023年上半年，本集團錄得溢利約人民幣0.11百萬元，較上年同期人民幣0.60百萬元下降約80.9%。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

2.2 Cost of sales

During the Reporting Period, the Group's cost of sales amounted to approximately RMB17.39 million, representing a massive increase of approximately 1,326.95% from approximately RMB1.22 million for the same period of last year, which was mainly due to the increase in the cost of sales of energy storage business during the Reporting Period.

2.3 Other income and gains

During the Reporting Period, other income and gains amounted to approximately RMB3.47 million, representing a decrease of approximately 35.85% from approximately RMB5.41 million for the same period of last year, which was mainly due to the decrease in value added tax refund and equipment maintenance revenue in medical trade business during the Reporting Period.

2.4 Operating expenses

During the Reporting Period, the Group's operating expenses amounted to approximately RMB2.24 million, representing a decrease of approximately 24.90% from approximately RMB2.99 million for the same period of last year, which was mainly due to the decrease in equipment maintenance costs in medical trade business.

2.5 Administrative expenses

During the Reporting Period, administrative expenses amounted to approximately RMB9.59 million, representing an increase of approximately 24.07% from approximately RMB7.73 million for the same period of last year. The increase was mainly due to the increase in administrative expenses led by the increase in energy storage business personnel.

2.2 銷售成本

於報告期內，本集團銷售成本約為人民幣17.39百萬元，較上年同期約人民幣1.22百萬元大幅增加約1,326.95%，主要由於報告期內儲能業務銷售成本增加所致。

2.3 其他收入及收益

於報告期內，其他收入及收益約為人民幣3.47百萬元，較上年同期約人民幣5.41百萬元減少約35.85%，主要由於報告期內增值稅退稅減少以及醫療貿易業務中設備維護收入減少所致。

2.4 經營開支

於報告期內，本集團經營開支約為人民幣2.24百萬元，較上年同期約人民幣2.99百萬元減少約24.90%，主要由於醫療貿易業務設備維護費用減少。

2.5 行政開支

於報告期內，行政開支約為人民幣9.59百萬元，較上年同期約人民幣7.73百萬元增加約24.07%。增加主要由於儲能業務人員增加導致相應行政開支增加。

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

2.6 Impairment loss on accounts receivable

During the Reporting Period, provision for impairment of accounts receivable was approximately RMB1.26 million, while there was a provision for impairment of accounts receivable of approximately RMB2.76 million for the same period of last year. The decrease in impairment loss on accounts receivable was due to the decrease in total accounts receivable as a result of the settlement of accounts receivable by customers upon the expiration of certain previous projects and the decrease in the provision for accounts receivable.

2.7 Income tax expense

During the Reporting Period, the Group's income tax expense was approximately RMB1.87 million, representing an increase of approximately 115.07% from approximately RMB0.87 million for the same period of last year, which was mainly due to payment of income tax of RMB0.94 million in final settlement for the year 2022.

3. FINANCIAL CONDITIONS ANALYSIS

As at 30 June 2023, the Group's total assets amounted to approximately RMB492.17 million, representing a decrease of approximately 3.80% from that as at 31 December 2022. As at 30 June 2023, the accounts receivable amounted to approximately RMB211.22 million, accounting for approximately 42.92% of the Group's total assets.

As at 30 June 2023, the Group's total liabilities amounted to approximately RMB41.37 million, representing a decrease of approximately 32.12% from that as at 31 December 2022. The gearing ratio, representing the total debt (which includes interest-bearing bank and other borrowings (if any) and lease liabilities) divided by total equity, was approximately 1.89% as at 30 June 2023 (31 December 2022: approximately 0.93%).

2.6 應收賬款減值虧損

於報告期內，應收賬款減值撥備約為人民幣1.26百萬元，而上年同期應收賬款減值撥備約為人民幣2.76百萬元。應收賬款減值虧損的減少主要由於部分過往項目到期，客戶結清應收賬款導致應收賬款總額減少及就應收賬款計提撥備減少。

2.7 所得稅開支

於報告期內，本集團所得稅開支約為人民幣1.87百萬元，較上年同期約人民幣0.87百萬元增加約115.07%，主要由於因匯算清繳，補繳2022年度所得稅約人民幣0.94百萬元。

3. 財務狀況分析

於2023年6月30日，本集團資產總額約為人民幣492.17百萬元，較2022年12月31日減少約3.80%。於2023年6月30日，應收賬款約為人民幣211.22百萬元，佔本集團資產總額約42.92%。

於2023年6月30日，本集團負債總額約為人民幣41.37百萬元，較2022年12月31日減少約32.12%。於2023年6月30日，以債務總額（包括計息銀行及其他借款（如有）以及租賃負債）除以權益總值的資本負債比率約為1.89%（2022年12月31日：約0.93%）。

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4. CASH FLOW ANALYSIS

The primary uses of the capital of the Group are to fund its financial and advisory business and trading operation business and to manage the working capital of its daily operations. During the Reporting Period, the Group had net cash used in operating activities of approximately RMB70.02 million, as compared to a net cash generated from operating activities of approximately RMB73.99 million over the same period last year. The net cash used in financing activities was approximately RMB1.53 million, as compared to a net cash generated from financing activities of approximately RMB2.87 million over the same period last year. The net cash used in investing activities was approximately RMB7.55 million, as compared to a net cash used in investing activities of approximately RMB46.67 million over the same period last year.

5. CAPITAL MANAGEMENT

The Group's capital management objectives are to ensure the Group's ability to continue as a going concern and to provide an adequate return to equity holders. The Group actively and regularly reviews and manages its capital structure to maintain a balance between high returns and sound capital position and makes adjustments to the capital structure in light of changes in economic conditions. No changes were made by the Group in the objectives, policies or procedures during the Reporting Period.

4. 現金流分析

本集團資金主要用於撥付其財務及諮詢業務以及貿易經營業務，以及管理其日常經營業務的營運資金。於報告期內，本集團的經營活動所用現金淨額約為人民幣70.02百萬元，而上年同期經營活動所得現金淨額約為人民幣73.99百萬元。融資活動所用現金淨額約為人民幣1.53百萬元，而上年同期融資活動所得現金淨額約為人民幣2.87百萬元。投資活動所用現金淨額約為人民幣7.55百萬元，而上年同期投資活動所用現金淨額約為人民幣46.67百萬元。

5. 資本管理

本集團的資本管理目標是確保本集團持續經營的能力及為權益持有人提供足夠回報。本集團積極及定期檢討及管理其資本架構以在高回報與穩健資本狀況之間取得平衡，並根據經濟狀況的變化對資本架構作出調整。於報告期內，本集團未對該等資本管理目標、政策或程序作出變動。

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6. CAPITAL EXPENDITURE

Due to its business nature, the Group has minimal capital expenditures. The Group's capital expenditures principally consist of expenditures on office equipment. During the Reporting Period, the Group had no material capital expenditures.

7. RISK MANAGEMENT AND INTERNAL CONTROL

During the Reporting Period, the Group is committed to maintaining comprehensive risk management and internal control systems that enhance the Company's overall strategy and promote the Company's risk control capabilities while addressing various risks, including credit risks, liquidity risks, interest risks, operational risks and legal compliance risks. During the Reporting Period, the Group has implemented a comprehensive and effective risk management system with stringent procedures and measures in place, including multi-level assessments and approval processes.

The Company has set up an internal audit department to analyze and evaluate the Company's risk management and internal control systems. The results of internal audits and reviews will be reported to the audit committee of the Company and the Board. Within the scope of review on internal control, no significant control defects have been found. The review results have been reported to the audit committee of the Company and the Board.

6. 資本支出

因業務性質使然，本集團的資本支出極低。本集團的資本支出主要為辦公設備支出。於報告期內，本集團並無重大資本開支。

7. 風險管理及內部監控

於報告期間，本集團致力維持全面的風險管理和內部控制系統，務求在處理各種風險(包括信貸風險、流動資金風險、利率風險、營運風險及法律合規風險)的同時，加強本公司的整體策略及提升本公司風險控制能力。於報告期內，本集團已實施一套全面和有效的風險管理系統，配備嚴格程序和措施，包括實施多層評估和批核程序。

本公司設有內部審核部門以履行分析及評估本公司的風險管理及內部監控系統。內部審核及審閱的結果會呈報本公司審核委員會及董事會。在內部監控審閱範圍內，並無發現重大監控缺陷。審閱結果已呈報予本公司審核委員會及董事會。

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The Board oversees and manages the overall risks associated with our operations. During the Reporting Period, the Board has reviewed the effectiveness of risk management and internal control systems of the Group. The Board considered the risk management and internal control systems are effective and adequate in all material aspects in both design and operations. The Board oversees the risk management and internal control systems of the Group on an ongoing basis. The systems are designed to manage rather than eliminate the risk of failure to achieve business objectives and provide only reasonable but not absolute assurance against material misstatement or loss.

The Company has developed and adopted different risk management procedures and guidelines with a clear division of power and responsibility. The Company would conduct self-assessment each year to confirm that all departments and the Company have properly complied with the risk management and internal control policy. During the Reporting Period, all departments conducted regular internal control evaluation to identify risks with potential impact on the Group's business and other aspects including major operational and financial procedures, regulatory compliance and information security. The risk assessment results and the proposed internal control measures have been submitted to the senior management and the general manager of the Company for review and approval. The senior management and the general manager of the Company are also responsible for supervising the effectiveness of implementation and future execution of the risk control measurement.

董事會監察並管理與我們營運有關的整體風險。於報告期內，董事會檢討了本集團風險管理及內部監控系統的有效性，董事會認為風險管理及內部監控系統的設計及運作均在所有重大方面屬有效及足夠。董事會會持續監督本集團的風險管理及內部監控系統。該系統旨在管理而非清除未能達到業務目標的風險，亦僅可就重大失實陳述或損失提供合理而非絕對的保證。

本公司已建立並採納不同及明確劃分權利和責任的風險管理程序及指引。本公司每年進行自我評估以確認所有的部門及本公司已經恰當遵守風險管理和內部監控政策。於報告期內，所有的部門進行定期內部控制評估以識別對本集團業務及其他方面包括主要運營和財務程序、法規遵從及信息安全，有潛在影響的風險。風險評估結果及建議內部監控措施會提交本公司高級管理層及總經理審批。本公司高級管理層及總經理亦負責監督風險控制措施的施行成效及未來執行。

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8. HUMAN RESOURCES

As at 30 June 2023, the Group had a total of 63 full-time employees, as compared to a total of 31 full-time employees as at 30 June 2022. The remuneration of the employees of the Group is determined based on the market conditions, work experience and employee performances. During the Reporting Period, the Group incurred employment benefit expenses (social insurance, housing fund and enterprise annuity) of approximately RMB1.06 million, representing an increase of approximately 107.84% from approximately RMB0.51 million for the same period last year, which was mainly due to an increase in the number of full-time employees. In compliance with applicable PRC laws and regulations, the Group has made contributions to social insurance funds (including pension, medical insurance, work-related injury insurance, unemployment insurance and maternity insurance) and housing funds for its employees. During the Reporting Period, the Group had complied with all statutory social insurance and housing fund obligations applicable to it under PRC laws in all material aspects.

9. CONTINGENT LIABILITIES

As at 30 June 2023, the Group had no significant contingent liabilities (30 June 2022: nil).

10. CAPITAL COMMITMENTS

Save as disclosed in the section headed "MATERIAL ACQUISITIONS OR DISPOSALS AND SIGNIFICANT INVESTMENTS" of item 13 below, as at 30 June 2023, the Group had no capital commitments which was contracted for but not yet incurred.

8. 人力資源

於2023年6月30日，本集團共有63名全職僱員，而於2022年6月30日共有31名全職僱員。本集團的僱員薪酬是根據市況、工作經驗及僱員表現而定。於報告期內，本集團產生的僱員福利費用(社會保險、住房公積金與企業年金)約為人民幣1.06百萬元，較上年同期約為人民幣0.51百萬元增加約107.84%，主要由於全職僱員人數增加。為遵守適用中國法律及法規，本集團已為其僱員向社會保障保險基金(包括養老保險、醫療保險、工傷保險、失業保險及生育保險)及住房公積金作出供款。於報告期內，本集團於所有重大方面已遵守中國法律適用於本集團的所有法定社會保險及住房公積金責任。

9. 或然負債

於2023年6月30日，本集團並無重大或然負債(2022年6月30日：無)。

10. 資本承擔

除下文第13項「重大收購或出售事項及重大投資」一節所披露者外，於2023年6月30日，本集團並無已訂約但尚未產生的資本承擔。

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11. LIQUIDITY, FINANCIAL RESOURCES AND CAPITAL STRUCTURE

As at 31 December 2022 and 30 June 2023, the net current assets of the Group were approximately RMB285.02 million and RMB251.24 million respectively. As at 31 December 2022 and 30 June 2023, the cash and cash equivalents of the Group were approximately RMB182.95 million and RMB103.84 million respectively. As at 31 December 2022 and 30 June 2023, the Group had no interest-bearing bank and other borrowings.

12. EVENTS AFTER THE REPORTING PERIOD

Save as disclosed in this report, there were no other significant events that might affect the Group after the Reporting Period.

13. MATERIAL ACQUISITIONS OR DISPOSALS AND SIGNIFICANT INVESTMENTS

Material acquisitions or disposals

The Group had no other material acquisition or disposals of subsidiaries, associates or joint ventures during the Reporting Period.

Significant investments

The Group's investment strategy or significant investments include: 1) investments that would enable the Group to indirectly engage in the industries with rapid development momentum and broad market prospects, which will bring investment returns and revenue to the Group; and 2) investments that would enable the Group to explore potential business cooperation opportunities.

11. 流動資金、財務資源及資本架構

於2022年12月31日及2023年6月30日，本集團之流動資產淨值分別約為人民幣285.02百萬元及人民幣251.24百萬元。於2022年12月31日及2023年6月30日，本集團之現金及現金等價物分別約為人民幣182.95百萬元及人民幣103.84百萬元。於2022年12月31日及2023年6月30日，本集團並無計息銀行及其他借款。

12. 報告期後事項

除本報告所披露者外，於報告期後概無發生其他可能影響本集團的重大事項。

13. 重大收購或出售事項及重大投資

重大收購或出售事項

本集團於報告期內並無對附屬公司、聯營公司或合營企業任何其他重大收購或出售事項。

重大投資

本集團的投資策略或重大投資包括：1)將使本集團能夠間接參與具有快速發展勢頭及廣闊市場前景的行業的投資，進而為本集團帶來投資回報及收益；及2)能使本集團拓展潛在的業務合作機會的投資。

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Zhuhai Huihe Guangjing Chuangye Investment Fund, L.P.*

On 22 June 2021, Zhuhai Fuyin Yunlian Investment Management Co., Ltd.* (“FY Yunlian”), a subsidiary of the Company, and other partners entered into a limited partnership agreement to establish a fund (the “Fund”, namely Zhuhai Huihe Guangjing Chuangye Investment Fund, L.P.*). Pursuant to the agreement, FY Yunlian shall contribute RMB30.00 million (the “Contribution”) to the Fund. Upon completion of contribution, approximately 28.27% of the total capital commitment of the Fund was owned as to FY Yunlian. As at 30 June 2023, the Contribution represented approximately 6.10% of the Group’s total assets, and among the Contribution, RMB15.00 million was paid and RMB15.00 million remained unpaid. For details, please refer to the Company’s announcement dated 22 June 2021.

The Fund mainly invests in unlisted enterprises in artificial intelligence, new generation information technology, biomedicine, intelligent manufacturing and other fields, sectors or industries. In China, these industries are regarded as sunrise industries with rapid development momentum and broad market prospects.

As at 30 June 2023, the Group’s investment in the Fund at FVTPL was RMB13.94 million, representing approximately 2.83% of the Group’s total asset.

珠海匯合廣境創業投資基金(有限合夥)

於2021年6月22日，本公司附屬公司珠海富銀雲聯投資管理有限公司(「富銀雲聯」)與其他合夥人訂立有限合夥協議成立基金(「基金」，基金的名稱為珠海匯合廣境創業投資基金(有限合夥))。根據該協議，富銀雲聯向基金出資人民幣30.00百萬元(「出資」)。出資完成後，富銀雲聯佔基金資本承擔總額的約28.27%。於2023年6月30日，出資約佔本集團總資產之6.10%，其中人民幣15.00百萬元已支付，而人民幣15.00百萬元仍未支付。有關詳情請參見本公司日期為2021年6月22日之公告。

基金以投資人工智能、新一代信息技術、生物醫藥、智能製造等領域、行業或產業的未上市企業為主。在中國，該等行業被看成朝陽產業，其發展勢頭迅猛，市場前景較廣。

於2023年6月30日，本集團按公平值計入損益之基金投資為人民幣13.94百萬元，約佔本集團總資產2.83%。

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Shanghai KYMS Cloud Technology Co., Ltd*.

On 10 May 2021 and 30 September 2021, FY Yunlian (a subsidiary of the Company) entered into two subscription agreements with Shanghai KYMS Cloud Technology Co., Ltd* ("Shanghai KYMS"). Pursuant to the subscription agreements, FY Yunlian shall subscribe 12,626,262 shares of Shanghai KYMS at a total subscription price of RMB 49,999,997.52. Upon completion of two subscriptions, the Group owned 20.81% equity interest in Shanghai KYMS.

As at 30 June 2023, the total subscription price represented approximately 10.16% of the Group's total assets and was fully paid. For details, please refer to the Company's announcements dated 10 May 2021, 31 May 2021 and 30 September 2021 and circular dated 22 December 2021.

Shanghai KYMS is a company established in the PRC with limited liability, and is listed on the National Equities Exchange and Quotations (全國中小企業股份轉讓系統) of the PRC (stock code: 831423). It is principally engaged in the leasing of serviced offices and provision of supporting value-added services. The project of Shanghai KYMS enjoys an advantageous geographical location. It is mainly located in the downtown area with convenient transportation such as Shanghai and Beijing, and a few are located in the core area of the sub-center, with operational management area over 150,000 sq.m.. As China's strong economic development in the post-Epidemic era, the Company expects a steady recovery in the operations of Shanghai KYMS.

As at 30 June 2023, the Group's carrying amount of interest in an associate was RMB56,705,810 which accounted for approximately 13.8% of total assets.

上海快易名商雲科技股份有限公司

於2021年5月10日及2021年9月30日，本公司附屬公司富銀雲聯與上海快易名商雲科技股份有限公司(「上海快易名商」)訂立兩次認購協議。根據認購協議，富銀雲聯以人民幣49,999,997.52元的總認購價認購12,626,262股上海快易名商股份。兩次認購完成後，本集團於上海快易名商擁有20.81%股權。

於2023年6月30日，總認購價約佔本集團總資產之10.16%，並已全部支付。有關詳情請參見本公司日期為2021年5月10日、2021年5月31日及告2021年9月30日之公告及日期為2021年12月22日之通函。

上海快易名商為一家於中國成立的有限責任公司，並於中國全國中小企業股份轉讓系統上市(股份代號：831423)。其主要從事服務式辦公室租賃和提供配套增值服務。上海快易名商項目地理位置優越，主要處於上海、北京等交通便利的市中心區域，少數處於次中心核心地段，運營管理面積逾15萬平方米。後疫情時代，隨著中國大力發展經濟，本公司預計上海快易名商經營情況將穩定恢復。

於2023年6月30日，本集團於一間聯營公司之權益之賬面值為人民幣56,705,810元，佔總資產約13.8%。

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Beijing Shuncheng Health Investment Enterprise (Limited Partnership)*

On 29 August 2022, FY Yunlian (a subsidiary of the Company) entered into a limited partnership agreement with the other partners to inject capital to Beijing Shuncheng Health Investment Enterprise (Limited Partnership)* (“**Beijing Shuncheng Fund**”). Pursuant to the agreement, FY Yunlian shall invest a total of RMB30.00 million (the “**Beijing Shuncheng Contribution**”) in Beijing Shuncheng Fund. After the capital injection into Beijing Shuncheng Fund, FY Yunlian held approximately 9.9% of the total capital commitment to the Beijing Shuncheng Fund. As at 30 June 2023, the Beijing Shuncheng Contribution represented approximately 6.10% of the Group’s total assets and was fully paid. For details, please refer to the Company’s announcement dated 29 August 2022.

Beijing Shuncheng Fund achieves investment returns through investing in the fields of medical equipment, medical services and other health related fields focusing on unlisted companies. The above fields will have plenty of potential for growth as in China because these industries are regarded as sunrise industries with rapid development momentum and broad market prospects.

As at 30 June 2023, the FVTPL of the Group’s investment in the Beijing Shuncheng Fund was RMB29.97 million, representing approximately 6.09% of the Group’s total asset.

Save as disclosed above, the Group did not hold any significant investments during the Reporting Period.

北京順澄健康投資企業(有限合夥)

於2022年8月29日，本公司附屬公司富銀雲聯與其他合夥人訂立有限合夥協議向北京順澄健康投資企業(有限合夥)(「**北京順澄基金**」)出資。根據該協議富銀雲聯向北京順澄基金投資人民幣30.00百萬元(「**北京順澄出資**」)。向北京順澄基金出資完成後，富銀雲聯佔北京順澄基金資本承擔總額的約9.9%。於2023年6月30日，北京順澄出資約佔本集團總資產之6.10%，並已全部支付。有關詳情請參見本公司日期為2022年8月29日之公告。

北京順澄基金透過對醫療器械、醫療服務及其他健康相關領域的未上市公司進行投資，實現投資回報。上述行業將會具有巨大增長潛力，因為該等行業在中國被視為朝陽產業，發展勢頭迅猛，具有廣闊市場前景。

於2023年6月30日，本集團按公平值計入損益之北京順澄基金投資為人民幣29.97百萬元，約佔本集團總資產6.09%。

除上文所披露者外，本集團於報告期內並無持有任何重大投資。

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14. CHARGES ON ASSETS

As at 30 June 2023, the Group did not have any charges on its assets.

15. FOREIGN EXCHANGE EXPOSURE

The Group's income and expenditure during the Reporting Period were principally denominated in RMB and most of the assets and liabilities as at 30 June 2023 were also denominated in RMB. During the Reporting Period, the Group did not experience any material impact or difficulties in liquidity on its operations resulting from the fluctuation in exchange rate and no hedging transaction or forward contract arrangement was made by the Group during the Reporting Period.

16. FUTURE PLANS FOR MATERIAL INVESTMENTS OR CAPITAL ASSETS

As at 30 June 2023, the Group has no specific plans to acquire any material investments or capital assets other than disclosed in the section headed "MATERIAL ACQUISITIONS OR DISPOSALS AND SIGNIFICANT INVESTMENTS" of item 13 above.

14. 押記資產

於2023年6月30日，本集團概無任何押記資產。

15. 匯兌風險

本集團於報告期內的收入及支出主要以人民幣計值，而於2023年6月30日的大部分資產及負債亦以人民幣計值。於報告期內，本集團並無因匯率波動而對營運的流動資金構成任何重大影響或困難，本集團亦無於報告期內作出對沖交易或遠期合約安排。

16. 重大投資或資本資產的未來計劃

於2023年6月30日，除上文第13項「重大收購或出售事項及重大投資」一節所披露者外，本集團並無收購任何重大投資或資本資產的任何具體計劃。

OTHER INFORMATION

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AUDIT COMMITTEE

The Company established an audit committee (the “**Audit Committee**”) on 25 April 2017 with written terms of reference in compliance with the requirements as set out in the GEM Listing Rules. The Audit Committee consists of three independent non-executive Directors, being Mr. Fung Che Wai Anthony, Mr. Hon Leung and Mr. Liu Shengwen, with Mr. Fung Che Wai Anthony as the chairman.

The unaudited condensed consolidated interim financial statements and the interim report of the Group for the six months ended 30 June 2023 have been reviewed by the Audit Committee.

DISCLOSURE OF INTERESTS

As at 30 June 2023, to the best knowledge of the Directors, the following persons or corporations (other than the Directors, supervisors of the Company (the “**Supervisors**”) or chief executives of the Company) had interests or short positions in the shares and underlying shares of the Company as recorded in the register required to be kept by the Company under section 336 of the Securities and Futures Ordinance (the “**SFO**”) :

審核委員會

本公司已於2017年4月25日，根據GEM上市規則所載之規定，成立具有書面職權範圍之審核委員會（「**審核委員會**」）。審核委員會由三名獨立非執行董事馮志偉先生、韓亮先生及劉升文先生組成，並由馮志偉先生擔任主席。

本集團截至2023年6月30日止六個月之未經審核簡明綜合中期財務報表及中期報告已經審核委員會審閱。

權益披露

於2023年6月30日，據董事所深知，以下人士或法團（董事、本公司監事（「**監事**」）或本公司最高行政人員除外）於本公司股份及相關股份中擁有須由本公司根據證券及期貨條例（「**證券及期貨條例**」）第336條規定存置之登記冊所記錄之權益或淡倉：

Name of Shareholder 股東名稱／姓名	Class of shares 股份類別	Nature of interest 權益性質	Number of shares interested in the relevant class of shares of the Company ⁽¹⁾ 於本公司相關 類別股份中擁有 權益的股份數目 ⁽¹⁾		Number of shares interested in the total share capital of the Company ⁽¹⁾ 於本公司股本 總額中擁有 權益的股份數目 ⁽¹⁾	
			Percentage (approximate) 百分比 (概約)	Percentage (approximate) 百分比 (概約)		
Beijing Municipality Dayuan Tiandi Property Development Co., Ltd. (“ Dayuan Tiandi ”) ⁽²⁾ 北京市大苑天地房地產開發有限公司(「 大苑天地 」) ⁽²⁾	Domestic shares 內資股	Beneficial owner 實益擁有人	80,000,000 (L)	66.67%	80,000,000 (L)	22.26%
Mr. Zhao Dehua (“ Mr. Zhao ”) ⁽²⁾ 趙得驊先生(「 趙先生 」) ⁽²⁾	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	80,000,000 (L)	66.67%	80,000,000 (L)	22.26%

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Name of Shareholder 股東名稱／姓名	Class of shares 股份類別	Nature of interest 權益性質	Number of shares interested in the relevant class of shares of the Company ⁽¹⁾ 於本公司相關 類別股份中擁有 權益的股份數目 ⁽¹⁾	Percentage (approximate) 百分比 (概約)	Number of shares interested in the total share capital of the Company ⁽¹⁾ 於本公司股本 總額中擁有 權益的股份數目 ⁽¹⁾	Percentage (approximate) 百分比 (概約)
Mr. Gong Liang ("Mr. Gong") ⁽²⁾ 貢亮先生(「貢先生」) ⁽²⁾	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	80,000,000 (L)	66.67%	80,000,000 (L)	22.26%
Shenzhen Zhonglian Financial Holding Investment Development Co., Ltd. ("Shenzhen Zhonglian") ⁽³⁾ 深圳眾聯金控投資發展有限公司 (「深圳眾聯」) ⁽³⁾	Unlisted foreign shares 非上市外資股	Beneficial owner 實益擁有人	70,445,200 (L)	47.12%	70,445,200 (L)	19.60%
Hainan Mujing Chengyuan Technology Partnership (Limited Partnership) ("Mujing Chengyuan") ⁽³⁾ 海南木景誠苑科技合夥企業 (有限合夥)(「木景誠苑」) ⁽³⁾	Domestic shares 內資股	Beneficial owner 實益擁有人	5,000,000 (L)	4.17%	5,000,000 (L)	1.39%
Mr. Gong Changjiu ⁽³⁾ 宮長久先生 ⁽³⁾	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	70,445,200 (L)	47.12%	70,445,200 (L)	19.60%
Mr. Xu Dongsheng ("Mr. Xu") ⁽³⁾ 許東升先生(「許先生」) ⁽³⁾	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	5,000,000 (L)	4.17%	5,000,000 (L)	1.39%
	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	70,445,200 (L)	47.12%	70,445,200 (L)	19.60%
	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	5,000,000 (L)	4.17%	5,000,000 (L)	1.39%

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Name of Shareholder 股東名稱／姓名	Class of shares 股份類別	Nature of interest 權益性質	Number of shares interested in the relevant class of shares of the Company ⁽¹⁾ 於本公司相關 類別股份中擁有 權益的股份數目 ⁽¹⁾	Percentage (approximate) 百分比 (概約)	Number of shares interested in the total share capital of the Company ⁽¹⁾ 於本公司股本 總額中擁有 權益的股份數目 ⁽¹⁾	Percentage (approximate) 百分比 (概約)
Beijing Youke Yu Technology Development Co., Ltd. ["Youke Yu"] ⁽⁴⁾ 北京優科玉科技發展有限公司 (「優科玉」) ⁽⁴⁾	Unlisted foreign shares 非上市外資股	Beneficial owner 實益擁有人	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%
Beijing Xinmao Licheng Trading Co., Ltd. ["Xinmao Licheng"] ⁽⁴⁾ 北京鑫茂立成商貿有限公司 (「鑫茂立成」) ⁽⁴⁾	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%
Mr. Guo Lidong ["Mr. Guo"] ⁽⁴⁾ 郭立冬先生(「郭先生」) ⁽⁴⁾	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%
Mr. Yan Wenge ["Mr. Yan"] ⁽⁴⁾ 晏文革先生(「晏先生」) ⁽⁴⁾	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%
Beijing Hengsheng Rongcheng Trading Co., Ltd. ⁽⁵⁾ 北京恆盛融誠商貿有限公司 ⁽⁵⁾	Unlisted foreign shares 非上市外資股	Beneficial owner 實益擁有人	32,340,600 (L)	21.63%	32,340,600 (L)	9.00%
Ms. Wu Yue ⁽⁵⁾ 武悅女士 ⁽⁵⁾	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	32,340,600 (L)	21.63%	32,340,600 (L)	9.00%
KKC Capital Limited H股	H shares H股	Investment manager 投資經理	9,408,000 (L)	10.47%	9,408,000 (L)	2.62%

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Name of Shareholder 股東名稱／姓名	Class of shares 股份類別	Nature of interest 權益性質	Number of shares interested in the relevant class of shares of the Company ⁽¹⁾ 於本公司相關類別股份中擁有權益的股份數目 ⁽¹⁾		Number of shares interested in the total share capital of the Company ⁽¹⁾ 於本公司股本總額中擁有權益的股份數目 ⁽¹⁾	
			Percentage (approximate) 百分比 (概約)	Percentage (approximate) 百分比 (概約)	Percentage (approximate) 百分比 (概約)	Percentage (approximate) 百分比 (概約)
KKC Capital SPC – KKC Capital High Growth Fund Segregated Portfolio	H shares H股	Beneficial owner 實益擁有人	9,408,000 (L)	10.47%	9,408,000 (L)	2.62%
A Plus Capital Management Limited	H shares H股	Investment manager 投資經理	9,318,000 (L)	10.37%	9,318,000 (L)	2.59%
Tiger Capital Fund SPC – Tiger Global SP	H shares H股	Beneficial owner 實益擁有人	9,318,000 (L)	10.37%	9,318,000 (L)	2.59%

Notes:

附註：

- (1) The letter "L" denotes the person's long position in the shares. As at 30 June 2023, the Company issued a total of 359,340,000 shares, including 120,000,000 domestic shares, 89,840,000 H shares and 149,500,000 unlisted foreign shares. (1) 字母「L」指該人士於股份的好倉。於2023年6月30日，本公司總共發行了359,340,000股股份，包括120,000,000股內資股、89,840,000股H股及149,500,000股非上市外資股。
- (2) Dayuan Tiandi is owned as to 55% by Mr. Zhao and 45% by Mr. Gong. By virtue of the SFO, Mr. Zhao and Mr. Gong are deemed to be interested in the shares held by Dayuan Tiandi. (2) 大苑天地由趙先生及貢先生分別擁有55%及45%。根據證券及期貨條例，趙先生與貢先生被視為於大苑天地持有的股份中擁有權益。
- (3) Shenzhen ZhongLian is owned as to 90% by Mujing Chengyuan and 10% by Mr. Gong Changjiu. Mujing Chengyuan is in turn owned as to 51% by Mr. Gong Changjiu and 49% by Mr. Xu. By virtue of the SFO, Mr. Gong Changjiu and Mr. Xu are deemed to be interested in the shares held by Shenzhen ZhongLian. (3) 深圳眾聯由木景誠苑與宮長久先生分別擁有90%及10%，而木景誠苑由宮長久先生與許先生分別擁有51%及49%。根據證券及期貨條例，宮長久先生及許先生被視為於深圳眾聯持有的股份中擁有權益。
- (4) Youke Yu is owned as to 20% by Mr. Guo and 80% by Xinmao Licheng. Xinmao Licheng is in turn owned as to 50% by Mr. Guo and 50% by Mr. Yan. By virtue of the SFO, Xinmao Licheng, Mr. Guo and Mr. Yan are deemed to be interested in the shares held by Youke Yu. (4) 優科玉由郭先生與鑫茂立成分別擁有20%及80%，而鑫茂立成由郭先生與晏先生分別擁有50%及50%。根據證券及期貨條例，鑫茂立成、郭先生與晏先生被視為於優科玉持有的股份中擁有權益。
- (5) Beijing Hengsheng Rongcheng Trading Co., Ltd. is wholly owned by Ms. Wu Yue. By virtue of the SFO, Ms. Wu Yue is deemed to be interested in the shares held by Beijing Hengsheng Rongcheng Trading Co., Ltd. (5) 北京恆盛融誠商貿有限公司由武悅女士全資擁有。根據證券及期貨條例，武悅女士被視為於北京恆盛融誠商貿有限公司持有的股份中擁有權益。

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Save as disclosed above, as at 30 June 2023, the Directors were not aware of any other person or corporation which had any interest or short position in the shares or underlying shares of the Company as recorded in the register required to be kept by the Company under Section 336 of the SFO.

As at 30 June 2023, none of the Directors, Supervisors or chief executive of the Company had an interest or short position in the shares, underlying shares or debentures of the Company or its associated corporation as recorded in the register required to be kept by the Company under Section 352 of the SFO, or as otherwise notified to the Company and the Stock Exchange pursuant to the required standard of dealings by directors of listed issuers as referred to in Rule 5.46 of the GEM Listing Rules (which shall be deemed to apply to the Supervisors to the same extent as it applies to the Directors).

DIVIDEND

The Board did not recommend any interim dividend for the Reporting Period.

PURCHASE, SALE OR REDEMPTION OF LISTED SECURITIES OF THE COMPANY

During the Reporting Period, neither the Company nor any of its subsidiaries had purchased, sold or redeemed any listed securities of the Company.

除上文所披露者外，於2023年6月30日，董事並不知悉任何其他人士或法團於本公司股份或相關股份中擁有任何記錄於本公司根據證券及期貨條例第336條須予存置之登記冊內的權益或淡倉。

於2023年6月30日，概無任何本公司董事、監事或最高行政人員於本公司或其相聯法團的股份、相關股份或債權證中，擁有記錄於本公司根據證券及期貨條例第352條須予存置之登記冊內的權益或淡倉，或根據GEM上市規則第5.46條所述上市發行人董事進行買賣的規定準則(有關規定被視為同樣適用監事，適用程度與董事相同)須知會本公司及聯交所的權益或淡倉。

股息

董事會不建議派付報告期內之任何中期股息。

購買、出售或贖回本公司上市證券

於報告期內，本公司或其任何附屬公司概無購買、出售或贖回本公司任何上市證券。

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COMPETING INTERESTS

None of the Directors, controlling shareholders of the Company and their respective close associates (as defined in the GEM Listing Rules) had any interests in any business which competes or may compete with the business of the Group or any other conflicts of interest which such person has or may have with the Group which must be disclosed in this report as at 30 June 2023.

DIRECTORS' AND SUPERVISORS' SECURITIES TRANSACTIONS

The Group has adopted a code of conduct regarding securities transactions by the Directors and Supervisors (the “**Code of Conduct**”) on terms no less exacting than the required standard of dealings as set out in Rules 5.48 to 5.67 of the GEM Listing Rules. Having made specific enquiry with all Directors and Supervisors, all Directors and Supervisors confirmed that they had complied with the required standard of dealings and the Code of Conduct during the six months ended 30 June 2023.

CHANGES IN DIRECTORS' AND SUPERVISORS' INFORMATION

There is no change in the Directors' and Supervisors' information required to be disclosed pursuant to Rule 17.50A(1) of the GEM Listing Rules.

競爭權益

於2023年6月30日，概無董事、本公司控股股東及彼等各自的緊密聯繫人(定義見GEM上市規則)於任何與本集團業務競爭或可能競爭的業務中擁有任何權益，該等人士與本集團亦無存在或可能存在任何其他必須於本報告披露的利益衝突。

董事及監事的證券交易

本集團已採納有關董事及監事進行證券交易的行為守則(「行為守則」)，其條款不遜於GEM上市規則第5.48至5.67條所載的買賣必守標準。經向全體董事及監事作出特定查詢後，董事及監事均確認彼等於截至2023年6月30日止六個月已遵守交易必守標準及行為守則。

董事及監事資料變更

概無根據GEM上市規則第17.50A(1)條規定須予披露之董事及監事資料變更。

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CORPORATE GOVERNANCE

The Group recognises the vital importance of good corporate governance to its success and sustainability. The Company is committed to achieving a high standard of corporate governance practices as an essential component of high quality and has introduced corporate governance practices appropriate to the operation and growth of its business. The Company has applied the principles set out in the Corporate Governance Code (the “CG Code”) as contained in Appendix 15 to the GEM Listing Rules.

During the Reporting Period, in the opinion of the Board, the Company has complied with all code provisions set out in Part 2 of the CG Code, save and except for the deviation from code provision C.2.1.

Presently, the Company does not have a position with the title “chief executive officer”. The role of general manager of the Company is to carry out the duties of a chief executive officer. Mr. Li Peng is the chairman of the Board and the general manager of the Company. Since Mr. Li Peng has demonstrated suitable management and leadership capabilities along with his thorough understanding of the Group’s business since his appointment as a Director and the general manager of the Company in 2012 and 2015, respectively, the Board believes that vesting both the roles of chairman of the Board and general manager of the Company in Mr. Li can facilitate the execution of the Group’s business strategies and maximizes the effectiveness of its operations. In addition, as all major decisions are made in consultation with the members of the Board and relevant Board committees, and there are three independent non-executive Directors offering independent perspectives, the Board is of the view that there are adequate safeguards in place to ensure sufficient balance of powers within the Board. The Board shall nevertheless review its structure from time to time to ensure that appropriate action is being taken as and when appropriate.

SHARE INCENTIVE SCHEME

During the Reporting Period, the Group has no share incentive scheme.

企業管治

本集團認為良好的企業管治對本集團的成功及持續發展至為重要。本公司致力於維持高水準的企業管治慣例，作為高質素的重要元素，並引入適合其業務營運及發展的企業管治常規。本公司已採用載於GEM上市規則附錄十五的企業管治常規規守(「企業管治守則」)所載的原則。

於報告期內，董事會認為，本公司一直遵守企業管治守則第2部分所有守則條文，惟對守則條文第C.2.1條的偏離除外。

本公司目前並無職銜為「行政總裁」的職位，本公司的總經理的角色為履行行政總裁的職務，李鵬先生為董事會主席兼總經理。考慮到李鵬先生自彼分別於2012年及2015年獲委任為董事及本公司總經理以來，一直表現出具備合適之管理及領導能力，並且對本集團業務擁有透徹了解，董事會認為，自從李先生同時兼任董事會主席及本公司總經理可促進本集團業務策略之執行及將其營運效率最大化。此外，由於所有重大決策乃經諮詢董事會及相關董事委員會成員後作出，並有三名獨立非執行董事提供獨立見解，董事會認為，已有充足保障確保董事會內權力的充分平衡。儘管如此，董事會仍將不時檢討其架構，以確保於合適的時機採取適當行動。

股權激勵計劃

於報告期內，本集團並無股權激勵計劃。

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SOCIAL RESPONSIBILITIES AND SERVICES AND ENVIRONMENTAL POLICY

社會責任與服務及環境政策

As a financial service provider, the Group is not involved in business that will generate air, water and land pollution which are regulated by the applicable laws and regulations in the PRC. No hazardous waste was produced by the Group in its course of business during the Reporting Period. The Group complies with the relevant laws and regulations in environmental protection and the impact on the environment has always been a major focus of the Group.

作為一家金融服務供應商，本集團並無涉及受中國適用法律及法規規管的可造成空氣、水及土地污染的業務。於報告期內，本集團於其業務過程中概無產生任何有害廢物。本集團遵守有關環保的法律及法規，同時，對環境的影響一直以來是本集團關注的重點。

The Group is committed to the long-term sustainability of its businesses and the communities with which it engages. The Group pursues such a business model by managing its business prudently and executing management decisions with due care and attention.

本集團致力維持其業務及所在社區之長期可持續發展。本集團審慎管理業務，並盡責專注地執行管理決策，以推動此業務模式。

CONDENSED CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

簡明綜合損益及其他全面收益表

For the six months ended 30 June 2023 截至2023年6月30日止六個月

		Six months ended 30 June 截至6月30日止六個月	
		2023 2023年 RMB 人民幣元	2022 2022年 RMB 人民幣元
		(unaudited) (未經審核)	(unaudited) (未經審核)
	Notes 附註		
Revenue	收益		
Cost of sales	銷售成本	27,890,122 (17,394,113)	10,752,352 (1,218,975)
Gross profit	毛利	10,496,009	9,533,377
Other income, gains and losses	其他收入、收益及虧損	3,470,765	5,410,155
Operating expenses	經營開支	(2,242,618)	(2,986,032)
Administrative expenses	行政開支	(9,587,499)	(7,727,341)
Impairment loss on account receivables, net	應收賬款減值虧損淨額	(1,255,460)	(2,763,498)
Share of profit of an associate	分佔聯營公司溢利	1,106,298	-
Profit before income tax	除所得稅前溢利	1,987,495	1,466,661
Income tax expense	所得稅開支	(1,873,785)	(871,245)
(Loss) profit for the period	期內(虧損)溢利	113,710	595,416
Other comprehensive income	其他全面收入		
Item that will not be reclassified to profit or loss:	將不會重新分類至損益的項目：		
Changes in fair value of financial assets at fair value through other comprehensive income ("FVTOCI")	按公平值計入其他全面收入(「按公平值計入其他全面收入」)的金融資產之公平值變動	-	(555,369)
Total comprehensive (expenses) income for the period	期內全面(開支)收入總額	113,710	40,047
(Loss) profit for the period attributable to:	以下人士應佔期內(虧損)溢利：		
- Owners of the Company	- 本公司擁有人	183,042	926,697
- Non-controlling interests	- 非控股權益	(69,332)	(331,281)
		113,710	595,416
Total comprehensive (expense) income for the period attributable to:	以下人士應佔期內全面(開支)收入總額：		
- Owners of the Company	- 本公司擁有人	183,042	371,328
- Non-controlling interests	- 非控股權益	(69,332)	(331,281)
		113,710	40,047
Earnings per share	每股盈利	8	
		RMB cents 人民幣分	RMB cents 人民幣分
- Basic	- 基本	0.05	0.26
- Diluted	- 攤薄	0.05	0.26

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

簡明綜合財務狀況表

As at 30 June 2023 於2023年6月30日

			30 June 2023 2023年 6月30日 RMB 人民幣元	31 December 2022 2022年 12月31日 RMB 人民幣元
		Notes 附註	(unaudited) (未經審核)	(audited) (經審核)
Non-current assets	非流動資產			
Plant and equipment	廠房及設備	10	19,513,816	21,476,230
Intangible asset	無形資產		1,756,071	1,882,756
Account receivables	應收賬款	13	48,969,939	21,336,069
Right-of-use assets	使用權資產	10	8,820,457	9,571,631
Financial assets at fair value through profit or loss ("FVTPL")	按公平值計入損益(「按公平值計入損益」)的金融資產	11	56,705,810	48,705,810
Interest in an associate	於聯營公司之權益		52,922,430	51,816,132
Goodwill	商譽		1,747,631	1,747,631
Deferred tax assets	遞延稅項資產		17,597,947	17,605,875
			208,034,101	174,142,134
Current assets	流動資產			
Inventories	存貨		3,212,723	634,522
Account receivables	應收賬款	12	162,245,238	135,382,892
Contract asset	合約資產		-	4,571,616
Prepayments, deposits and other receivables	預付款項、按金及其他應收款項		14,834,245	13,949,261
Cash and cash equivalents	現金及現金等價物		103,844,611	182,949,195
			284,136,817	337,487,486
Current liabilities	流動負債			
Trade and other payable	貿易及其他應付款項	13	24,593,222	43,367,737
Receipts in advance	預收款項		666,309	1,090,154
Contract liabilities	合約負債		127,434	292,922
Lease liabilities	租賃負債		2,038,763	2,680,913
Tax payable	應付稅項		5,470,618	5,003,355
			32,896,346	52,435,081
Net current assets	流動資產淨值		251,240,471	285,052,405
Total assets less current liabilities	資產總值減流動負債		459,274,572	459,194,539

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

簡明綜合財務狀況表

As at 30 June 2023 於2023年6月30日

			30 June 2023 2023年 6月30日 RMB 人民幣元 (unaudited) (未經審核)	31 December 2022 2022年 12月31日 RMB 人民幣元 (audited) (經審核)
		Notes 附註		
Non-current liabilities	非流動負債			
Receipts in advance	預收款項		550,729	550,729
Deposits from finance lease customers and suppliers	來自融資租賃客戶及供應商的按金		1,425,750	1,863,350
Lease liabilities	租賃負債		6,499,078	6,095,155
			8,475,557	8,509,234
Net assets	資產淨值		450,799,015	450,685,305
Capital and reserves	資本及儲備			
Share capital	股本	14	359,340,000	359,340,000
Reserves	儲備		79,908,934	79,725,892
Equity attributable to owners of the Company	本公司擁有人應佔權益		439,248,934	439,065,892
Non-controlling interests	非控股權益		11,550,081	11,619,413
Total equity	權益總額		450,799,015	450,685,305

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

簡明綜合權益變動表

For the six months ended 30 June 2023 截至2023年6月30日止六個月

		Share capital	Merger Reserve	Capital reserve	Statutory reserve	Financial Assets at FVTOCI Reserve	Retained earnings	Subtotal total	Non-controlling Interests	Total equity
		股本	合併儲備	資本儲備	法定儲備	按公平值計入其他全面收入的金融資產儲備	保留盈利	小計總計	非控股權益	權益總額
		RMB	RMB	RMB	RMB	RMB	RMB	RMB	RMB	RMB
		人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元
At 1 January 2023 (audited)	於2023年1月1日(經審核)	359,340,000	1,582,035	31,096,839	18,279,920	-	28,767,098	439,065,892	11,619,413	450,685,305
Profit (loss) and total comprehensive income for the period	期內溢利(虧損)及全面收入總額	-	-	-	-	-	183,042	183,042	(69,332)	113,710
At 30 June 2023 (unaudited)	於2023年6月30日(未經審核)	359,340,000	1,582,035	31,096,839	18,279,920	-	28,950,140	439,248,934	11,550,081	450,799,015
At 1 January 2022 (audited)	於2022年1月1日(經審核)	359,340,000	1,582,035	31,096,839	17,794,756	2,469,078	63,304,265	475,586,973	-	475,586,973
Profit (loss) for the period	期內溢利(虧損)	-	-	-	-	-	926,697	926,697	(331,281)	595,416
Other comprehensive income	其他全面收入	-	-	-	-	-	-	-	-	-
- Changes in fair value of financial assets at FVTOCI	- 按公平值計入其他全面收入的金融資產之公平值變動	-	-	-	-	(555,369)	-	(555,369)	-	(555,369)
Total comprehensive income	全面收入總額	-	-	-	-	(555,369)	926,697	371,328	(331,281)	40,047
Business acquisition	業務收購	-	-	-	-	-	-	-	(134,710)	(134,710)
Capital contribution by non-controlling interest (note)	非控股權益出資(附註)	-	-	-	-	-	-	-	9,290,000	9,290,000
2021 final dividend declared	已宣派2021年末期股息	-	-	-	-	-	(4,671,420)	(4,671,420)	-	(4,671,420)
At 30 June 2022 (unaudited)	於2022年6月30日(未經審核)	359,340,000	1,582,035	31,096,839	17,794,756	1,913,709	59,559,542	471,286,881	8,824,009	480,110,890

Note: It is represented by the capital contribution by non-controlling interests of Jiangsu Anshi Commercial Energy Storage System Co., Ltd ("Jiangsu Anshi") and Guangdong YuanYuJishiXinxi Technology Limited ("YuanYu"), the subsidiaries of the Company during the period amounting to RMB8,800,000 and RMB490,000 respectively.

附註：指期內江蘇安時商用儲能系統有限公司(「江蘇安時」)及廣東元宇基石信息科技有限公司(「元宇」)(本公司附屬公司)之非控股權益出資，分別為人民幣8,800,000元及人民幣490,000元。

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

簡明綜合現金流量表

For the six months ended 30 June 2023 截至2023年6月30日止六個月

		Six months ended 30 June	
		截至6月30日止六個月	
		2023	2022
		2023年	2022年
		RMB	RMB
		人民幣元	人民幣元
		(unaudited)	(unaudited)
		(未經審核)	(未經審核)
Cash flows from operating activities	經營活動之現金流量		
Profit before tax	除稅前溢利	1,987,495	1,466,661
Adjustments for:	調整以下各項：		
Bank interest income	銀行利息收入	(2,053,199)	(1,421,725)
Depreciation of plant and equipment	廠房及設備折舊	1,286,038	297,768
Depreciation of right-of-use assets	使用權資產折舊	1,452,139	946,230
Amortisation of intangible asset	無形資產攤銷	126,685	126,685
Fair value changes in financial assets at FVTPL	按公平值計入損益的金融資產之公平值變動	-	531,092
Provision of Impairment losses on account receivables, net	應收賬款減值虧損撥備淨額	1,255,460	2,763,498
Interest expenses on lease liabilities	租賃負債利息開支	188,098	153,592
Loss on disposal of plant and equipment	出售廠房及設備的虧損	229,858	1,170
Share of profits of an associate	分佔一間聯營公司溢利	(1,106,298)	-
Operating profits before working capital changes	營運資金變動前的經營溢利	3,366,276	4,864,971
Decrease in contract assets	合約資產減少	4,571,616	-
(Increase) decrease in account receivables	應收賬款(增加)減少	(55,751,676)	93,884,564
Increase in prepayments, deposits and other receivables	預付款項、按金及其他應收款項增加	(884,984)	(3,143,903)
Increase in inventories	存貨增加	(2,578,201)	-
Decrease in trade and other payables	貿易及其他應付款項減少	(18,366,814)	(8,501,045)
Decrease in contract liabilities	合約負債減少	(165,488)	-
Decrease in receipts in advance	預收款項減少	(423,845)	(31,501)
Decrease in deposits from finance lease customers and suppliers	來自融資租賃客戶及供應商的按金減少	(437,600)	(12,502,049)
Cash (used in) from operating activities	經營活動(所用)所得現金	(70,670,716)	74,571,037
Interest received	已收利息	2,053,199	1,421,725
Income tax paid	已付所得稅	(1,398,594)	(2,006,497)
Net cash (used in) from operating activities	經營活動(所用)所得現金淨額	(70,016,111)	73,986,265

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

簡明綜合現金流量表

For the six months ended 30 June 2023 截至2023年6月30日止六個月

		Six months ended 30 June	
		截至6月30日止六個月	
		2023	2022
		2023年	2022年
		RMB	RMB
		人民幣元	人民幣元
		(unaudited)	(unaudited)
		(未經審核)	(未經審核)
Cash flows from investing activities	投資活動之現金流量		
Purchase of financial assets at FVTPL	購買按公平值計入損益的金融資產	(8,000,000)	(9,000,000)
Purchase of plant and equipment	購買廠房及設備	(3,112,304)	(3,208,024)
Proceeds from disposal of plant and equipment	出售廠房及設備之所得款項	3,558,822	-
Purchase of financial assets at FVTOCI	購買按公平值計入其他全面收入的金融資產	-	(34,465,139)
Business acquisition	業務收購	-	1,489
Net cash used in investing activities	投資活動所用現金淨額	(7,553,482)	(46,671,674)
Cash flows from financing activities	融資活動之現金流量		
Capital elements of lease rentals paid	已付租賃租金資本部分	(1,346,893)	(1,593,339)
Interest elements of lease rentals paid	已付租賃租金利息部分	(188,098)	(153,592)
Capital contribution by non-controlling interest	非控股權益出資	-	9,290,000
Dividend paid	已付股息	-	(4,671,420)
Net cash (used in) from financing activities	融資活動(所用)所得現金淨額	(1,534,991)	2,871,649
Net (decrease) increase in cash and cash equivalents	現金及現金等價物(減少)增加淨額	(79,104,584)	30,186,240
Cash and cash equivalents at beginning of period	期初現金及現金等價物	182,949,195	148,349,236
Cash and cash equivalents end of period, represented by bank balance and cash	期末現金及現金等價物，即銀行結餘及現金	103,844,611	178,535,476

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS

簡明綜合中期財務報表附註

For the six months ended 30 June 2023 截至2023年6月30日止六個月

1. GENERAL INFORMATION

FY Financial (Shenzhen) Co. Limited (the “**Company**”) was established in the People Republic of China (the “**PRC**”) on 7 December 2012 as a sino-foreign equity joint venture enterprise and was converted to a joint stock company with limited liability under the Company Law of the PRC on 10 September 2015. The address of its registered office is Room 201, Block A, No.1, Qianwan First Road, Qianhai Shenzhen-Hong Kong Cooperation Zone, Shenzhen, Guangdong, the PRC and the principal place of business is Room 1603, Cheung Kei Building, No.128 Xinzhou 11th Street, Futian District, Shenzhen, Guangdong, the PRC. The Company’s overseas-listed foreign shares (“**H Shares**”) have been listed on the GEM of the Stock Exchange since 23 May 2017.

The Company is principally engaged in financial leasing, advisory services, customer referral while the principal subsidiaries are principally engaged in financial leasing, provision of factoring and advisory services, customer referral, the supply of medical equipment, investment holding, leasing of 5G base stations and energy storage business in the PRC.

1. 一般資料

富銀融資租賃(深圳)股份有限公司(「**本公司**」)於2012年12月7日在中華人民共和國(「**中國**」)成立為中外合資經營企業並於2015年9月10日根據《中華人民共和國公司法》改制為股份有限公司。其註冊辦事處地址為中國廣東省深圳市前海深港合作區前灣一路1號A棟201室，主要營業地點為中國廣東省深圳市福田區新洲十一街128號祥祺大廈1603室。本公司的境外上市外資股(「**H股**」)自2017年5月23日起已於聯交所GEM上市。

本公司主要從事融資租賃、諮詢服務、客戶轉介服務，而主要附屬公司主要於中國從事融資租賃、提供保理及諮詢服務、客戶轉介服務、供應醫療設備、投資控股、5G基站租賃及儲能業務。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS

簡明綜合中期財務報表附註

For the six months ended 30 June 2023 截至2023年6月30日止六個月

2. BASIS OF PREPARATION

The condensed consolidated financial statements of the Group and its subsidiaries (hereinafter collectively referred to as the “Group”) for the six months ended 30 June 2023 have been prepared in accordance with Hong Kong Accounting Standard (“HKAS”) 34 “Interim Financial Reporting” issued by the Hong Kong Institute of Certified Public Accountants (“HKICPA”) and the applicable disclosure requirements of Chapter 18 of the Rules Governing the Listing of Securities on GEM of The Stock Exchange of Hong Kong Limited (the “GEM Listing Rules”).

The condensed consolidated financial statements of the Group for the six months ended 30 June 2023 are presented in Renminbi (“RMB”), which is also the functional currency of the principal subsidiaries of the Group where the primary economic environment is in the PRC.

3. ADOPTION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS (“HKFRSs”)

The condensed consolidated financial statements have been prepared on the historical cost basis except for financial instruments, which are measured at fair values or revalued amounts, as appropriate. The accounting policies used in the condensed consolidated financial statements are consistent with those followed in the preparation of the Group’s annual consolidated financial statements for the year ended 31 December 2022.

2. 編製基準

本集團及其附屬公司(以下統稱「本集團」)截至2023年6月30日止六個月的簡明綜合財務報表乃根據香港會計師公會(「香港會計師公會」)頒佈的香港會計準則(「香港會計準則」)第34號「中期財務報告」及香港聯合交易所有限公司GEM證券上市規則(「GEM上市規則」)第18章的適用披露規定編製。

本集團截至2023年6月30日止六個月的簡明綜合財務報表以人民幣(「人民幣」)呈列，其亦為主要經濟環境在中國的本集團主要附屬公司的功能貨幣。

3. 採納香港財務報告準則(「香港財務報告準則」)修訂本

簡明綜合財務報表已根據歷史成本法編製，惟以公平值或重估金額計量的金融工具除外(如適當)。簡明綜合財務報表所採用之會計政策與編製本集團截至2022年12月31日止年度的年度綜合財務報表所採用的會計政策一致。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS

簡明綜合中期財務報表附註

For the six months ended 30 June 2023 截至2023年6月30日止六個月

3. ADOPTION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS (“HKFRSs”)

(Continued)

In the current interim period, the Group has applied, for the first time, the following new and amendments to Hong Kong Financial Reporting Standards (“HKFRSs”) issued by the HKICPA which are effective for the Group’s financial year beginning 1 January 2023:

HKFRS 17 and related amendments	Insurance contracts
Amendments to HKAS 1 and HKFRS Practice Statement 2	Disclosure of Accounting Policies
Amendments to HKAS 8	Definition of Accounting Estimates
Amendments to HKAS 12	Deferred Tax related to Assets and Liabilities arising from a Single Transaction

Except as described below, the application of the new and amendments to HKFRSs in the current interim period has had no material impact on the Group’s financial performance and position for the current and prior periods and/or on the disclosures set out in these condensed consolidated financial statements.

3. 採納香港財務報告準則(「香港財務報告準則」)修訂本(續)

於本中期期間，本集團已首次應用下列香港會計師公會頒佈本集團自二零二三年一月一日開始的財政年度強制生效的新訂及經修訂香港財務報告準則(「香港財務報告準則」)：

香港財務報告準則第17號及相關修訂本	保險合約
香港會計準則第1號及香港財務報告準則實務報告第2號修訂本	披露會計政策
香港會計準則第8號修訂本	會計估計的定義
香港會計準則第12號修訂本	與單一交易產生之資產及負債相關之遞延稅項

除下文所述者外，於本中期期間應用新訂及經修訂香港財務報告準則對本集團於本期間及過往期間的財務表現及狀況及／或該等簡明綜合財務報表所載披露資料並無重大影響。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS

簡明綜合中期財務報表附註

For the six months ended 30 June 2023 截至2023年6月30日止六個月

3. ADOPTION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS (“HKFRSs”)

(Continued)

Impact on application of Amendments to HKAS 1 and HKFRS Practice Statement 2 – Disclosure of Accounting Policies

The amendments to HKAS 1 and HKFRS Practice Statement 2 Making Materiality Judgements provide guidance and examples to help entities apply materiality judgements to accounting policy disclosures. The amendments aim to help entities provide accounting policy disclosures that are more useful by replacing the requirement for entities to disclose their “significant” accounting policies with a requirement to disclose their “material” accounting policies and adding guidance on how entities apply the concept of materiality in making decisions about accounting policy disclosures.

These amendments had no impact on the interim condensed consolidated financial statements of the Group as they relate to disclosures of accounting policies in complete financial statements rather than interim financial statements. The amendments are expected to affect the accounting policy disclosures in the Group’s annual consolidated financial statements for the year ending 31 December 2023.

Impact on application of Amendments to HKAS 8 – Definition of Accounting Estimates

The amendments to HKAS 8 clarify the distinction between changes in accounting estimates, and changes in accounting policies and the correction of errors. They also clarify how entities use measurement techniques and inputs to develop accounting estimates.

The amendments had no impact on the interim condensed consolidated financial statements of the Group.

3. 採納香港財務報告準則(「香港財務報告準則」)修訂本(續)

應用香港會計準則第1號及香港財務報告準則實務報告第2號修訂本－披露會計政策的影響

香港會計準則第1號及香港財務報告準則實務報告第2號修訂本作出重大判斷提供指導和例證，以幫助實體對會計政策披露就重要性作出判斷。修訂本旨在幫助實體提供更有用的會計政策披露，將實體披露其「重大」會計政策的要求替換為披露其「主要」會計政策的要求，並增加實體在決策中如何應用重要性水平概念的指導關於會計政策披露的決定。

由於修訂本與在完整的財務報表而非中期財務報表的披露相關，其對本集團的中期簡明綜合財務報表並無影響。預計該等修訂本將對本集團截至二零二三年十二月三十一日止年度的綜合財務報表的會計政策披露造成影響。

應用香港會計準則第8號修訂本－會計估計的定義的影響

香港會計準則第8號修訂本闡明會計估計變動與會計政策變動及錯誤糾正變動之間的區別。其亦闡明實體如何使用計量方法及輸入數據作出會計估計。

該等修訂本並無對本集團中期簡明綜合財務報表產生影響。

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For the six months ended 30 June 2023 截至2023年6月30日止六個月

3. ADOPTION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS (“HKFRSs”)

(Continued)

Impact on application of Amendments to HKAS 12 – Deferred Tax related to Assets and Liabilities arising from a Single Transaction

The amendments to HKAS 12 narrow the scope of the recognition exemption of deferred tax liabilities and deferred tax assets in paragraphs 15 and 24 of HKAS 12 so that it no longer applies to transactions that, on initial recognition, give rise to equal taxable and deductible temporary differences, such as leases and decommissioning liabilities. Therefore, entities are required to recognise a deferred tax asset (provided that sufficient taxable profit is available) and a deferred tax liability for temporary differences arising from these transactions. The amendments shall be applied to transactions related to leases and decommissioning obligations at the beginning of the earliest comparative period presented, with any cumulative effect recognised as an adjustment to the opening balance of retained profits or other component of equity as appropriate at that date. In addition, the amendments shall be applied prospectively to transactions other than leases and decommissioning obligations.

The amendments had no impact on the interim condensed consolidated financial statements of the Group.

3. 採納香港財務報告準則(「香港財務報告準則」)修訂本(續)

應用香港會計準則第12號修訂本－與單一交易產生之資產及負債相關之遞延稅項的影響

香港會計準則第12號修訂本縮小了香港會計準則第12號第15段及24段有關確認豁免遞延稅項負債及遞延稅項資產的範圍，使其不再適用於初步確認時產生相等應課稅及可扣減暫時差額的交易，如租賃及退役責任。因此，實體須就該等交易產生的暫時差額確認遞延稅項資產(惟須有足夠的應課稅溢利)及遞延稅項負債。該等修訂本應適用於最早呈列比較期初時與租賃及退役責任相關的交易，任何累計影響確認為對保留溢利期初餘額的調整或於該日的權益其他組成部分(倘適用)。此外，該等修訂本應前瞻性應用於除租賃及退役責任以外的交易。

該等修訂本並無對本集團的中期簡明綜合財務報表產生影響。

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For the six months ended 30 June 2023 截至2023年6月30日止六個月

4. SEGMENT INFORMATION

(a) Reportable segments

The Group determines its operating segments based on the reports reviewed by the chief operating decision-maker that are used to make strategic decisions.

The Group has four (six months ended 30 June 2022: two) reportable segments. The segments are managed separately as each business offers different products and services and requires different business strategies. The following summary describes the operations in each of the Group's reportable segments:

- The financial and advisory business comprises (a) direct finance leasing; (b) sale-leaseback; (c) factoring; (d) advisory services; (e) customer referral; and (f) investment holding.
- The trading operation business comprises primarily import and domestic trade of medical equipment, as well as the provision of maintenance services primarily within the medical equipment industry.
- The energy storage business comprises (a) trading of energy storage systems; (b) energy storage solution and general contracting and (c) provision of energy storage business.
- The 5G base station business comprises primarily provision of 5G base stations site space.

4. 分部資料

(a) 可呈報分部

本集團按主要經營決策者所審閱並賴以作出戰略決策的報告釐定其營運分部。

本集團擁有四個可呈報分部(截至二零二二年六月三十日止年度：兩個)。由於各業務提供不同產品及服務，所需之業務策略亦不盡相同，因此各分部之管理工作乃獨立進行。以下為本集團各可呈報分部業務之概述：

- 財務及諮詢業務包括(a)直接融資租賃；(b)售後租回；(c)保理；(d)諮詢服務；(e)客戶轉介；及(f)投資控股。
- 貿易經營業務主要包括醫療設備進口及國內貿易以及主要在醫療設備行業內提供維護服務。
- 儲能業務包括(a)儲能系統貿易；(b)儲能解決方案及總承包以及(c)提供儲能業務。
- 5G基站業務主要包括提供5G基站場地空間。

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For the six months ended 30 June 2023 截至2023年6月30日止六個月

4. SEGMENT INFORMATION (Continued)

(a) Reportable segments (Continued)

		Financial and advisory business 財務及諮詢業務		Trading operation business 貿易經營業務		Energy storage business 儲能業務		5G base station business 5G基站業務		Total 總計	
		Six months ended 30 June 截至6月30日止六個月		Six months ended 30 June 截至6月30日止六個月		Six months ended 30 June 截至6月30日止六個月		Six months ended 30 June 截至6月30日止六個月		Six months ended 30 June 截至6月30日止六個月	
		2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
		RMB	RMB	RMB	RMB	RMB	RMB	RMB	RMB	RMB	RMB
		人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
		(未經審核)	(未經審核)	(未經審核)	(未經審核)	(未經審核)	(未經審核)	(未經審核)	(未經審核)	(未經審核)	(未經審核)
Revenue from external customers	來自外部客戶的收益	6,742,777	10,345,071	-	-	19,793,052	-	1,354,293	407,281	27,890,122	10,752,352
Inter-segment revenue	分部間收益	-	-	-	-	-	-	-	-	-	-
Reportable segment revenue	可呈報分部收益	6,742,777	10,345,071	-	-	19,793,052	-	1,354,293	407,281	27,890,122	10,752,352
Reportable segment profit/(loss)	除所得稅前之可呈報										
before income tax	分部溢利/(虧損)	1,515,103	1,665,302	(898,315)	529,621	1,020,762	-	349,945	(728,262)	1,987,495	1,466,661
Bank interest income	銀行利息收入	1,998,492	1,415,904	15,708	4,775	37,246	-	1,753	1,046	2,053,199	1,421,725
Depreciation of plant and equipment	廠房及設備折舊	95,043	87,873	1,107	1,340	-	-	1,189,889	208,555	1,286,038	297,768
Depreciation of right-of-use assets	使用權資產折舊	507,881	444,994	18,479	36,958	228,534	-	697,245	464,278	1,452,139	946,230
Amortisation of intangible asset	無形資產攤銷	126,685	126,685	-	-	-	-	-	-	126,685	126,685
Provision for (reversal of) impairment loss on account receivables, net	應收賬款的減值虧損 撥備(撥回)淨額	35,743	2,894,957	904,761	(131,459)	293,929	-	21,027	-	1,255,460	2,763,498
Income tax expense	所得稅開支	1,745,826	836,550	20,519	34,695	107,440	-	-	-	1,873,785	871,245

4. 分部資料(續)

(a) 可呈報分部(續)

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For the six months ended 30 June 2023 截至2023年6月30日止六個月

4. SEGMENT INFORMATION (Continued)

(a) Reportable segments (Continued)

	Financial and advisory business 財務及諮詢業務		Trading operation business 貿易經營業務		Energy storage business 儲能業務		5G base station business 5G基站業務		Total 總計	
	30 June 2023 2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年 12月31日 RMB 人民幣元 (Unaudited) (未經審核)	30 June 2023 2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年 12月31日 RMB 人民幣元 (Unaudited) (未經審核)	30 June 2023 2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年 12月31日 RMB 人民幣元 (Unaudited) (未經審核)	30 June 2023 2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年 12月31日 RMB 人民幣元 (Unaudited) (未經審核)	30 June 2023 2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年 12月31日 RMB 人民幣元 (Unaudited) (未經審核)
Reportable segment assets 可呈報分部資產	313,854,378	343,803,357	29,466,529	30,564,460	21,464,980	17,876,446	16,760,075	15,869,289	381,545,962	408,113,552
Reportable segment liabilities 可呈報分部負債	11,207,382	41,843,776	1,971,742	2,150,839	12,666,519	1,969,475	15,526,260	14,980,225	41,371,903	60,944,315

(b) Geographic information

The Company was incorporated in the PRC and the principal place of the Group's operations is the PRC. All the Group's revenue and non-current assets are principally attributable to the PRC.

(b) 地域資料

本公司於中國註冊成立，本集團的主要經營地點為中國。本集團的所有收益及非流動資產均主要來源於中國。

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For the six months ended 30 June 2023 截至2023年6月30日止六個月

4. SEGMENT INFORMATION (Continued)

(c) Information about major customers

Details of the customers contributing over 10% of total revenue of the Group are as follows:

		Six months ended 30 June	
		截至6月30日止六個月	
		2023	2022
		2023年	2022年
		RMB	RMB
		人民幣元	人民幣元
		(Unaudited)	(Unaudited)
		(未經審核)	(未經審核)
Customer A ¹	客戶A ¹	7,587,677	N/A不適用 ⁴
Customer B ²	客戶B ²	7,082,282	N/A不適用 ⁴
Customer C ³	客戶C ³	N/A不適用 ⁴	2,017,856
		14,669,959	2,017,856

¹ Revenue from energy storage business.

² Revenue from energy storage business.

³ Revenue from trading operation business.

⁴ The corresponding revenue did not contribute over 10% of the total revenue of the Group for the respective period.

4. 分部資料(續)

(c) 有關主要客戶的資料

佔本集團總收益10%以上的客戶詳情如下：

		Six months ended 30 June	
		截至6月30日止六個月	
		2023	2022
		2023年	2022年
		RMB	RMB
		人民幣元	人民幣元
		(Unaudited)	(Unaudited)
		(未經審核)	(未經審核)
Customer A ¹	客戶A ¹	7,587,677	N/A不適用 ⁴
Customer B ²	客戶B ²	7,082,282	N/A不適用 ⁴
Customer C ³	客戶C ³	N/A不適用 ⁴	2,017,856
		14,669,959	2,017,856

¹ 來自儲能業務的收益。

² 來自儲能業務的收益。

³ 來自貿易經營業務的收益。

⁴ 相應收益並無佔本集團相關期間總收益10%以上。

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For the six months ended 30 June 2023 截至2023年6月30日止六個月

5. REVENUE AND OTHER INCOME AND GAINS AND LOSSES

An analysis of the revenue from the Group's principal activities and other income and gains and losses is as follows:

5. 收益及其他收入以及收益及虧損

本集團主要活動所得收益及其他收入以及收益及虧損的分析如下：

		Six months ended 30 June 截至6月30日止六個月	
		2023 2023年 RMB 人民幣元 (Unaudited) (未經審核)	2022 2022年 RMB 人民幣元 (Unaudited) (未經審核)
Revenue from contracts with customers		來自客戶合約的收益	
Energy storage solution and general construction	儲能解決方案及一般建造	10,082,833	-
Energy storage service income	儲能服務收入	409,863	-
Sale of goods-energy storage system	銷售商品-儲能系統	9,300,356	-
Advisory service fee income	諮詢服務費收入	50,859	448,510
		19,843,911	448,510
Revenue from other sources		其他來源的收益	
Finance lease income	融資租賃收入	198,710	1,265,319
Income from sale-leaseback transactions	來自售後租回交易的收入	1,606,086	5,184,733
Factoring income	保理收入	4,887,122	3,446,509
Provision of 5G base stations site space	提供5G基站空間場地	1,354,293	407,281
		8,046,211	10,303,842
		27,890,122	10,752,352

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5. REVENUE AND OTHER INCOME AND GAINS AND LOSSES (Continued) 5. 收益及其他收入以及收益及虧損(續)

		Six months ended 30 June 截至6月30日止六個月	
		2023 2023年 RMB 人民幣元 (Unaudited) (未經審核)	2022 2022年 RMB 人民幣元 (Unaudited) (未經審核)
Other income and gains (losses)	其他收入及收益(虧損)		
Bank interest income	銀行利息收入	2,053,199	1,421,725
Recharge of insurance premium (note (a))	保險費補還(附註(a))	-	943
Changes in fair value of financial assets at FVTPL	按公平值計入損益的金融資產之公平值變動	-	(531,092)
Value added tax ("VAT") refund (note (b))	增值稅(「增值稅」)退稅(附註(b))	502,652	1,131,700
Loss on disposal of plant and equipment	出售廠房及設備之虧損	(229,858)	(1,170)
Maintenance service income	保養服務收入	397,626	1,969,340
Imputed interest income on trade receivables	貿易應收款項的推算利息收入	219,179	733,526
Penalty charged to customers	收取客戶罰款	200,007	465,030
Others	其他	327,960	220,153
		3,470,765	5,410,155

Notes:

- (a) The amount mainly represented the mark-up on recharge of insurance premium for the lease assets paid by the Group on behalf and recharged to its finance lease customers.
- (b) VAT refund represented the entitlement approved by the local government authority and received during the period. There is no unfulfilled conditions and other contingencies attaching to the VAT refund that has been recognised.

附註：

- (a) 該金額主要指本集團就租賃資產代表其融資租賃客戶支付並向有關融資租賃客戶補還的標高保險費。
- (b) 增值稅退稅指地方政府機關批准並於期內收取的權利。已確認增值稅退稅並無附帶未履行條件及其他或然事項。

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For the six months ended 30 June 2023 截至2023年6月30日止六個月

5. REVENUE AND OTHER INCOME AND GAINS AND LOSSES (Continued) 5. 收益及其他收入以及收益及虧損(續)

The disaggregation of the Group's revenue from contracts with customers under HKFRS 15 above, are as follows:

上述香港財務報告準則第15號項下本集團來自客戶合約的收益的分列賬款如下：

		Six months ended 30 June 截至6月30日止六個月	
		2023 2023年 RMB 人民幣元 (Unaudited) (未經審核)	2022 2022年 RMB 人民幣元 (Unaudited) (未經審核)
Type of services	服務類型		
Provision of advisory services and customer referral	提供諮詢服務及客戶轉介	50,859	448,510
Energy storage solution and general construction	儲能解決方案及一般建造	10,492,696	-
Sales of goods – energy storage system	銷售商品—儲能系統	9,300,356	-
Total revenue recognised from contract with customers		19,843,911	448,510
Customers by industries	按行業劃分的客戶		
Transportation	運輸	-	193,898
Fast-moving consumer goods	快速消費品	-	218,346
Energy storage	儲能	19,793,052	-
Others	其他	50,859	36,266
		19,843,911	448,510
		Six months ended 30 June 截至6月30日止六個月	
		2023 2023年 RMB 人民幣元 (Unaudited) (未經審核)	2022 2022年 RMB 人民幣元 (Unaudited) (未經審核)
Timing of revenue recognition	確認收入時間		
At a point in time	於某個時間點	9,351,215	448,510
Overtime	隨時間	10,492,696	-
		19,843,911	448,510

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簡明綜合中期財務報表附註

For the six months ended 30 June 2023 截至2023年6月30日止六個月

6. PROFIT BEFORE TAX

Profit before tax is arrived at after charging (crediting):

6. 除稅前溢利

除稅前溢利乃經扣除(計入)以下各項後達致：

		Six months ended 30 June	
		截至6月30日止六個月	
		2023	2022
		2023年	2022年
		RMB	RMB
		人民幣元	人民幣元
		(Unaudited)	(Unaudited)
		(未經審核)	(未經審核)
Cost of sales:	銷售成本：		
- Interest expenses on lease liabilities	- 租賃負債的利息開支	188,098	153,592
- Bank charges and other expenses	- 銀行手續費及其他開支	172,536	430,639
- Depreciation of plant and equipment	- 廠房及設備折舊	994,760	208,555
- Depreciation of right-of-use assets	- 使用權資產折舊	925,778	526,189
- Cost of inventories sold	- 已售存貨成本	15,112,941	-
		17,394,113	1,218,995
Staff costs (including directors' emoluments)	員工成本(包括董事酬金)		
Comprise:	包括：		
Salaries, allowances and benefits in kind	薪金、津貼及實物利益	5,260,238	4,226,131
Discretionary bonuses	酌情花紅	174,697	72,000
Contribution to defined contribution retirement plan	向界定供款退休計劃供款	709,696	514,001
		6,144,631	4,812,132
Depreciation of plant and equipment	廠房及設備折舊	291,278	89,213
Depreciation of right-of-use assets	使用權資產折舊	526,361	520,041
Amortisation of intangible asset	無形資產攤銷	126,685	126,685
Expenses relating to short-term leases	與短期租賃有關的開支	108,681	160,152
Impairment loss on account receivables, net	應收賬款減值虧損淨額	1,255,460	2,763,498
Exchange losses	匯兌虧損	-	2,799
Loss on disposal of plant and equipment	出售廠房及設備的虧損	229,858	1,170
Written off of plant and equipment	撇銷廠房及設備	-	22,409

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For the six months ended 30 June 2023 截至2023年6月30日止六個月

7. INCOME TAX EXPENSE

7. 所得稅開支

		Six months ended 30 June	
		截至6月30日止六個月	
		2023	2022
		2023年	2022年
		RMB	RMB
		人民幣元	人民幣元
		(Unaudited)	(Unaudited)
		(未經審核)	(未經審核)
Income tax	所得稅		
- Current period	- 本期間	921,083	1,341,542
- Underprovision (Overprovision) in prior period	- 過往期間撥備不足 (超額撥備)	944,774	(4,889,087)
Deferred tax	遞延稅項		
- Charged for the period	- 期內扣除	7,928	4,418,790
Income tax expense	所得稅開支	1,873,785	871,245

The Company and its subsidiaries are incorporated in the PRC subject to the enterprise income tax in the PRC.

Provision for the enterprise income tax in the PRC is calculated based on a statutory tax rate of 25% of the estimated assessable profits as determined in accordance with the relevant income tax law in the PRC in the current and prior period.

本公司及其附屬公司於中國註冊成立，須繳納中國企業所得稅。

於本期間及過往期間的中國企業所得稅撥備乃按根據相關中國所得稅法釐定的估計應課稅溢利25%的法定稅率計算。

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8. EARNINGS PER SHARE

Basic earnings per share

The calculation of basic earnings per share is based on the earnings attributable to equity owners of the Company for the six months ended 30 June 2023 of RMB183,042 (six months ended 30 June 2022: profit attributable to equity owners of the Company RMB926,697) and the weighted average of 359,340,000 shares (six months ended 30 June 2022: 359,340,000 shares) in issue during the period ended 30 June 2023.

Diluted earnings per share

There were no potential dilutive ordinary shares outstanding during the six month ended 30 June 2023 and 2022, and hence the diluted earnings per share is the same as basic earnings per share.

9. DIVIDENDS

No dividend was paid or proposed for the six months ended 30 June 2023 (six months ended 30 June 2022: nil), nor has any dividend been proposed since the end of the reporting period (2022: nil).

10. PLANT AND EQUIPMENT AND RIGHT-OF-USE ASSETS

During the six months ended 30 June 2023, additions to plant and equipment and right-of-use assets amounted to RMB3,112,304 (six months ended 30 June 2022: RMB3,208,024) and RMB700,785 (six months ended 30 June 2022: RMB6,917,654) respectively. During the 30 June 2023, the Group disposed of certain plant and equipment with carrying amount RMB3,788,680 (six months ended 30 June 2022: RMB1,170) at a consideration of RMB3,558,822 (six months ended 30 June 2022: nil). No plant and equipment was written off for the six months ended 30 June 2023 (six months ended 30 June 2022: RMB22,409).

8. 每股盈利

每股基本盈利

每股基本盈利乃基於截至2023年6月30日止六個月之本公司權益持有人應佔盈利人民幣183,042元(截至2022年6月30日止六個月：本公司權益持有人應佔溢利人民幣926,697元)及於截至2023年6月30日止期間之已發行加權平均股數359,340,000股股份(截至2022年6月30日止六個月：359,340,000股股份)計算。

每股攤薄盈利

截至2023年及2022年6月30日止六個月，概無發行在外的潛在攤薄普通股，因此，每股攤薄盈利與每股基本盈利相同。

9. 股息

截至2023年6月30日止六個月，概無派付或擬派股息(截至2022年6月30日止六個月：無)，自報告期末起亦無擬派任何股息(2022年：無)。

10. 廠房及設備以及使用權資產

截至2023年6月30日止六個月，分別添置廠房及設備以及使用權資產人民幣3,112,304元(截至2022年6月30日止六個月：人民幣3,208,024元)及人民幣700,785元(截至2022年6月30日止六個月：人民幣6,917,654元)。截至2023年6月30日，本集團以代價人民幣3,558,822元(截至2022年6月30日止六個月：零)出售賬面值為人民幣3,788,680元(截至2022年6月30日止六個月：人民幣1,170元)之若干廠房及設備。截至2023年6月30日止六個月，概無撤銷廠房及設備(截至2022年6月30日止六個月：人民幣22,409元)。

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11. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS 11. 按公平值計入損益的金融資產

		30 June 2023 2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年 12月31日 RMB 人民幣元 (Audited) (經審核)
Financial assets measured at FVTPL	按公平值計入損益的金融資產		
- Preference shares of an unlisted investment (Note a)	- 非上市投資的優先股(附註a)	4,796,810	4,796,810
- Ordinary shares in Zhuhai HuiheGuangjingChuangye Investment Fund, L.P. ("Zhuhai Huihe") (Note b)	- 於珠海匯合廣境創業投資基金(有限合夥)(「珠海匯合」)的普通股(附註b)	13,944,000	13,944,000
- Ordinary shares in Beijing Shuncheng Health Investment Fund, L.P. ("Beijing Shuncheng") (Note c)	- 於北京順澄健康投資企業(有限合夥)(「北京順澄」)的普通股(附註c)	29,965,000	29,965,000
- Ordinary share on 深圳深創生物藥業有限公司 (Note d)	- 深圳深創生物藥業有限公司的普通股(附註d)	8,000,000	-
		56,705,810	48,705,810
		30 June 2023 2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年 12月31日 RMB 人民幣元 (Audited) (經審核)
At the beginning of the period/year	期/年初	48,705,810	15,000,000
Additions	添置	8,000,000	35,000,000
Changes in fair value debited to profit of loss	於損益扣除的公平值變動	-	(1,294,190)
At the end of the period/year	期/年末	56,705,810	48,705,810

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簡明綜合中期財務報表附註

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11. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Continued)

Notes:

- (a) The financial asset represents 0.5973% interest of preference shares in a private company incorporated in the PRC with investment cost of RMB5,000,000. Upon initial recognition, the financial assets are measured at FVTPL. The fair value of the financial asset as at 30 June 2023 are determined based on assumptions that are supported by transaction of preferred stocks in the investee company by using the option pricing model.
- (b) The financial asset represents 28.2699% interest in a fund incorporated in the PRC. Pursuant to the Limited Partnership Agreement, the capital commitment to the Fund by the Group is RMB30,000,000. As at 30 June 2023, RMB15,000,000 was paid and the remaining RMB15,000,000 remained unpaid. The fair value of the financial asset as at 30 June 2023 are determined based on the investee's financial performance using discounted cashflow method.
- (c) The financial asset represents 9.9% interest in a fund incorporated in the PRC with investment cost of RMB30,000,000. The fair value of the financial assets as at 30 June 2023 are determined based on the investee's financial performance using discounted cashflow method.
- (d) The financial asset represents 5.00558% interest of ordinary shares a private company incorporated in the PRC with investment cost of RMB8,000,000. Upon initial recognition, the financial assets are measured at FVTPL. The fair value of the financial asset as at 30 June 2023 are determined based on assumptions that are supported by transaction of preferred stocks in the investee company by using the option pricing model.

11. 按公平值計入損益的金融資產(續)

附註：

- (a) 金融資產指於一間在中國註冊成立的私人公司的0.5973%優先股權益，投資成本為人民幣5,000,000元。於初步確認後，金融資產按公平值計入損益計量。於2023年6月30日，金融資產的公平值乃使用期權定價模型基於由被投資公司優先股交易支持的假設釐定。
- (b) 金融資產指於一間在中國註冊成立的基金的28.2699%權益。根據有限夥協議，本集團對基金的資本承擔為人民幣30,000,000元。於2023年6月30日，已支付人民幣15,000,000元及餘下人民幣15,000,000元尚未支付。於2023年6月30日，金融資產的公平值乃使用貼現現金流量法基於被投資公司的財務表現釐定。
- (c) 金融資產指於一間在中國註冊成立的基金的9.9%權益，投資成本為人民幣30,000,000元。於2023年6月30日，金融資產之公允值基於被投資公司的財務表現採用貼現現金流量法釐定。
- (d) 金融資產指於一間在中國註冊成立的私人公司的5.00558%普通股權益，投資成本為人民幣8,000,000元。於初步確認後，金融資產按公平值計入損益計量。於2023年6月30日，金融資產之公允值使用基於由被投資公司優先股交易支持的假設的期權定價模型釐定。

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For the six months ended 30 June 2023 截至2023年6月30日止六個月

12. ACCOUNT RECEIVABLES

12. 應收賬款

		30 June 2023 2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年 12月31日 RMB 人民幣元 (Audited) (經審核)
Finance lease receivables	融資租賃應收款項	29,189,876	33,255,489
Less: unearned finance income	減：未實現融資收益	(4,645,024)	(4,205,949)
Present value of minimum lease payment (note (a))	最低租賃付款現值(附註(a))	24,544,852	29,049,540
Receivables from sale-leaseback transactions (note (b))	售後租回交易應收款項(附註(b))	46,960,292	76,735,243
Factoring receivables with recourse (note (c))	具追索權之保理應收款項(附註(c))	193,717,091	116,870,800
Trade receivables (note (d))	貿易應收賬款(附註(d))	18,165,074	7,722,408
Receivables from operating leases	經營租賃應收款項	2,324,912	1,185,975
Subtotal of account receivables	應收賬款小計	285,712,221	231,563,966
Less: Provision for finance lease receivables (note (a))	減：融資租賃應收款項撥備(附註(a))	(12,222,490)	(13,809,779)
Provision for receivables from sale-leaseback transaction (note (b))	售後租回交易應收款項撥備(附註(b))	(28,729,292)	(27,236,682)
Provision for factoring receivables (note (c))	保理應收款項撥備(附註(c))	(29,471,682)	(30,915,587)
Provision for trade receivables (note (d))	貿易應收賬款撥備(附註(d))	(4,052,553)	(2,853,864)
Provision for receivables from operating leases	經營租賃應收款項撥備	(21,027)	(29,093)
		211,215,177	156,718,961

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12. ACCOUNT RECEIVABLES (Continued)

12. 應收賬款(續)

		30 June 2023 2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年 12月31日 RMB 人民幣元 (Audited) (經審核)
Analysis for reporting purpose as:	就報告所作之分析如下：		
Current assets	流動資產	162,245,238	135,382,892
Non-current assets	非流動資產	48,969,939	21,336,069
		211,215,177	156,718,961

Notes:

(a) Finance lease receivables

The effective interest rates of the above finance lease receivables ranged generally from 12.31% to 14.69% per annum as at 30 June 2023 (31 December 2022: from 6.54% to 15.06% per annum).

The ageing analysis of finance lease receivables, determined based on the schedule to repay of the receivables since the effective dates of the relevant lease contracts, as at the end of the reporting periods, is as follows:

附註：

(a) 融資租賃應收款項

於2023年6月30日，上述融資租賃應收款項的實際年利率一般介於12.31%至14.69%（2022年12月31日：年利率介於6.54%至15.06%）。

融資租賃應收款項（乃根據應收款項自相關租賃合約生效日期起的還款時間表釐定）於報告期末的賬齡分析如下：

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
Finance lease receivables:	融資租賃應收款項：		
Within one year	一年內	28,591,524	31,239,024
More than one year but within two years	一年以上但兩年內	598,352	2,016,465
		29,189,876	33,255,489
Present value of minimum lease payments:	最低租賃付款現值：		
Within one year	一年內	24,544,852	28,749,372
More than one year but within two years	一年以上但兩年內	-	300,168
		24,544,852	29,049,540

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12. ACCOUNT RECEIVABLES (Continued)

Notes: (Continued)

(a) Finance lease receivables (Continued)

The following is a credit quality analysis of finance lease receivables. In the event that an instalment repayment of a finance lease receivables is overdue for more than 30 days, the entire outstanding balance of the finance lease receivables is classified as overdue. If the instalment repayment is overdue within 30 days, only the balance of this instalment is classified as overdue.

12. 應收賬款(續)

附註：(續)

(a) 融資租賃應收款項(續)

以下為融資租賃應收款項的信貨質素分析。倘融資租賃應收款項的分期還款逾期超過30日，該融資租賃應收款項的全部未償還結餘分類為逾期。倘分期還款逾期不超過30日，只有該分期的結餘分類為逾期。

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
Neither overdue nor-credit-impaired	既未逾期亦無信貸減值	1,238,827	3,872,746
Overdue but not credit-impaired	逾期但無信貸減值		
- Overdue within 30 days	- 逾期不超過30日	1,117,225	2,680,958
Overdue and credit-impaired	逾期且信貸減值		
- Overdue within 180 days	- 逾期不超過180日	22,188,800	22,495,836
Gross carrying amount of finance lease receivables	融資租賃應收款項總賬面值	24,544,852	29,049,540
Allowance for impairment losses	減值虧損撥備	(12,222,490)	(13,809,779)
Net amount of finance lease receivables	融資租賃應收款項淨額	12,322,362	15,239,761

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12. ACCOUNT RECEIVABLES (Continued)

Notes: (Continued)

(a) Finance lease receivables (Continued)

Movements of the provision for impairment loss on finance lease receivables are as follows:

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
At beginning of the period/year	期／年初	13,809,779	14,060,386
Impairment loss recognised for the period/year, net (notes)	期／年內已確認的減值虧損淨額 (附註)	-	1,218,162
Write off	撇銷	(1,587,289)	(1,468,769)
At end of the period/year	期／年末	12,222,490	13,809,779

The loss allowance was measured at an amount equal to lifetime expected credit losses under the simplified approach for finance lease receivables. The changes in the loss allowance was mainly due to the additional of loss allowance on finance lease contracts at the reporting date under the expected credit loss model.

12. 應收賬款(續)

附註：(續)

(a) 融資租賃應收款項(續)

融資租賃應收款項減值虧損撥備的變動如下：

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
At beginning of the period/year	期／年初	13,809,779	14,060,386
Impairment loss recognised for the period/year, net (notes)	期／年內已確認的減值虧損淨額 (附註)	-	1,218,162
Write off	撇銷	(1,587,289)	(1,468,769)
At end of the period/year	期／年末	12,222,490	13,809,779

融資租賃應收款項之虧損撥備乃根據簡化法按年限內預期信貸虧損相等的金額計量。虧損撥備變動乃主要由於融資租賃合約於報告日期根據預期信貸虧損模式所得之額外虧損撥備所致。

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12. ACCOUNT RECEIVABLES (Continued)

Notes: (Continued)

(b) Receivables from sale-leaseback transactions

The effective interest rates of the receivables from sale-leaseback transactions ranged mainly from 6.68% to 14.79% per annum as at 30 June 2023 (31 December 2022: 6.68% to 14.79% per annum).

The Group, acts as a buyer-lessor does not recognize the transferred asset if the sale-leaseback transaction does not satisfy the requirements of HKFRS 15 as a sale but accounted for as financing arrangement under HKFRS 9.

The loss allowance was measured at an amount equal to 12 months and lifetime expected credit losses under the general approach for receivables from sale-leaseback transaction. The changes in the loss allowance was mainly due to the additional of loss allowance on receivables from sale-leaseback transactions at the reporting date under the expected credit loss model.

The following is a credit quality analysis of receivables from sale-leaseback transaction. In the event that an instalment repayment of a receivable from sale-leaseback transaction is overdue, the entire outstanding balance of the receivables from sale-leaseback transaction is classified as overdue.

12. 應收賬款(續)

附註：(續)

(b) 售後租回交易應收款項

於2023年6月30日，售後租回交易應收款項的實際利率主要介乎每年6.68%至14.79%(2022年12月31日：每年6.68%至14.79%)。

倘售後租回交易不符合香港財務報告準則第15號之規定，則本集團(作為買方出租人)不會將已轉讓資產確認為出售，惟根據香港財務報告準則第9號入賬列為融資安排。

售後租回交易應收款項的虧損撥備乃根據一般法按12個月及年限內預期信貸虧損相等的金額計量。虧損撥備變動乃主要由於售後租回交易應收款項於報告日期根據預期信貸虧損模式產生額外虧損撥備。

以下為售後租回交易應收款項的信貸質素分析。倘售後租回交易應收款項的分期還款逾期，則該售後租回交易應收款項的全部未償還結餘分類為逾期。

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12. ACCOUNT RECEIVABLES (Continued)

Notes: (Continued)

(b) Receivables from sales-leaseback (Continued)

12. 應收賬款(續)

附註：(續)

(b) 售後租回應收款項(續)

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
Neither overdue nor credit-impaired	既未逾期亦無信貸減值	15,885,666	-
Overdue but not credit-impaired	逾期但無信貸減值		
– Overdue within 30 days	– 逾期不超過30日	289,374	5,823,911
– Overdue 30 to 90 days	– 逾期30至90日	-	39,099,831
– Overdue 90 days to 180 days	– 逾期90至180日	1,833,502	1,203,771
		2,122,876	46,127,513
Overdue and credit impaired	逾期且信貸減值		
– Overdue over 180 days	– 逾期超過180日	28,951,750	30,607,730
Gross carrying amount of receivables from sale-leaseback transaction	售後租回交易應收款項賬面總值	46,960,292	76,735,243
Allowance for impairment losses	減值虧損撥備	(28,729,292)	(27,236,682)
Net amount of receivables from sale-leaseback transaction	售後租回交易應收款項淨額	18,231,000	49,498,561

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For the six months ended 30 June 2023 截至2023年6月30日止六個月

12. ACCOUNT RECEIVABLES (Continued)

Notes: (Continued)

(b) Receivables from sales-leaseback (Continued)

Movements of the provision for impairment loss on receivables from sale-leaseback transaction are as follows:

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
At beginning of the period/year	期／年初	27,236,682	13,106,487
Impairment loss recognised for the period/year, net	期／年內已確認的減值虧損淨額	1,492,610	15,425,476
Write off	撇銷	-	(1,295,281)
At end of the period/year	期／年末	28,729,292	27,236,682

The increase in loss allowance was mainly due to the increase in significant risk in this category at the reporting date under the expected credit loss model.

(c) Factoring receivables

The effective interest rates of the above factoring receivables ranged mainly from 12% to 13.5% per annum as at 30 June 2023 (31 December 2022: 12% to 13.5% per annum).

As at 30 June 2023, the Group hold collateral of the factoring receivables with a carrying amount of RMB125,307,711 (31 December 2022: RMB181,946,350) over the factoring receivables. The carrying amount of the collateral is approximated to their fair values.

12. 應收賬款(續)

附註：(續)

(b) 售後租回應收款項(續)

售後租回交易應收款項的減值虧損撥備變動如下：

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
At beginning of the period/year	期／年初	27,236,682	13,106,487
Impairment loss recognised for the period/year, net	期／年內已確認的減值虧損淨額	1,492,610	15,425,476
Write off	撇銷	-	(1,295,281)
At end of the period/year	期／年末	28,729,292	27,236,682

虧損撥備增加主要由於根據預期信貸虧損模式，於報告日期該類別的重大風險上升。

(c) 保理應收款項

於2023年6月30日，上述保理應收款項的實際年利率的範圍主要介於12%至13.5% (2022年12月31日：年利率12%至13.5%)。

於2023年6月30日，本集團就保理應收款項持有賬面值為人民幣125,307,711元 (2022年12月31日：人民幣181,946,350元)的保理應收款項抵押品。其抵押品的賬面值與其公平值相若。

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12. ACCOUNT RECEIVABLES (Continued)

Notes: (Continued)

(c) Factoring receivables with recourse (Continued)

The following is a credit quality analysis of factoring receivables. In the event that an instalment repayment of a factoring receivable is overdue, the entire outstanding balance of the factoring receivables is classified as overdue.

12. 應收賬款(續)

附註：(續)

(c) 具追索權之保理應收款項(續)

以下為保理應收款項的信貨質素分析。倘保理應收款項的分期還款逾期，該保理應收款項的全部未償還結餘分類為逾期。

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
Neither overdue nor credit impaired	既未逾期亦無信貸減值	163,896,903	82,786,420
Overdue but not credit-impaired	逾期但無信貸減值		
– Overdue 90 days to 180 days	– 逾期90日至180日	–	–
Overdue and credit impaired	逾期且信貸減值		
– Overdue 180 days	– 逾期超過180日	29,820,188	34,084,380
Gross carrying amount of factoring receivables	保理應收款項賬面總值	193,717,091	116,870,800
Allowance for impairment losses	減值虧損撥備	(29,471,682)	(30,915,587)
Net amount of factoring receivables	保理應收款項淨額	164,245,409	85,955,213

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12. ACCOUNT RECEIVABLES (Continued)

Notes: (Continued)

(c) Factoring receivables with recourse (Continued)

Movements in loss allowance of factoring receivables are as follows:

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
At the beginning of the period/year	期/年初	30,915,587	11,144,439
(Reversal of) impairment loss recognised for the period/year, net	期/年內已確認的 減值虧損(撥回)淨額	(1,443,905)	19,771,148
At the end of the period/year	期/年末	29,417,682	30,915,587

The decrease in the loss allowance was mainly due to the decrease in gross carrying amount of factoring receivables overdue.

(d) Trade receivables

The loss allowance was measured at an amount equal to lifetime expected credit losses under the simplified approach for trade receivables. The trade receivables were neither past due nor impaired.

12. 應收賬款(續)

附註：(續)

(c) 具追索權之保理應收款項(續)

保理應收款項虧損撥備變動如下：

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
At the beginning of the period/year	期/年初	30,915,587	11,144,439
(Reversal of) impairment loss recognised for the period/year, net	期/年內已確認的 減值虧損(撥回)淨額	(1,443,905)	19,771,148
At the end of the period/year	期/年末	29,417,682	30,915,587

虧損撥備減少主要由於逾期保理應收款項賬面總值減少。

(d) 貿易應收賬款

貿易應收賬款之虧損撥備乃根據簡化法按年限內預期信貸虧損相等的金額計量。貿易應收賬款既未逾期亦無減值。

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12. ACCOUNT RECEIVABLES (Continued)

Notes: (Continued)

(d) Trade receivables (Continued)

The following is a credit quality analysis of trade receivables. In the event that an instalment repayment of trade receivable is overdue, the entire outstanding balance of the trade receivables is classified as overdue.

12. 應收賬款(續)

附註：(續)

(d) 貿易應收賬款(續)

以下為貿易應收賬款的信貸質素分析。倘貿易應收賬款的分期還款逾期，該貿易應收賬款的全部未償還結餘分類為逾期。

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
Neither overdue nor credit-impaired	既未逾期亦無信貸減值	12,225,411	3,237,041
Overdue but not credit-impaired	逾期但無信貸減值		
– Overdue within 30 days	– 逾期不超過30日	188,333	–
– Overdue 30 days to 90 days	– 逾期30日至90日	566,435	–
– Overdue 90 days to 180 days	– 逾期90日至180日	–	1,169,661
		754,768	1,169,661
Credit impaired	信貸減值		
– Overdue 180 days	– 逾期超過180日	5,184,895	3,315,706
Gross carrying amount of trade receivables	貿易應收賬款總賬面值	18,165,074	7,722,408
Allowance for impairment losses	減值虧損撥備	(4,052,553)	(2,853,864)
Net amount of trade receivables	貿易應收賬款淨額	14,112,521	4,868,544

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12. ACCOUNT RECEIVABLES (Continued)

Notes: (Continued)

(d) Trade receivables (Continued)

Movements of the provision for impairment loss on trade receivables are as follows:

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
At beginning of the period/year	期/年初	2,853,864	580,587
Impairment loss recognised for the period/year, net	期/年內確認的減值虧損，淨額	1,198,689	2,273,277
At the end of the period/year	期/年末	4,052,553	2,853,864

12. 應收賬款(續)

附註：(續)

(d) 貿易應收賬款(續)

貿易應收賬款減值虧損撥備的變動如下：

13. TRADE AND OTHER PAYABLES

Trade payables (note a)	貿易應付款項(附註a)	6,036,066	2,674,802
Accruals	應計費用	211,961	2,118,420
Deposits from finance lease customers	來自融資租賃客戶的按金	10,832,673	17,804,259
Deposits from suppliers	來自供應商的按金	113,200	2,024,350
Other payables	其他應付款項	2,858,212	4,218,793
Amount due to ultimate holding of a non-controlling interest (note b)	應付最終非控股權益的款項(附註b)	3,900,000	13,900,000
Other (note c)	其他(附註c)	641,110	627,113

24,593,222 43,367,737

13. 貿易及其他應付款項

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
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For the six months ended 30 June 2023 截至2023年6月30日止六個月

13. TRADE AND OTHER PAYABLES (Continued)

Notes:

(a) The ageing analysis of trade payables of the Group, based on invoice dates, as at the end of the period/year is as follows:

		30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
Over 3 months but within 1 year	三個月以上但一年內	6,036,066	2,674,802

(b) The amount due to ultimate holding of a non-controlling interest is non-trade in nature, unsecured, interest free and repayable on demand.

(c) Others mainly include premium received from customers for insurance arrangement on behalf of customers and temporary receipts from customers.

(d) The directors of the Company considered the carrying amounts of other payables and accruals approximate to their fair values.

13. 貿易及其他應付款項(續)

附註：

(a) 本集團之貿易應付款項於期／年末基於發票日期之賬齡分析如下：

	30 June 2023 2023年6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 2022年12月31日 RMB 人民幣元 (Audited) (經審核)
Over 3 months but within 1 year	6,036,066	2,674,802

(b) 應付最終非控股權益的款項為非貿易性質、無擔保、不計息並按要求償還。

(c) 其他主要包括就代客戶辦理保險安排向客戶收取的保險費以及來自客戶的暫收款項。

(d) 本公司董事認為其他應付款項及應計費用的賬面值與其公平值相若。

14. SHARE CAPITAL

Registered domestic and unlisted foreign share capital and H Shares:
At 1 January 2022, 31 December 2022, 1 January 2023 and 30 June 2023

註冊內資股及非上市外資股股本及H股：
於2022年1月1日、2022年12月31日、2023年1月1日及2023年6月30日

Number of
shares
股份數目

RMB
人民幣元

359,340,000 359,340,000

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15. RELATED PARTY TRANSACTIONS AND BALANCES

- (a) Saved as disclosed elsewhere in the condensed consolidated interim financial statements, the Group has the following significant related party transactions and balances with related party.

15. 關聯方交易及結餘

- (a) 除簡明綜合中期財務報表其他部分所披露者外，本集團有下列重大關聯方交易及與關聯方的結餘。

Name 名稱	Type of transaction 交易類型	Transaction amount 交易金額	
		2023 2023年 RMB 人民幣元 (Unaudited) (未經審核)	2022 2022年 RMB 人民幣元 (Unaudited) (未經審核)
Beijing Longding huayuan properties development Co., Ltd ("Longding Huayuan")	Income from sale-leaseback	778,920	2,017,856
北京市龍鼎華源房地產開發有限公司(「龍鼎華源」)	售後租回收入	778,920	2,017,856

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15. RELATED PARTY TRANSACTIONS AND BALANCES

(Continued)

(a) (Continued)

Detail of amount due from related company is as follows:

Name of related parties	As at 30 June 2023 於2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	As at 31 December 2022 於2022年 12月31日 RMB 人民幣元 (Audited) (經審核)	Maximum amount outstanding during the period/year 期/年內未收回的最高金額	
			30 June 2023 6月30日 (Unaudited) (未經審核)	31 December 2022 12月31日 (Audited) (經審核)
Longding Huayuan Finance lease receivables	龍鼎華源 融資租賃應收款項 9,209,071	22,423,945	22,423,945	46,871,710
Less: Impairment allowance	減：減值撥備 (156,071)	(398,282)		
	9,053,000	22,025,663		

Notes:

- (i) Longding Huayuan is a 90% owned subsidiary of Beijing City Dayuan Tiandi Property Development Co., Ltd 北京市大苑天地房地產開發有限公司 (“DayuanTiandi”), which is one of the substantial shareholders of the Company.
- (ii) The amounts is unsecured, interest free and trade in nature.
- (iii) As at 30 June 2023, included in account receivable amounted to RMB9,053,000 (31 December 2022: RMB 22,025,663) were balance due from related company.

15. 關聯方交易及結餘(續)

(a) (續)

應收關聯公司款項之詳情如下：

	As at 30 June 2023 於2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	As at 31 December 2022 於2022年 12月31日 RMB 人民幣元 (Audited) (經審核)	Maximum amount outstanding during the period/year 期/年內未收回的最高金額	
			30 June 2023 6月30日 (Unaudited) (未經審核)	31 December 2022 12月31日 (Audited) (經審核)
Longding Huayuan Finance lease receivables	龍鼎華源 融資租賃應收款項 9,209,071	22,423,945	22,423,945	46,871,710
Less: Impairment allowance	減：減值撥備 (156,071)	(398,282)		
	9,053,000	22,025,663		

附註：

- (i) 龍鼎華源為本公司主要股東之一北京市大苑天地房地產開發有限公司(「大苑天地」)擁有90%權益的附屬公司。
- (ii) 款項為無擔保、不計息及為貿易性質。
- (iii) 於2023年6月30日，應收賬款人民幣9,053,000元(2022年12月31日：人民幣22,025,663元)包括應收關聯公司結餘。

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15. RELATED PARTY TRANSACTIONS AND BALANCES

(Continued)

(b) Members of key management including the Directors whose emoluments are as follows:

15. 關聯方交易及結餘(續)

(b) 主要管理人員(包括董事)的酬金如下:

		Six months ended 30 June	
		截至6月30日止六個月	
		2023	2022
		2023年	2022年
		RMB	RMB
		人民幣元	人民幣元
		(Unaudited)	(Unaudited)
		(未經審核)	(未經審核)
Salaries, allowances and benefit in kind	薪金、津貼及實物利益	771,500	700,990
Contributions to defined contribution scheme	向界定供款計劃供款	38,975	18,085
		810,475	719,075

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16. COMMITMENTS

(a) Capital commitment

		30 June 2023 於2023年 6月30日 RMB 人民幣元 (Unaudited) (未經審核)	31 December 2022 於2022年 12月31日 RMB 人民幣元 (Audited) (經審核)
Commitment for the acquisition of other financial asset:	收購其他金融資產的承擔：	-	632,670
Contracted for but not yet incurred: Investment in a fund	已訂約但尚未產生： 投資一個基金	15,000,000	15,000,000
		15,000,000	15,632,670

17. CONTINGENT LIABILITIES

As at 30 June 2023, the Group does not have any significant contingent liabilities (31 December 2022: nil).

16. 承擔

(a) 資本承擔

17. 或然負債

於2023年6月30日，本集團並無任何重大或然負債(2022年12月31日：無)。

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18. FAIR VALUE MEASUREMENT

Financial instruments not measured at fair value

Financial instruments not measured at fair value include account receivables, deposits and other receivables, cash and bank balances, trade and other payables and lease liabilities.

Due to their short-term nature, their carrying values of cash and bank balances, deposits and other receivables, and trade and other payables approximate their fair values.

The fair value of finance lease receivables, factoring receivables, receivables from sale-leaseback transactions and lease liabilities has been determined using discounted cash flow models and is classified as level 3 in the fair value hierarchy. Significant inputs include the discount rate used to reflect the credit risks of the borrowers or the Company.

Financial instruments measured at fair value

The fair value of financial assets and liabilities with standard terms and conditions and traded on active liquid markets are determined with reference to quoted market prices.

The following table provides an analysis of financial instruments carried at fair value by level of fair value hierarchy:

- Level 1: quoted prices (unadjusted) in active markets for identical assets and liabilities;
- Level 2 inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and
- Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).

The Group has engaged external valuer to perform valuations on the financial assets which are categorized into Level 3 of the fair value hierarchy.

18. 公平值計量

非按公平值計量的金融工具

非按公平值計量的金融工具包括應收賬款、按金及其他應收款項、現金及銀行結餘、貿易及其他應付款項以及租賃負債。

由於其短期性質，現金及銀行結餘、按金及其他應收款項以及貿易及其他應付款項的賬面值與彼等的公平值相若。

融資租賃應收款項、保理應收款項、售後租回交易應收款項及租賃負債之公平值乃採用貼現現金流模式所釐定以及分類為公平值層級第三層。重大輸入數據包括用於反映本公司借款人信貸風險的貼現率。

按公平值計量的金融工具

訂有標準條款及條件並於活躍及高流通性的市場買賣之金融資產及負債之公平值乃參考市場報價釐定。

下表提供以公平值計值的金融工具按公平值層級的分析：

- 第一層：就同一資產及負債於活躍市場所報之價格(未經調整)；
- 第二層：資產或負債之直接(即作為價格)或間接(即自價格得出)可觀察輸入數據(除第一層所包括之報價以外)；及
- 第三層：並非基於可觀察市場數據的資產或負債輸入數據(不可觀察輸入數據)。

本集團已聘請外部估值師對分類為公平值層級第三層的金融資產進行估值。

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS

簡明綜合中期財務報表附註

For the six months ended 30 June 2023 截至2023年6月30日止六個月

18. FAIR VALUE MEASUREMENT (Continued)

Financial instruments measured at fair value (Continued)

		Level 1	Level 2	Level 3	Total
		第一層	第二層	第三層	總計
		RMB	RMB	RMB	RMB
		人民幣元	人民幣元	人民幣元	人民幣元
As at 30 June 2023	於2023年6月30日				
Financial assets at FVTPL	按公平值計入損益的 金融資產				
- Preference shares of an unlisted investment	- 非上市投資的優先股	-	-	4,796,810	4,796,810
- Interests in Zhuhai Huihe	- 於珠海匯合的權益	-	-	13,944,000	13,944,000
- Interests in Beijing Shuncheng	- 於北京順澄的權益	-	-	29,965,000	29,965,000
- Interests in 深圳深創生物藥業有限公司	- 於深圳深創生物藥業有限公司的權益	-	-	8,000,000	8,000,000
		-	-	56,705,810	56,705,810
As at 31 December 2022	於2022年12月31日				
Financial assets at FVTPL	按公平值計入損益的 金融資產				
- Preference shares of an unlisted investment	- 非上市投資的優先股	-	-	4,796,810	4,796,810
- Interests in Zhuhai Huihe	- 於珠海匯合的權益	-	-	13,944,000	13,944,000
- Interests in Beijing Shuncheng	- 於北京順澄的權益	-	-	29,965,000	29,965,000
		-	-	48,705,810	48,705,810

There were no transfers between levels during the period/year.

期/年內層級間並無轉撥。

富銀融資租賃(深圳)股份有限公司
FY Financial (Shenzhen) Co., Ltd.

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