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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 THREE MONTHS ENDED 31 MARCH 2022**

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 three months ended 31 March 2022, 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 three months ended 31 March 2022 — unaudited**  
**(Express in Renminbi (“RMB”)’000, unless otherwise stated)**

	<b>Three months ended</b>	
	<b>31 March</b>	
	<b>2022</b>	2021
	<b>RMB’000</b>	RMB’000
Interest income	<b>59,906</b>	62,315
Interest and commission expenses	<u><b>(11,237)</b></u>	<u>(12,056)</u>
<b>Net interest income</b>	<u><b>48,669</b></u>	<u>50,259</u>
Other net income	<b>13,156</b>	20,087
Impairment losses	<b>(8,197)</b>	(11,396)
Administrative expenses	<u><b>(13,589)</b></u>	<u>(14,010)</u>
<b>Profit before tax</b>	<b>40,039</b>	44,940
Income tax expense	<u><b>(10,216)</b></u>	<u>(11,350)</u>
<b>Profit for the period</b>	<u><b>29,823</b></u>	<u>33,590</u>
<b>Attributable to:</b>		
Owners of the parent	<b>29,092</b>	31,764
Non-controlling interests	<u><b>731</b></u>	<u>1,826</u>
<b>Profit for the period</b>	<u><b>29,823</b></u>	<u>33,590</u>

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 March 2022 RMB'000	31 December 2021 RMB'000
<b>Assets</b>		
Cash and cash equivalents	37,995	42,678
Interests receivables	2,271	177
Loans and advances to customers	2,552,472	2,489,479
Financial assets measured at fair value through profit or loss	0	10
Intangible assets	377	519
Goodwill	19,899	19,899
Fixed assets	43,132	45,080
Deferred tax assets	54,065	52,182
Other assets	2,393	1,188
	<u>2,712,604</u>	<u>2,651,212</u>
<b>Total assets</b>	<u>2,712,604</u>	<u>2,651,212</u>
<b>Liabilities</b>		
Interest-bearing borrowings	679,124	644,973
Lease liabilities	3,574	4,995
Accruals and other payables	36,512	28,220
Current taxation	34,945	44,398
	<u>754,155</u>	<u>722,586</u>
<b>Total liabilities</b>	<u>754,155</u>	<u>722,586</u>
<b>NET ASSETS</b>	<u>1,958,449</u>	<u>1,928,626</u>
<b>CAPITAL AND RESERVES</b>		
Share capital	1,180,000	1,180,000
Reserves	713,240	684,148
	<u>1,893,240</u>	<u>1,864,148</u>
<b>Total equity attributable to equity shareholders of the Company</b>	<u>1,893,240</u>	<u>1,864,148</u>
Non-controlling interests	65,209	64,478
	<u>65,209</u>	<u>64,478</u>
<b>Total equity</b>	<u>1,958,449</u>	<u>1,928,626</u>

The Group's unaudited consolidated results for the three months ended 31 March 2022 have been prepared in accordance with the same accounting policies adopted by the Group as disclosed in the 2021 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 three months ended 31 March 2022 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, 25 April 2022

*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*