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佐力科創小額貸款股份有限公司  
**(Zuoli Kechuang Micro-finance Company Limited)\***

*(A joint stock company incorporated in the People's Republic of China with limited liability)*

**(Stock Code: 6866)**

**UNAUDITED CONSOLIDATED RESULTS  
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2021**

The board (the “**Board**”) of directors (the “**Directors**”) of 佐力科創小額貸款股份有限公司 (Zuoli Kechuang Micro-finance Company Limited\*) (the “**Company**”) is pleased to announce the unaudited results of the Company and its subsidiaries (the “**Group**”) for the nine months ended 30 September 2021, together with comparative figures for the corresponding period, prepared in accordance with the Hong Kong Financial Reporting Standards. This announcement is made pursuant to Rule 13.09(2)(a) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”) and the Inside Information Provisions (as defined under the Rules Governing the Listing of Securities on the Stock Exchange).

**CONSOLIDATED STATEMENT OF PROFIT OR LOSS**  
**For the nine months ended 30 September 2021 — unaudited**  
**(Express in Renminbi (“RMB”)’000, unless otherwise stated)**

|                                  | <b>Nine months ended</b> |                 |
|----------------------------------|--------------------------|-----------------|
|                                  | <b>30 September</b>      |                 |
|                                  | <b>2021</b>              | 2020            |
|                                  | <b>RMB’000</b>           | RMB’000         |
| Interest income                  | <b>199,731</b>           | 226,741         |
| Interest and commission expenses | <u><b>(36,128)</b></u>   | <u>(38,202)</u> |
| <b>Net interest income</b>       | <u><b>163,603</b></u>    | <u>188,539</u>  |
| Other net income                 | <b>23,653</b>            | 8,094           |
| Impairment losses                | <b>(20,153)</b>          | (25,803)        |
| Administrative expenses          | <u><b>(39,302)</b></u>   | <u>(35,244)</u> |
| <b>Profit before tax</b>         | <b>127,801</b>           | 135,586         |
| Income tax expense               | <u><b>(32,194)</b></u>   | <u>(35,381)</u> |
| <b>Profit for the period</b>     | <u><b>95,607</b></u>     | <u>100,205</u>  |
| <b>Attributable to:</b>          |                          |                 |
| Owners of the parent             | <b>86,097</b>            | 95,093          |
| Non-controlling interests        | <u><b>9,510</b></u>      | <u>5,112</u>    |
| <b>Profit for the period</b>     | <u><b>95,607</b></u>     | <u>100,205</u>  |

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

|  | 30 September<br>2021<br><i>RMB'000</i> | 31 December<br>2020<br><i>RMB'000</i> |
|--|--|---------------------------------------|
| <b>Assets</b>  |  |                                       |
| Cash and cash equivalents  | 7,760                                  | 78,229                                |
| Interests receivables  | 864                                    | 988                                   |
| Loans and advances to customers  | 2,558,069                              | 2,400,114                             |
| Financial assets measured at fair value through profit or loss         | 0                                      | 1,010                                 |
| Intangible assets  | 673                                    | 1,136                                 |
| Goodwill   | 20,940                                 | 20,940                                |
| Fixed assets   | 46,034                                 | 50,888                                |
| Deferred tax assets  | 53,168                                 | 48,945                                |
| Other assets   | 2,270                                  | 2,129                                 |
| <b>Total assets</b>  | <b>2,689,778</b>                       | <b>2,604,379</b>                      |
| <b>Liabilities</b>   |  |                                       |
| Interest-bearing borrowings  | 738,571                                | 656,197                               |
| Lease liabilities  | 4,492                                  | 6,859                                 |
| Accruals and other payables  | 11,635                                 | 46,317                                |
| Current taxation   | 34,945                                 | 46,078                                |
| <b>Total liabilities</b>   | <b>789,643</b>                         | <b>755,451</b>                        |
| <b>NET ASSETS</b>  | <b>1,900,135</b>                       | <b>1,848,928</b>                      |
| <b>CAPITAL AND RESERVES</b>  |  |                                       |
| Share capital  | 1,180,000                              | 1,180,000                             |
| Reserves   | 653,308                                | 567,212                               |
| <b>Total equity attributable to equity shareholders of the Company</b> | <b>1,833,308</b>                       | <b>1,747,212</b>                      |
| Non-controlling interests  | 66,827                                 | 101,716                               |
| <b>Total equity</b>  | <b>1,900,135</b>                       | <b>1,848,928</b>                      |

The Group's unaudited consolidated results for the nine months ended 30 September 2021 have been prepared in accordance with the same accounting policies adopted by the Group as disclosed in the 2020 Annual Report and the new applicable International Financial Reporting Standards issued by the International Accounting Standards Board.

The unaudited consolidated results of the Group for the nine months ended 30 September 2021 have been reviewed by the audit committee of the Company.

Shareholders and potential shareholders of the Company are advised to exercise caution when dealing in the securities of the Company.

By Order of the Board  
佐力科創小額貸款股份有限公司  
(**Zuoli Kechuang Micro-finance Company Limited\***)  
**Yu Yin**  
*Chairman*

Hong Kong, 28 October 2021

*As at the date of this announcement, the executive Directors of the Company are Mr. Yu Yin, Mr. Zheng Xuegen, Mr. Yang Sheng and Ms. Hu Fangfang, the non-executive Director is Mr. Pan Zhongmin, and the independent non-executive Directors are Mr. Chan Kin Man, Mr. Zhao Xuqiang and Ms. Yang Jie.*

\* *For identification purposes only*