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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)**

**VOLUNTARY ANNOUNCEMENT**

This announcement is made by Zuoli Kechuang Micro-finance Company Limited\* (the “**Company**”, together with its subsidiaries, the “**Group**”) on a voluntary basis for the purpose of keeping its shareholders and potential investors informed of the latest update on business development of the Group.

On 11 May 2022, DEG (Deutsche Investitions und Entwicklungsgesellschaft mbH, a wholly-owned subsidiary of KfW Bankengruppe) issued a loan facility of RMB75 million to the Company pursuant to its loan agreement dated 30 December 2021 entered into with the Company, which will be used to finance the Company’s issuance of green loans that are used to invest in green industries such as ecological agriculture, forestry and aquaculture industries as well as areas such as development and utilization of new energy and advancement in technologies for energy-saving and emission reduction.

The Company has been relying on the construction of the National Green Finance Reform Pilot Zone (國家綠色金融改革試驗區) in Huzhou City, Zhejiang Province since 2019 and focusing on its green development strategies and actively expanding green microfinance. The Company was listed as the first pilot unit for green microfinance in Huzhou City in April 2020. “Green Microfinance Company Construction and Evaluation Standard” (Zhejiang Province Huzhou City Local Standard) (“Huzhou City Standard”) (《綠色小額貸款公司建設與評價規範》(浙江省湖州市地方標準)), which was jointly formulated by the Company, Huzhou City Financial Office (湖州市金融辦) and Huzhou City Green Finance Research Institute (湖州市綠色金融研究院), was officially released and implemented in June 2020. In order to better promote the development of the Company’s green loan business, the Company independently developed a system for green loan information management, which provides green and intelligent identification of loans based on data in respect of the environment, policies, industries and enterprises and integrates green services into the whole loan process. The system was granted the National Computer Software Copyright (國家計算機軟件著作權) in September 2020.

Thanks to the development of green empowerment and digital empowerment, the Group's green loan business has expanded. As of 31 December 2021, the balance of the Group's green loans amounted to RMB415.83 million, representing approximately 15.8% of the Group's total loans.

To the knowledge of the Company, DEG is established by the federal government of Germany and is a wholly-owned subsidiary of KfW Bankengruppe. DEG is one of the tax-exempt entities in China under the tax treaty signed by Germany and China. KfW Bankengruppe, its parent company and one of the most influential non-commercial banks in Germany, acts as a pioneer in the development of green finance and promotion of sustainable development, and is one of the largest financiers in the fields of global climate and environmental protection.

Through this cooperation with DEG, in terms of fund, it will not only help increase the capital base and scale of the Company's green loan, and DEG will also support to the Company in the areas of assessment of the demand of MSMEs/small businesses and rapid assessment of green loans. This will in turn facilitate the Company in further enhancing its identification of green loans, its development in green loan market and the efforts in developing green loan standards. Meanwhile, this cooperation is also instrumental in enhancing the Company's international creditworthiness, further diversifying its financing channels, optimizing its financing structure, reducing its financing costs and better serving its green finance customers.

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, 12 May 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*