

51信用卡

51 CREDIT CARD

2022中期報告

2022 INTERIM REPORT

股份代號 : 2051
Stock Code : 2051



51 信用卡有限公司

51 CREDIT CARD INC.

(於開曼群島註冊成立之有限公司)

(Incorporated in the Cayman Islands with limited liability)



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Management Discussion and Analysis

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BUSINESS REVIEW

51 Credit Card Inc. (the “Company”, together with its subsidiaries, the “Group”, or “we”) operates a widely-used credit card management platform, 51 Credit Card Manager App (“51 Credit Card Manager”). As at 30 June 2022, the number of registered users of 51 Credit Card Manager was approximately 88.5 million, and the number of credit cards we had managed cumulatively amounted to approximately 150.7 million. In September 2019, we launched a commercial information searching tool, Little Blue Book App (“Little Blue Book”), with an aim to provide users with valuable commercial information. As at 30 June 2022, Little Blue Book had approximately 6.6 million registered users.

In the first half of 2022, facing the sporadic outbreaks of COVID-19 pandemic (the “Pandemic”) and macroeconomic uncertainties, we continued to adjust our business strategies of the facilitation business, focusing on the user management of high-quality existing customers to provide them with more diversified credit facilitation products, while the overall delinquency rate of credit facilitation assets maintained at a low level. Meanwhile, the recovery of overdue assets generated from historical credit facilitation business maintained a positive momentum.

Despite the slowdown in the expansion plan of To B business of Little Blue Book due to the impact of the Pandemic, we have achieved comprehensive growth in respect of the number of customers, customer unit price, sales efficiency, etc., as well as gained relatively profound understanding and accumulation of multiple industries. In addition, the member service of corporate business information inquiry provided by the To C business of Little Blue Book for individuals improved significantly compared with the corresponding period in 2021, providing To B business with nearly 20% of the customers’ sales closing opportunities, effectively reducing the comprehensive customer acquisition cost, further verifying and consolidating the competitive advantages of C to B.

In summary, for the six months ended 30 June 2022, our revenue was approximately RMB261.9 million, representing an increase of approximately 24.1% as compared to approximately RMB211.0 million for the corresponding period in 2021; our operating loss was approximately RMB10.7 million, representing a decrease of approximately 94.7% as compared to the operating loss of approximately RMB203.7 million for the corresponding period in 2021; and our net loss was approximately RMB20.3 million, representing a decrease of approximately 89.6% as compared to approximately RMB194.4 million for the corresponding period in 2021.

業務回顧

51 信用卡有限公司（「本公司」），連同其附屬公司（「本集團」或「我們」）運營一款廣泛使用的信用卡管理平台 51 信用卡管家應用程序（「51 信用卡管家」）。於 2022 年 6 月 30 日，51 信用卡管家的註冊用戶數為約 88.5 百萬名，累計管理信用卡數量約 150.7 百萬張。於 2019 年 9 月，我們推出一款商業信息搜索工具小藍本應用程序（「小藍本」），旨在為用戶提供有價值的商業信息。於 2022 年 6 月 30 日，小藍本的註冊用戶數為約 6.6 百萬名。

於 2022 年上半年，面對新型冠狀病毒疫情（「疫情」）疫情間歇性爆發和疫情引起的宏觀經濟不確定性，我們持續調整撮合業務的經營策略，專注於優質存量客戶的用戶管理，為其提供更為多樣的信貸撮合產品，且整體信貸撮合資產逾期率維持較低水平。同時，歷史存量信貸撮合業務形成的逾期資產的回收情況保持了良好態勢。

儘管受到疫情影響，小藍本 To B 業務擴張計劃放緩，我們在客戶數量、客戶單價、銷售效率等方面獲得了全面性提升，並對多個行業有較為深刻的理解和積累。此外，小藍本 To C 業務提供面向個人的企業商業信息查詢會員服務相比 2021 年同期獲得明顯提升，並為 To B 業務提供了近 20% 的成交客戶機會，有效降低綜合獲客成本，進一步驗證和夯實 C To B 的競爭優勢。

綜上所述，截至 2022 年 6 月 30 日止六個月，我們的收益為約人民幣 261.9 百萬元，較 2021 年同期的約人民幣 211.0 百萬元上升約 24.1%；我們的經營虧損為約人民幣 10.7 百萬元，較 2021 年同期的經營虧損為約人民幣 203.7 百萬元下降約 94.7%；及我們的淨虧損為約人民幣 20.3 百萬元，較 2021 年同期的約人民幣 194.4 百萬元下降約 89.6%。

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As for non international financial reporting standards (“non-IFRS”) non-IFRS measures, for the six months ended 30 June 2022, our non-IFRS adjusted operating profit was approximately RMB14.9 million, as compared with non-IFRS adjusted operating profit of approximately RMB4.7 million for the corresponding period in 2021; and our non-IFRS adjusted net profit was approximately RMB4.9 million, as compared with non-IFRS adjusted net profit of approximately RMB27.8 million for the corresponding period in 2021. Please refer to the section headed “FINANCIAL REVIEW – Non-IFRS measures” of this report for the definitions, explanations of usage and reconciliations of non-IFRS measures.

非國際財務報告準則（「非國際財務報告準則」）計量方面，截至2022年6月30日止六個月，我們的非國際財務報告準則經調整經營溢利為約人民幣14.9百萬元，而2021年同期的非國際財務報告準則經調整經營溢利為約人民幣4.7百萬元；及我們的非國際財務報告準則經調整淨溢利為約人民幣4.9百萬元，而2021年同期的非國際財務報告準則經調整淨溢利為約人民幣27.8百萬元。請參考本報告的「財務回顧－非國際財務報告準則計量」一節對非國際財務報告準則計量的定義、用法解釋及對賬。

| | | For the six months ended 30 June 截至6月30日止六個月 | | | | Period on period change 同比變動 |
|---|---------------------------------------|---|----------------------------------|--------------------------------|----------------------------------|---------------------------------------|
| | | 2022 | | 2021 | | |
| | | RMB' 000 | Percentage of revenue 佔收益的 | RMB' 000 | Percentage of revenue 佔收益的 | Percentage |
| | | 人民幣千元 (unaudited) (未經審核) | 百分比 | 人民幣千元 (unaudited) (未經審核) | 百分比 | 百分比 |
| | | (approximate) (約) | (approximate) (約) | (approximate) (約) | (approximate) (約) | (approximate) (約) |
| Revenue | 收益 | 261,905 | 100.0% | 210,985 | 100.0% | 24.1% |
| Credit facilitation and service fee | 信貸撮合及服務費 | 76,294 | 29.1% | 135,583 | 64.3% | (43.7%) |
| Payment service fee | 支付服務費 | 133,931 | 51.1% | 22,182 | 10.5% | 503.8% |
| Credit card technology service fee | 信用卡科技服務費 | 17,420 | 6.7% | 19,200 | 9.1% | (9.3%) |
| SaaS service fee | SaaS服務費 | 14,384 | 5.5% | 12,482 | 5.9% | 15.2% |
| Other revenue | 其他收益 | 19,876 | 7.6% | 21,538 | 10.2% | (7.7%) |
| Operating loss for the period | 期內經營虧損 | (10,706) | | (203,722) | | (94.7%) |
| Net loss for the period | 期內淨虧損 | (20,310) | | (194,384) | | (89.6%) |
| Non-IFRS measures | 非國際財務報告準則計量 | | | | | |
| Non-IFRS adjusted operating profit for the period ⁽¹⁾ | 非國際財務報告準則 期內經調整經營溢利 ⁽¹⁾ | 14,874 | | 4,714 | | 215.5% |
| Non-IFRS adjusted net profit for the period ⁽²⁾ | 非國際財務報告準則 期內經調整淨溢利 ⁽²⁾ | 4,920 | | 27,784 | | (82.3%) |

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Notes:

- (1) Non-IFRS adjusted operating profit for the period is defined as operating loss for the six months ended 30 June 2022 and 2021 excluding share-based compensation expenses, fair value gain/(loss) of financial assets at fair value through profit or loss ("FVPL"), impairment loss of intangible assets and impairment loss of investments accounted for using equity method. For more details, please refer to the section headed "FINANCIAL REVIEW – Non-IFRS measures" of this report.
- (2) Non-IFRS adjusted net profit for the period is defined as net loss for the six months ended 30 June 2022 and 2021 excluding share-based compensation expenses, fair value gain/(loss) of financial assets/(liabilities) at FVPL, impairment loss of intangible assets and impairment loss of investments accounted for using equity method. For more details, please refer to the section headed "FINANCIAL REVIEW – Non-IFRS measures" of this report.

1. Credit Facilitation Business

In the first half of 2022, the total volume of credit facilitation business was approximately RMB1,562.3 million, all being businesses cooperated with financial institutions, representing a decrease of approximately 12.1% from approximately RMB1,777.1 million in the first half of 2021. The Day-1 delinquency rate (defined as the total amount of overdue principal as of a specified date divided by the total amount of principal due for repayment as of such date) of the credit facilitation assets facilitated in the first half of 2022 was lower than 4.0%, representing a decrease as compared to the corresponding period in 2021, which was attributable to our adoption of stringent risk control measures. Meanwhile, the 30-day collection rate of overdue assets was approximately 85.5%. The average tenure of loans increased to approximately 9.7 months in the first half of 2022 from approximately 8.7 months for the corresponding period in 2021, and the average amount of loans in the first half of 2022 was approximately RMB10,000, which remained unchanged from the corresponding period in 2021.

註釋：

- (1) 非國際財務報告準則期內經調整經營溢利定義為截至2022年及2021年6月30日止六個月不包含以股份為基礎的薪酬開支、按公允價值計入損益（「按公允價值計入損益」）的金融資產的公允價值收益／（虧損）、無形資產減值損失及使用權益法入賬的投資的減值損失的經營虧損。詳情請參考本報告的「財務回顧－非國際財務報告準則計量」一節。
- (2) 非國際財務報告準則期內經調整淨溢利定義為截至2022年及2021年6月30日止六個月不包含以股份為基礎的薪酬開支、按公允價值計入損益的金融資產／（負債）的公允價值收益／（虧損）、無形資產減值損失及用權益法入賬的投資的減值損失的淨虧損。詳情請參考本報告的「財務回顧－非國際財務報告準則計量」一節。

1. 信貸撮合服務

於2022年上半年，信貸撮合業務的總量為約人民幣1,562.3百萬元，全部為與金融機構合作的業務，較2021年上半年的約人民幣1,777.1百萬元減少約12.1%。於2022年上半年撮合的信貸撮合業務資產的首日逾期率（即某一特定日期的逾期本金總額除以當日的到期本金總額）低於4.0%，較2021年同期相比有所下降，這得益於我們採取了嚴格的風險控制措施。同時，逾期資產的30日催回比率約為85.5%。貸款平均期限由2021年同期的約8.7個月上升至2022年上半年的約9.7個月，2022年上半年的平均貸款金額為約人民幣10,000元，與2021年同期持平。

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2. SaaS Business

The SaaS business consists of the Little Blue Book business and the smart retail business. Little Blue Book is a commercial information searching tool that generates subscription income from corporate customers and individual users. Our smart retail business serves corporate customers, and received a fixed amount of revenue from system development and hardware and software sales and agency fees based on customer usage such as transaction payment amount, cloud server usage and SMS traffic. Revenue from SaaS business increased to approximately RMB14.4 million in the first half of 2022 from approximately RMB12.5 million for the corresponding period in 2021.

3. Credit Card Technology Service

In the first half of 2022, the credit card technology service mainly focused on the issuance of co-branded cards under the cooperation with financial institutions. Due to the tightening credit card regulatory policies associated with the co-branded card business, our investment in the co-branded card has decreased. The revenue from credit card technology service decreased to approximately RMB17.4 million in the first half of 2022 from approximately RMB19.2 million for the corresponding period in 2021.

2. SaaS業務

我們的SaaS業務由小藍本業務和智慧零售業務組成。小藍本是一款商業信息搜索工具，自企業客戶和個人用戶處取得訂閱收入。我們的智能零售業務服務企業客戶，從系統開發及軟硬件銷售獲得定額收入，並根據客戶使用量如交易支付額、雲服務器使用量及短信流量等獲得服務收入。SaaS業務收益由2021年同期的約人民幣12.5百萬元上升至2022年上半年的約人民幣14.4百萬元。

3. 信用卡科技服務

於2022年上半年，信用卡科技服務以與金融機構合作發行聯名卡業務為主。由於聯名卡業務相關的信用卡監管政策趨嚴，我們在聯名卡中的投入有所下降，信用卡科技服務收益由2021年同期的約人民幣19.2百萬元下降至2022年上半年的約人民幣17.4百萬元。

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FINANCIAL REVIEW

Revenue

Total revenue increased by approximately 24.1% from approximately RMB211.0 million for the six months ended 30 June 2021 to approximately RMB261.9 million for the six months ended 30 June 2022.

Credit facilitation and service fee decreased by approximately 43.7% from approximately RMB135.6 million for the six months ended 30 June 2021 to approximately RMB76.3 million for the six months ended 30 June 2022. The decrease of credit facilitation service fee was mainly attributable to the decrease of the credit facilitation business volume in the first half of 2022.

Payment service fee increased by approximately 503.8% from approximately RMB22.2 million for the six months ended 30 June 2021 to approximately RMB133.9 million for the six months ended 30 June 2022, mainly due to the increase in business volume of payment service in the first half of 2022.

SaaS service fee increased by approximately 15.2% from approximately RMB12.5 million for the six months ended 30 June 2021 to approximately RMB14.4 million for the six months ended 30 June 2022, mainly due to the increase in the subscription income of Little Blue Book in the first half of 2022.

Credit card technology service fee decreased by approximately 9.3% from approximately RMB19.2 million for the six months ended 30 June 2021 to approximately RMB17.4 million for the six months ended 30 June 2022. In the first half of 2022, credit card technology service mainly focused on the issuance of co-branded cards under the cooperation with financial institutions. After evaluating the market situations, we reduced the investment in the co-branded card business, which led to a decrease in credit card technology service fee.

Other revenue decreased by approximately 7.7% from approximately RMB21.5 million for the six months ended 30 June 2021 to approximately RMB19.9 million for the six months ended 30 June 2022, mainly due to the decrease in the overdue charges from approximately RMB6.2 million for the six months ended 30 June 2021 to approximately RMB3.5 million for the six months ended 30 June 2022 with a decrease in percentage of default users.

財務回顧

收益

收益總額由截至2021年6月30日止六個月的約人民幣211.0百萬元增加約24.1%至截至2022年6月30日止六個月的約人民幣261.9百萬元。

信貸撮合及服務費由截至2021年6月30日止六個月的約人民幣135.6百萬元減少約43.7%至截至2022年6月30日止六個月的約人民幣76.3百萬元。信貸撮合服務費的減少主要歸因於2022年上半年信貸撮合業務量的減少。

支付服務費由截至2021年6月30日止六個月的約人民幣22.2百萬元增加約503.8%至截至2022年6月30日止六個月的約人民幣133.9百萬元，主要由於2022年上半年支付服務業務量的增加。

SaaS服務費由截至2021年6月30日止六個月的約人民幣12.5百萬元增加約15.2%至截至2022年6月30日止六個月的約人民幣14.4百萬元，主要由於2022年上半年小藍本的訂閱收入的提升。

信用卡科技服務費由截至2021年6月30日止六個月的約人民幣19.2百萬元減少約9.3%至截至2022年6月30日止六個月的約人民幣17.4百萬元。於2022年上半年，信用卡科技服務以與金融機構合作發行聯名卡為主。我們評估市場情況後減少了對聯名卡業務的投入，因而導致信用卡科技服務費的下降。

其他收益由截至2021年6月30日止六個月的約人民幣21.5百萬元減少約7.7%至截至2022年6月30日止六個月的約人民幣19.9百萬元，主要由於隨着違約用戶佔比減少，逾期服務費由截至2021年6月30日止六個月的約人民幣6.2百萬元減少至截至2022年6月30日止六個月的約人民幣3.5百萬元。

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Operating expenses

Total operating expenses decreased by approximately 34.3% from approximately RMB414.7 million for the six months ended 30 June 2021 to approximately RMB272.6 million for the six months ended 30 June 2022.

Origination and servicing expenses increased by approximately 73.2% from approximately RMB113.9 million for the six months ended 30 June 2021 to approximately RMB197.3 million for the six months ended 30 June 2022, mainly because the fund transfer charges for the six months ended 30 June 2022 increased by approximately 380.2% to approximately RMB116.7 million from approximately RMB24.3 million for the six months ended 30 June 2021, mainly due to the increase in the volume of repayment of business in the first half of 2022 as compared with that for the corresponding period in 2021.

Sales and marketing expenses decreased by approximately 17.0% from approximately RMB23.0 million for the six months ended 30 June 2021 to approximately RMB19.1 million for the six months ended 30 June 2022. This was mainly due to the adjustment made to the business strategy and decrease in investments in sales and marketing expenses in the first half of 2022.

General and administrative expenses decreased by approximately 25.4% from approximately RMB69.4 million for the six months ended 30 June 2021 to approximately RMB51.8 million for the six months ended 30 June 2022, mainly due to the Group has implemented an overall cost optimization strategy, thus the employee benefit expenses for the six months ended 30 June 2022 decreased by approximately 17.1% to approximately RMB39.7 million from approximately RMB47.9 million for the corresponding period in 2021.

Research and development expenses decreased by approximately 11.9% from approximately RMB24.4 million for the six months ended 30 June 2021 to approximately RMB21.5 million for the six months ended 30 June 2022, mainly due to the decrease of depreciation and amortization fees incurred from the expiration of certain leased-in fixed assets leases by approximately 56.4% from approximately RMB3.9 million for the corresponding period in 2021 to approximately RMB1.7 million for the six months ended 30 June 2022.

經營開支

經營開支總額由截至2021年6月30日止六個月的約人民幣414.7百萬元減少約34.3%至截至2022年6月30日止六個月的約人民幣272.6百萬元。

辦理及服務開支由截至2021年6月30日止六個月的約人民幣113.9百萬元增加約73.2%至截至2022年6月30日止六個月的約人民幣197.3百萬元，主要由於資金轉賬費用由截至2021年6月30日止六個月的約人民幣24.3百萬元增加約380.2%至截至2022年6月30日止六個月的約人民幣116.7百萬元，主要由於2022年上半年的支付業務量較2021年同期有所增加。

銷售及營銷開支由截至2021年6月30日止六個月的約人民幣23.0百萬元減少約17.0%至截至2022年6月30日止六個月為約人民幣19.1百萬元。主要由於2022年上半年，我們調整了經營策略，減少了營銷和廣告費用的投入。

一般及行政開支由截至2021年6月30日止六個月的約人民幣69.4百萬元減少約25.4%至截至2022年6月30日止六個月的約人民幣51.8百萬元，主要由於2022年上半年，集團整體實施了成本優化戰略，使得截至2022年6月30日止六個月僱員福利開支由2021年同期的約人民幣47.9百萬元減少約17.1%至約人民幣39.7百萬元。

研發開支由截至2021年6月30日止六個月的約人民幣24.4百萬元減少約11.9%至截至2022年6月30日止六個月的約人民幣21.5百萬元，主要由於部分租入的固定資產租約到期，令截至2022年6月30日止六個月的折舊及攤銷費用由2021年同期的約人民幣3.9百萬元減少約56.4%至約人民幣1.7百萬元。

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Expected credit loss (“ECL”) changed from a loss of approximately RMB16.8 million for the six months ended 30 June 2021 to a loss reversal of approximately RMB13.1 million for the six months ended 30 June 2022, mainly due to ECL relating to quality assurance fund and contract assets changed from loss of approximately RMB11.9 million for the six months ended 30 June 2021 to loss reversal of approximately RMB26.9 million for the six months ended 30 June 2022, which is mainly due to the adoption of stringent risk control measures in 2022 which maintained the risk level of the credit facilitation business at a low level.

Other gains/(losses), net changed from a loss of approximately RMB167.2 million for the six months ended 30 June 2021 to a gain of approximately RMB4.0 million for the six months ended 30 June 2022, which mainly represents that (i) the impairment loss on license under intangible assets accrued with reference to the market prices in the same period decreased from approximately RMB148.9 million in the corresponding period in 2021 to nil for the six months ended 30 June 2022; and (ii) the fair value gain/(loss) on financial assets at FVPL changed to a gain of approximately RMB0.8 million for the six months ended 30 June 2022 from a loss of approximately RMB27.1 million for the six months ended 30 June 2021, as the business performance of several investees improved in the first half of 2022, resulting in a higher market value as at 30 June 2022 as compared to that of 30 June 2021.

Share of net loss of associates accounted for using equity method

Share of net loss of associates accounted for using equity method increased by approximately 166.7% from approximately RMB1.2 million for the six months ended 30 June 2021 to approximately RMB3.2 million for the six months ended 30 June 2022, due to the increase in losses of several associates in the first half of 2022.

Fair value gain/(loss) of financial liabilities at FVPL

Fair value gain/(loss) of financial liabilities at FVPL changed from a loss of approximately RMB13.7 million for the six months ended 30 June 2021 to a gain of approximately RMB0.4 million for the six months ended 30 June 2022, mainly due to the decrease in market value of such liabilities as at 30 June 2022 as compared to that of 30 June 2021.

預期信用損失（「預期信用損失」）由截至2021年6月30日止六個月的損失約人民幣16.8百萬元轉為截至2022年6月30日止六個月的損失轉回約人民幣13.1百萬元，主要由於質量保證金及合約資產相關的預期信用損失由截至2021年6月30日止六個月的損失約人民幣11.9百萬元轉為至截至2022年6月30日止六個月的損失轉回約人民幣26.9百萬元，主要由於在2022年，我們採取了嚴格的風控措施，信貸撮合業務的風險維持在較低水平。

其他收益／（虧損）淨額由截至2021年6月30日止六個月的損失約人民幣167.2百萬元轉為截至2022年6月30日止六個月的收益約人民幣4.0百萬元，主要指(i)無形資產中的牌照參照同期市場價格計提的資產減值損失由2021年同期的約人民幣148.9百萬元減少至截至2022年6月30日止六個月的零；及(ii)按公允價值計入損益的金融資產的公允價值收益／（虧損）由截至2021年6月30日止六個月的虧損約人民幣27.1百萬元轉為截至2022年6月30日止六個月的收益約人民幣0.8百萬元，由於2022年上半年數家被投資公司的經營業績有所好轉，導致於2022年6月30日的市場估值較2021年6月30日有所上升。

分佔使用權益法入賬的聯營公司虧損淨額

分佔使用權益法入賬的聯營公司虧損淨額由截至2021年6月30日止六個月的約人民幣1.2百萬元增加約166.7%至截至2022年6月30日止六個月的約人民幣3.2百萬元，由於數家聯營公司於2022年上半年虧損有所增加。

按公允價值計入損益的金融負債的公允價值收益／（虧損）

按公允價值計入損益的金融負債的公允價值收益／（虧損）由截至2021年6月30日止六個月的虧損約人民幣13.7百萬元轉為截至2022年6月30日止六個月的收益約人民幣0.4百萬元，主要由於該負債於2022年6月30日的市場價值較2021年6月30日的市場價值有所下降。

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Finance expenses, net

For the six months ended 30 June 2022, finance expenses, net was approximately RMB4.9 million, remained stable as compared to the six months ended 30 June 2021 of approximately RMB4.3 million.

Income tax (expense)/credit

Income tax (expense)/credit changed from credit of approximately RMB28.5 million for the six months ended 30 June 2021 to expense of approximately RMB1.8 million for the six months ended 30 June 2022, mainly due to the decrease of derecognition of deferred income tax liabilities.

Loss for the period

As a result of the foregoing, our loss for the period substantially decreased from approximately RMB194.4 million for the six months ended 30 June 2021 to approximately RMB20.3 million for the six months ended 30 June 2022, mainly because (i) in the first half of 2022, we adopted stringent risk control measures, the delinquency rate of credit facilitation assets maintained at a low level, which led to a significant decrease in the amount of ECL under IFRS 9 as compared to the corresponding period in 2021; and (ii) there was no impairment loss on license under intangible assets with reference to the market prices in the same period.

Non-IFRS measures

To supplement our consolidated financial results that have been prepared in accordance with IFRSs, we also use adjusted operating profit and adjusted net profit as additional financial indicators, which are not presented in accordance with IFRSs. We believe that adjusted operating profit and adjusted net profit facilitate comparisons of operating performance from period to period by eliminating potential impacts of items which the management considers non-indicative of our operating performance, and provide useful information to investors and others in understanding and evaluating our consolidated results of operations. The use of adjusted operating profit and adjusted net profit have limitations as an analytical tool, and such measures should not be considered as an isolation from, or as a substitute for an analysis of, our results of operations or financial conditions as prepared under IFRSs. As non-IFRS measures do not have a standardised meaning prescribed by IFRSs, such non-IFRS measures may be defined differently from similar terms presented by other companies, and may not be comparable to other similarly titled measures presented by other companies.

財務開支淨額

截至2022年6月30日止六個月的財務開支淨額為約人民幣4.9百萬元，與截至2021年6月30日止六個月的開支相比約人民幣4.3百萬元基本持平。

所得稅(開支)/抵免

所得稅(開支)/抵免由截至2021年6月30日止六個月的抵免約人民幣28.5百萬元轉為2022年6月30日止六個月的開支約人民幣1.8百萬元，主要是由於遞延所得稅負債沖銷的減少。

期內虧損

由於上述理由，我們的期內虧損由截至2021年6月30日止六個月的約人民幣194.4百萬大幅減少至截至2022年6月30日止六個月的約人民幣20.3百萬元，主要由於(i)2022年上半年，我們採取嚴格的風險控制措施，信貸撮合資產的逾期率維持低水平，導致國際財務報告準則第9號下的預期信用損失金額較2021年同期大幅減少；及(ii)無形資產中的牌照參照同期市場價格未發生減值損失。

非國際財務報告準則計量

為補充我們根據國際財務報告準則呈列的綜合財務報表，我們亦使用經調整經營溢利及經調整淨溢利作為額外財務指標，而經調整經營溢利及經調整淨溢利並非根據國際財務報告準則呈列。我們認為，通過撇除管理層認為不能反映我們經營業績的項目的潛在影響，經調整經營溢利及經調整淨溢利為不同期間之經營業績的對比提供了便利，也為投資者及其他人士提供有用信息，有助於彼等了解並評估我們的綜合經營業績。使用經調整經營溢利及經調整淨溢利作為分析工具存在局限，該等計量不應脫離我們根據國際財務報告準則呈列的經營業績或財務狀況加以考慮或作為其替代分析加以考慮。由於非國際財務報告準則計量沒有標準化的國際財務報告準則下的定義，該等非國際財務報告準則計量的定義或會與其他公司所呈列類似定義不同，亦未必可與其他公司所呈列類似計量項目比較。

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When measuring adjusted operating profit and adjusted net profit for the period, we excluded share-based compensation expenses, fair value gain/(loss) of financial assets/(liabilities) at FVPL, impairment loss of intangible assets and impairment loss of investments accounted for using equity method from operating loss and net loss, respectively. We excluded these items because they were either non-operating in nature or not indicative of our core operating results and business outlook, or did not generate any cash outflows: (i) share-based compensation expenses were excluded because they were non-cash in nature and did not result in cash outflow. In particular, as the types of share-based compensation and valuation methodologies used may vary in different companies, we believed that excluding such item provides investors and others with greater visibility to the underlying performance of our business operations; (ii) fair value gain/(loss) of financial assets/(liabilities) at FVPL were non-cash in nature and did not result in cash outflow. We believe that this item was not reflective of our ongoing operating results and there was no direct correlation to the operation of our business; and (iii) impairment loss of intangible assets and impairment loss of investments accounted for using equity method were non-cash items and there was no direct correlation to the operation of our business.

The following tables reconcile the non-IFRS adjusted operating profit for the period and the adjusted net profit for the period presented to the most directly comparable financial measures calculated and presented in accordance with IFRSs, which are operating loss for the period and net loss for the period:

在計量期內經調整經營溢利及經調整淨溢利時，我們從經營虧損和淨虧損中分別排除以股份為基礎的薪酬開支、按公允價值計入損益的金融資產／(負債)的公允價值收益／(虧損)、無形資產減值損失及使用權益法入賬的投資的減值損失。我們排除該等項目，因為其屬非經營性質，或無法反映我們的核心經營業績及業務前景，或不會產生任何現金流出：(i)以股份為基礎的薪酬開支被排除在外，是因為其為非現金性質，且不會導致現金流出。具體而言，由於不同公司可使用的獎勵類型及估值方法應用的多樣性，我們認為將此項目排除能使投資者及其他人士更清楚了解我們的業務經營相關表現；(ii)按公允價值計入損益的金融資產／(負債)的公允價值收益／(虧損)為非現金性質，且不會導致現金流出。我們認為該項目不能反映出我們的持續經營業績，且與我們的業務經營無直接關聯；及(iii)無形資產減值損失及使用權益法入賬的投資的減值損失屬於非現金項目且與我們的業務經營無直接關聯。

下表載列非國際財務報告準則期內經調整經營溢利及期內經調整淨溢利與根據國際財務報告準則計算及呈列的最直接可資比較財務計量(即期內經營虧損和期內淨虧損)的對賬：

| | | For the six months ended | |
|--|----------------------------|--------------------------|-----------|
| | | 30 June | |
| | | 截至6月30日止六個月 | |
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| Non-IFRS adjusted operating profit | 非國際財務報告準則經調整經營溢利 | | |
| Operating loss | 經營虧損 | (10,706) | (203,722) |
| Adjusted for: | 就以下各項做出調整： | | |
| Share-based compensation expenses | 以股份為基礎的薪酬開支 | 26,332 | 32,471 |
| Fair value gain/(loss) of financial assets at FVPL | 按公允價值計入損益的金融資產的公允價值收益／(虧損) | (752) | 27,062 |
| Impairment loss of intangible assets | 無形資產減值損失 | – | 148,903 |
| Non-IFRS adjusted operating profit | 非國際財務報告準則經調整經營溢利 | 14,874 | 4,714 |

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| | | For the six months ended 30 June 截至6月30日止六個月 | |
|---|----------------------------|--|--------------------------|
| | | 2022 RMB'000 人民幣千元 | 2021 RMB'000 人民幣千元 |
| Non-IFRS adjusted net profit | 非國際財務報告準則經調整淨溢利 | | |
| Net loss | 淨虧損 | (20,310) | (194,384) |
| Adjusted for: | 就以下各項做出調整： | | |
| Share-based compensation expenses | 以股份為基礎的薪酬開支 | 26,332 | 32,471 |
| Fair value gain/(loss) of financial liabilities at FVPL | 按公允價值計入損益的金融負債的公允價值收益／(虧損) | (350) | 13,732 |
| Fair value gain/(loss) of financial assets at FVPL | 按公允價值計入損益的金融資產的公允價值收益／(虧損) | (752) | 27,062 |
| Impairment loss of intangible assets | 無形資產減值損失 | – | 148,903 |
| Non-IFRS adjusted net profit | 非國際財務報告準則經調整淨溢利 | 4,920 | 27,784 |

Liquidity, Financial Resources and Gearing

The Group maintained a net cash position throughout the period under review. Our net cash positions as at 30 June 2022 and 31 December 2021 are as follows:

流動資金及財務資源及資產負債比率

本集團於整個回顧期間保持淨現金狀況。我們截至2022年6月30日及2021年12月31日的淨現金狀況如下：

| | | As at 30 June 2022 於2022年 6月30日 RMB' million 人民幣百萬元 | As at 31 December 2021 於2021年 12月31日 RMB' million 人民幣百萬元 |
|---------------------------|------------|---|--|
| Cash and cash equivalents | 現金及現金等價物 | 352 | 313 |
| Borrowings | 借款 | (183) | (192) |
| Net cash | 淨現金 | 169 | 121 |

Cash and cash equivalents include cash at banks and other short-term deposits with original maturities of three months or less. Our cash and cash equivalents and liquid investments are denominated in the United States dollars (the "US dollars"), Renminbi ("RMB") and HK dollars.

現金及現金等價物包括銀行現金及原屆滿期限為三個月或以下的其他短期存款。我們的現金及現金等價物和短期投資以美元(「美元」)、人民幣(「人民幣」)及港元計值。

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For the six months ended 30 June 2022, the Group recorded net cash inflow of approximately RMB39 million, primarily representing net cash inflow in operating activities of approximately RMB66 million; net cash outflow in investing activities of approximately RMB13 million; and net cash outflow in financing activities of approximately RMB15 million.

The Group manages liquidity risk by maintaining adequate cash reserves, banking facilities and reserves borrowing facilities, continuously monitoring forecast and actual cash flows, and matching the maturity profiles of financial assets and liabilities.

The gearing ratio, calculated as total borrowings divided by total assets, was approximately 11.8% as at 30 June 2022 (31 December 2021: approximately 12.3%).

The following table sets forth the maturity profile of our borrowings within the years indicated:

截至2022年6月30日止六個月，本集團錄得淨現金流入約人民幣39百萬元，主要為經營活動產生的淨現金流入約人民幣66百萬元；投資活動產生的淨現金流出約人民幣13百萬元；以及融資活動產生的淨現金流出約人民幣15百萬元。

本集團通過維持足夠現金儲備、銀行融資及儲備借款融資，持續監察預測及實際現金流量及匹配金融資產及負債的屆滿期限管理流動資金風險。

於2022年6月30日，資產負債比率（按借款總額除以總資產計算）為約11.8%（2021年12月31日：約12.3%）。

下表載列於所示年度內我們的借款的到期狀況：

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 |
|-------------------------|-------------|---|--|
| Within 1 year | 一年內 | 166,463 | 171,942 |
| 1 year to 2 years | 一至兩年 | 7,554 | 7,344 |
| 2 years to 5 years | 二至五年 | 9,366 | 13,197 |
| 5 years above | 五年以上 | - | - |
| Total borrowings | 借款總額 | 183,383 | 192,483 |

The bank and other borrowings as at 30 June 2022 were denominated in RMB (31 December 2021: RMB). For the six months ended 30 June 2022, the annual interest rates of borrowings ranged between 5.64% to 8.04% (six months ended 30 June 2021: 5.64% to 8.04%).

Exposure to Fluctuations in Exchange Rates

The Group's subsidiaries are primarily operated in the PRC and are exposed to foreign exchange risk arising from various currency exposures, primarily with respect to US dollars and HK dollars.

於2022年6月30日，銀行及其他借款以人民幣計值（2021年12月31日：人民幣）。截至2022年6月30日止六個月，借款的年利率介乎5.64%至8.04%（截至2021年6月30日止六個月：5.64%至8.04%）。

匯率波動風險

本集團的附屬公司主要在中國經營，須承受持有各類貨幣帶來的外匯風險，主要與美元及港元有關。

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For the Group's PRC subsidiaries whose functional currency is RMB, if US dollars had strengthened/weakened by 5% against RMB with all other variables held constant, the loss before income tax for the six months ended 30 June 2022 would have been approximately RMB2,013,000 higher/lower, and the loss before income tax for the six months ended 30 June 2021 would have been approximately RMB1,915,000 higher/lower, as a result of net foreign exchange gains/(losses) on translation of net monetary liabilities denominated in US dollars.

For the Group's PRC subsidiaries whose functional currency is RMB, if HK dollars had strengthened/weakened by 5% against RMB with all other variables held constant, the loss before income tax for the six months ended 30 June 2022 would have been approximately RMB310 lower/higher, and the loss before income tax for the six months ended 30 June 2021 would have been approximately RMB300 lower/higher, as a result of net foreign exchange gains/(losses) on translation of net monetary assets denominated in HK dollars.

The Group would enter into foreign exchange forward contracts depending on the circumstance(s) to cover specific foreign currency payments and receipts within the exposure generated from time to time.

Charge on Assets

For the six months ended 30 June 2022, the Group had charged its properties located at Building B3, No. 588 Wenyi West Road, Hangzhou, PRC in favour of Wenchuang Branch of Bank of Hangzhou and Hangzhou Branch of Bank of Wenzhou for obtaining mortgage loans of RMB53.0 million and RMB84.3 million, respectively.

Future Plans for Material Investments or Acquisition of Capital Assets

The Group had no specific plans for material investments or acquisition of capital assets as at 30 June 2022.

Significant Investments, Material Acquisition and Disposal of Subsidiaries and Affiliated Companies

For the six months ended 30 June 2022, the Group did not have any significant investments, material acquisition or disposal of subsidiaries, associates and joint ventures (as at six months ended 30 June 2021: nil).

Contingent Liabilities

The Group did not have any material contingent liabilities as at 30 June 2022 (31 December 2021: nil).

就本集團旗下功能貨幣為人民幣的中國附屬公司而言，如美元兌人民幣升值／貶值5%，而所有其他變量維持不變，由於換算以美元計值的貨幣負債淨值產生的外匯收益／(虧損)淨額，截至2022年6月30日止六個月的除所得稅前虧損將增加／減少約人民幣2,013,000元，截至2021年6月30日止六個月的除所得稅前虧損則增加／減少約人民幣1,915,000元。

就本集團旗下功能貨幣為人民幣的中國附屬公司而言，如港元兌人民幣升值／貶值5%，而所有其他變量維持不變，由於換算以港元計值的貨幣資產淨值產生的外匯收益／(虧損)淨額，截至2022年6月30日止六個月的除所得稅前虧損將減少／增加約人民幣310元，截至2021年6月30日止六個月的除所得稅前虧損則減少／增加約人民幣300元。

本集團視乎情況訂立外匯遠期合約，以涵蓋不時涉及的特定外匯收支。

資產抵押

截至2022年6月30日止六個月，本集團已將其坐落於中國杭州文一西路588號首座B3號樓的房產抵押給杭州銀行文創支行和溫州銀行杭州分行，用於分別獲取抵押貸款人民幣53.0百萬元和人民幣84.3百萬元。

重大投資或購入資本資產之未來計劃

於2022年6月30日，本集團並無其他有關重大投資或購入資本資產之具體計劃。

有關附屬公司及聯屬公司的重大投資、重大收購及出售

截至2022年6月30日止六個月，本集團並無任何有關附屬公司、聯營公司及合營公司的重大投資、重大收購或出售(截至2021年6月30日止六個月：無)。

或然負債

於2022年6月30日，本集團並無任何重大或然負債(2021年12月31日：無)。

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Employees and Remuneration Policy

As at 30 June 2022, the Group had approximately 236 employees (31 December 2021: approximately 300 employees). For the six months ended 30 June 2022, the total employees cost incurred by the Group was approximately RMB97.1 million (for the six months ended 30 June 2021: approximately RMB106.0 million).

The Company has established an effective compensation management system and talent incentive mechanism by following the principle of “competitive compensation to attract high-quality talent”. The Company’s compensation system is linked to the performance appraisal system and the Group’s operating results to create a more fair and humane working environment for each employee to fully exert his/her own value, so as to provide human resources guarantee for the Group’s sustainable and stable development. In addition, the Company focuses on the establishment of the employees’ training system, including induction training for new employees and on-the-job training for current employees, covering professional training to improve vocational skills, management training to enhance leadership quality and general-purpose training to develop comprehensive quality.

The Company has also adopted the 51 Stock Scheme and 51 Award Scheme to reward the employees. For details, please refer to the section headed “Restricted Share Unit (“RSU”) Schemes” in this report.

Retirement Scheme

The Group’s employees in the PRC participate in defined contribution schemes provided by the relevant provincial and municipal governments under which the Group (as the employer) and the employees in the PRC are required to make monthly contributions to these schemes in accordance with the relevant requirements. The Company’s subsidiaries in the PRC contribute funds to the pension in accordance with the requirements of the relevant provincial and municipal governments.

The Group has also arranged its employees in Hong Kong to join the Mandatory Provident Fund Scheme, a defined contribution scheme managed by an independent trustee whereby each of the Group (as the employer) and the employees in Hong Kong make monthly contributions to the scheme in accordance with the relevant legislation.

The Group’s contributions to the defined contribution schemes are expensed as incurred and not reduced by contributions forfeited from those employees who leave the schemes prior to vesting fully in the contributions. No forfeited contribution is available to reduce the contribution payable for the six months ended 30 June 2022 (six months ended 30 June 2021: nil).

僱員及薪酬政策

於2022年6月30日，本集團約有236名僱員(2021年12月31日：約300名)。本集團截至2022年6月30日止六個月產生的僱員成本總額為約人民幣97.1百萬元(截至2021年6月30日止六個月：約人民幣106.0百萬元)。

本公司遵循「有競爭力的薪酬吸引高素質人才」原則，建立有效的薪酬管理體系及人才激勵機制。本公司薪酬體系與績效考核體系和本集團經營業績掛鉤，為每位僱員創造更加公平和人性化的工作環境，讓每位僱員能夠充分發揮自身價值，為本集團的持續穩定發展提供人力資源保障。此外，本公司注重僱員培訓體系建設，包括新僱員入職培訓和在職僱員培訓，內容涵蓋提高職業技能的專業類培訓、提升領導力素質的管理類培訓及培養綜合素質的通用類培訓。

本公司亦已採納51股份計劃及51獎勵計劃獎勵僱員。有關詳情請參見本報告「受限制股份單位(「受限制股份單位」)計劃」一節。

退休金計劃

本集團的中國僱員均參與根據有關省、市政府規定之定額供款計劃，本集團(作為僱主)及其中國僱員均須按相關規定每月就該等計劃作出供款。本公司於中國的附屬公司按照有關省、市政府規定繳納養老保險。

本集團亦已安排其香港僱員參與強制性公積金計劃，即由一獨立信託人管理之定額供款計劃。本集團(作為僱主)及其香港僱員均須根據相關法例每月向該計劃作出供款。

本集團向界定供款計劃所作的供款於發生時確認開支，不會以沒收自該等於供款悉數歸屬前離開計劃之僱員供款扣減。截至2022年6月30日止六個月，概無可用於扣減應繳供款之被沒收供款(截至2021年6月30日止六個月：無)。

Management Discussion and Analysis

管理層討論及分析

OUTLOOK

Facing the impacts of the deceleration of overall macro-economic growth during the first half of 2022, the Company carried out comprehensive cost optimization arrangement in a timely manner, providing a higher level of capital buffer for the Company on the basis of steady development of the financial technology business and continuous breakthroughs in SaaS business. In the future, we will continue to comply with various regulatory requirements and explore a new business growth model while ensuring business compliance, specifically:

For financial technology, we will further develop our refined operations, constantly improving existing risk control models, search for broader customer sourcing channels, and maintain a low level of business risk while strictly controlling operation costs. We will proactively cooperate with more financial institution partners, explore collaboration models other than credit enhancement and gradually achieve the asset-light operation.

Under the influence of the newly-launched credit card regulations, we will timely adjust the collaboration model of the co-branded card business to comply with regulatory requirements. As short-term business adjustment may lead to a decrease in relevant income, we will continue to provide optimized platform referral services and competitive risk control services to financial institution partners in order to achieve a smooth transformation of such business income.

As for SaaS business, in the To B business of Little Blue Book, we will iterate and upgrade our products in a more efficient manner based on actual demands of customers, in order to better meet customers' needs and increase satisfaction for services. We will further explore data from the whole chain of sales in the last year, carry out analysis in terms of customer scenario, sales efficiency, product pricing, service upgrade, etc., to improve our services. In the meantime, we will continue to utilize technologies such as Big Data, artificial intelligence, and cloud calculation in aggregating and mining corporate business data, to improve Little Blue Book's ability in empowering middle and small enterprises on sales digitalization and intellectualization. In terms of the application of To C, we will introduce derivative services in due course on the foundation of guaranteeing existing membership service abilities, enabling Little Blue Book to mutually reinforce in the To C and To B fields so as to improve comprehensive income ability as well as commercial competitiveness.

In terms of innovative business, we established the camp brand chain named 51 Camp during the reporting period, with the aim to develop the "2H" urban camping circle centered on peri-urban campsites and complemented by remote campsites, and provide self-catering delicate camping services, injecting new energy into the Company's innovative business.

展望

面對2022年上半年整體宏觀經濟增速放緩影響，公司及時開展全面的成本優化工作，在金融科技業務平穩發展、SaaS業務不斷突破的基礎上，為公司提供更高的資金安全墊。未來我們會持續遵守各項監管要求，保證業務合規性的前提下探尋新的業務增長模型，具體來說：

在金融科技方面，我們將深耕精細化運營，不斷打磨現有的風控模型，尋求更豐富的獲客渠道，在嚴格控制運營成本的同時保持業務風險低水平，積極拓展更多的金融機構合作夥伴，探討除信用增級以外的合作模式，逐步實現輕資產運營。

受信用卡新規出台影響，我們會及時調整聯名卡業務的合作模式以符合監管要求，短期內業務調整可能會導致相關收入有所下降，我們將持續向合作金融機構提供完善的平台推介服務和具優勢的風控服務，以實現該業務收入的平穩轉型。

SaaS業務方面，在小藍本To B業務中，我們將根據客戶實際價值需求更高效地對產品進行迭代升級，以提升客戶需求滿足度和服務滿意度。我們深挖近一年銷售全鏈路的數據，在客戶場景、銷售效率、產品定價、服務升級等方面持續進行分析並改進我們的服務。同時我們將持續利用大數據、人工智能、雲計算等技術以用於企業商業數據的匯聚和挖掘，助力小藍本在賦能中小企業銷售數字化、智能化領域的能力提升。在To C應用領域，我們在保障現有會員服務能力的基礎上，適時推出生生服務，使得小藍本在To C和To B領域持續相互促進，提升綜合收入能力和商業競爭力。

創新業務方面，我們建立了「51 Camp」的連鎖營地品牌，開發以城市近郊營地為主，遠郊營地為輔的「2H」都市露營圈，提供自助式精緻露營服務，為公司創新業務注入新的活力。

Condensed Consolidated Interim Statement of Comprehensive Loss

簡明綜合中期全面虧損表

For the six months ended 30 June 2022

截至2022年6月30日止六個月

| | | Six months ended 30 June 截至6月30日止六個月 | | |
|---|---------------------------|---|------------------|------------------|
| | | 2022 | 2021 | |
| | | RMB'000 | RMB'000 | |
| | | 人民幣千元 | 人民幣千元 | |
| | | (Unaudited) | (Unaudited) | |
| | | (未經審核) | (未經審核) | |
| | Note 附註 | | | |
| Credit facilitation and service fee | 信貸撮合及服務費 | 6 | 76,294 | 135,583 |
| Payment service fee | 支付服務費 | | 133,931 | 22,182 |
| Credit card technology service fee | 信用卡科技服務費 | | 17,420 | 19,200 |
| SaaS service fee | SaaS服務費 | | 14,384 | 12,482 |
| Other revenue | 其他收益 | 7 | 19,876 | 21,538 |
| Total revenue | 收益總額 | | 261,905 | 210,985 |
| Origination and servicing expenses | 辦理及服務開支 | 8 | (197,252) | (113,907) |
| General and administrative expenses | 一般及行政開支 | 8 | (51,790) | (69,411) |
| Research and development expenses | 研發開支 | 8 | (21,544) | (24,397) |
| Sales and marketing expenses | 銷售及營銷開支 | 8 | (19,095) | (22,986) |
| Expected credit loss | 預期信用損失 | 9 | 13,083 | (16,798) |
| Other gains/(losses), net | 其他收益/(虧損)淨額 | 10 | 3,987 | (167,208) |
| Total operating expenses | 經營開支總額 | | (272,611) | (414,707) |
| Operating loss | 經營虧損 | | (10,706) | (203,722) |
| Share of net loss of associates accounted for using equity method | 分佔使用權益法入賬的聯營公司虧損淨額 | | (3,245) | (1,212) |
| Fair value gain/(loss) of financial liabilities at FVPL | 按公允價值計入損益的金融負債公允價值收益/(虧損) | | 350 | (13,732) |
| Finance expenses, net | 財務開支淨額 | | (4,904) | (4,253) |
| Loss before income tax | 除所得稅前虧損 | | (18,505) | (222,919) |
| Income tax (expense)/credit | 所得稅(開支)/抵免 | 11 | (1,805) | 28,535 |
| Loss for the period | 期內虧損 | | (20,310) | (194,384) |

Condensed Consolidated Interim Statement of Comprehensive Loss

簡明綜合中期全面虧損表

For the six months ended 30 June 2022

截至2022年6月30日止六個月

| | | Six months ended 30 June | |
|---|---|--------------------------|------------------|
| | | 截至6月30日止六個月 | |
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Loss for the period attributable to: | 以下各項應佔期內虧損： | | |
| – Owners of the Company | – 本公司擁有人 | (6,389) | (177,291) |
| – Non-controlling interests | – 非控股權益 | (13,921) | (17,093) |
| | | (20,310) | (194,384) |
| Other comprehensive loss | 其他全面虧損 | | |
| <i>Items that may not be reclassified to profit or loss</i> | <i>不會重新分類至損益的項目</i> | | |
| Change in fair value attributable to change in the credit risk of other financial liability at FVPL | 按公允價值計入損益的其他金融負債信用風險的變化導致的公允價值變動 | (242) | (1,777) |
| Currency translation differences | 貨幣換算差額 | 1,384 | 4,133 |
| Total comprehensive loss for the period, net of tax | 期內全面虧損總額，扣除稅項 | (19,168) | (192,028) |
| Total comprehensive loss attributable to: | 以下各項應佔全面虧損總額： | | |
| – Owners of the Company | – 本公司擁有人 | (5,592) | (178,332) |
| – Non-controlling interests | – 非控股權益 | (13,576) | (13,696) |
| Loss per share attributable to owners of the Company – basic and diluted (expressed in RMB per share): | 本公司擁有人應佔每股虧損 – 基本及攤薄 (每股以人民幣列示)： | | |
| Loss for the period – basic | 期內虧損 – 基本 | 12 | (0.01) |
| Loss for the period – diluted | 期內虧損 – 攤薄 | 12 | (0.01) |

The above condensed consolidated interim statement of comprehensive loss should be read in conjunction with the accompanying notes.

上述簡明綜合中期全面虧損表應與隨附附註一併閱讀。

Condensed Consolidated Interim Statement of Financial Position

簡明綜合中期財務狀況表

As at 30 June 2022

於2022年6月30日

| | | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|---|------------|----------------|--|--|
| | Note 附註 | | | |
| ASSETS | | 資產 | | |
| Non-current assets | | 非流動資產 | | |
| Property and equipment, net | | 物業及設備淨額 | 97,289 | 104,732 |
| Right-of-use assets | | 使用權資產 | 9,468 | 5,392 |
| Intangible assets | 13 | 無形資產 | 351,681 | 349,140 |
| Investments accounted for using equity method | | 使用權益法入賬的投資 | 54,916 | 44,161 |
| Financial assets at fair value through profit or loss | 5 | 按公允價值計入損益的金融資產 | 84,547 | 83,780 |
| Deferred income tax assets | | 遞延所得稅資產 | 27,445 | 8,632 |
| Prepayments and other receivables | 14 | 預付款項及其他應收款項 | 292 | 292 |
| Total non-current assets | | 非流動資產總值 | 625,638 | 596,129 |
| Current assets | | 流動資產 | | |
| Quality assurance fund receivable | 15 | 應收質量保證金 | 24,602 | 28,797 |
| Contract assets | 16 | 合約資產 | 50,949 | 86,519 |
| Trade receivables | 17 | 貿易應收款項 | 29,538 | 19,163 |
| Prepayments and other receivables | 14 | 預付款項及其他應收款項 | 135,336 | 131,573 |
| Loans to customers, net | 18 | 客戶貸款淨額 | 143,413 | 158,498 |
| Financial assets at FVPL | 5 | 按公允價值計入損益的金融資產 | 280 | 295 |
| Restricted cash | 19 | 受限制現金 | 189,466 | 225,092 |
| Cash and cash equivalents | 19 | 現金及現金等價物 | 351,745 | 313,148 |
| Total current assets | | 流動資產總值 | 925,329 | 963,085 |
| Total assets | | 資產總值 | 1,550,967 | 1,559,214 |

Condensed Consolidated Interim Statement of Financial Position

簡明綜合中期財務狀況表

As at 30 June 2022

於2022年6月30日

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|--|----------------|--|--|
| EQUITY AND LIABILITIES | 權益及負債 | | |
| Equity | 權益 | | |
| Share capital | 股本 | 90 | 90 |
| Share premium | 股份溢價 | 6,157,849 | 6,152,799 |
| Shares held for employee incentive schemes | 持作僱員獎勵計劃的股份 | (10) | (10) |
| Reserves | 儲備 | (10,406) | (32,485) |
| Accumulated losses | 累計虧損 | (5,361,536) | (5,355,147) |
| Non-controlling interests | 非控股權益 | (17,677) | (6,501) |
| Total equity | 權益總額 | 768,310 | 758,746 |
| Liabilities | 負債 | | |
| Non-current liabilities | 非流動負債 | | |
| Bank and other borrowings | 銀行及其他借款 | 16,920 | 20,540 |
| Lease liabilities | 租賃負債 | 6,617 | 1,051 |
| Deferred income tax liabilities | 遞延所得稅負債 | 77,550 | 77,550 |
| Total non-current liabilities | 非流動負債總額 | 101,087 | 99,141 |
| Current liabilities | 流動負債 | | |
| Quality assurance fund payable | 應付質量保證金 | 33,809 | 59,681 |
| Payable to platform customers | 應付平台客戶款項 | 65,386 | 79,467 |
| Contract liabilities | 合約負債 | 11,353 | 16,481 |
| Bank and other borrowings | 銀行及其他借款 | 166,463 | 171,943 |
| Lease liabilities | 租賃負債 | 1,675 | 3,551 |
| Trade and other payables | 貿易及其他應付款項 | 330,514 | 318,169 |
| Income tax payable | 應付所得稅 | 21,370 | 927 |
| Financial liabilities at FVPL | 按公允價值計入損益的金融負債 | 51,000 | 51,108 |
| Total current liabilities | 流動負債總額 | 681,570 | 701,327 |
| Total liabilities | 負債總額 | 782,657 | 800,468 |
| Total equity and liabilities | 權益及負債總額 | 1,550,967 | 1,559,214 |

The above condensed consolidated interim statement of financial position should be read in conjunction with the accompanying notes.

上述簡明綜合中期財務狀況表應與隨附附註一併閱讀。

Condensed Consolidated Interim Statement of Changes in Equity

簡明綜合中期權益變動表

For the six months ended 30 June 2022

截至2022年6月30日止六個月

| | | Attributable to equity holders of the Company 本公司權益持有人應佔 | | | | | | | |
|---|--------------------------------|---|---------------|--|----------|--------------------|-----------|---------------------------|----------|
| | | Share capital | Share premium | Shares held for employee incentive schemes 持作僱員獎勵計劃 | Reserves | Accumulated losses | Sub-total | Non-controlling interests | Total |
| | | 股本 | 股份溢價 | 的股份 | 儲備 | 累計虧損 | 小計 | 非控股權益 | 總計 |
| | | RMB'000 | RMB'000 | RMB'000 | RMB'000 | RMB'000 | RMB'000 | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 |
| As at 31 December 2021 | 於2021年12月31日 | 90 | 6,152,799 | (10) | (32,485) | (5,355,147) | 765,247 | (6,501) | 758,746 |
| Comprehensive loss | 全面虧損 | | | | | | | | |
| Loss for the period | 期內虧損 | - | - | - | - | (6,389) | (6,389) | (13,921) | (20,310) |
| Change in fair value attributable to change in the credit risk of financial liability at FVPL | 按公允價值計入損益的金融負債信用風險的變化導致的公允價值變動 | - | - | - | (242) | - | (242) | - | (242) |
| Currency translation differences | 貨幣換算差額 | - | - | - | 1,039 | - | 1,039 | 345 | 1,384 |
| Total comprehensive loss | 全面虧損總額 | - | - | - | 797 | (6,389) | (5,592) | (13,576) | (19,168) |
| Transactions with owners as their capacity as owners | 與權益所有者以其所有者的身份進行的交易 | | | | | | | | |
| Share incentives exercised and vested | 已行使及已歸屬股份獎勵 | - | 5,050 | - | (5,050) | - | - | - | - |
| Share incentives awarded under share incentive schemes | 股份獎勵計劃項下授出的股份獎勵 | - | - | - | 26,332 | - | 26,332 | - | 26,332 |
| Capital contribution by a non-controlling interest of a subsidiary | 一家附屬公司非控股權益的注資 | - | - | - | - | - | - | 2,400 | 2,400 |
| Total transactions with owners as their capacity as owners | 與權益所有者以其所有者的身份進行的交易總額 | - | 5,050 | - | 21,282 | - | 26,332 | 2,400 | 28,732 |
| As at 30 June 2022 (Unaudited) | 於2022年6月30日 (未經審核) | 90 | 6,157,849 | (10) | (10,406) | (5,361,536) | 785,987 | (17,677) | 768,310 |

Condensed Consolidated Interim Statement of Changes in Equity

簡明綜合中期權益變動表

For the six months ended 30 June 2022

截至2022年6月30日止六個月

| | | Attributable to equity holders of the Company 本公司權益持有人應佔 | | | | | | | |
|--|--------------------------------|---|---------------|--|----------|--------------------|-----------|---------------------------|-----------|
| | | Share capital | Share premium | Shares held for employee incentive schemes 持作僱員獎勵計劃 | Reserves | Accumulated losses | Sub-total | Non-controlling interests | Total |
| | | 股本 | 股份溢價 | 的股份 | 儲備 | 累計虧損 | 小計 | 非控股權益 | 總計 |
| | | RMB'000 | RMB'000 | RMB'000 | RMB'000 | RMB'000 | RMB'000 | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 |
| As at 31 December 2020 | 於2020年12月31日 | 90 | 6,136,837 | (11) | (45,843) | (5,121,460) | 969,613 | 11,973 | 981,586 |
| Comprehensive loss | 全面虧損 | | | | | | | | |
| Loss for the period | 期內虧損 | - | - | - | - | (177,291) | (177,291) | (17,093) | (194,384) |
| Change in fair value attributable to change in the credit risk of financial liability at fair value through profit or loss | 按公允價值計入損益的金融負債信用風險的變化導致的公允價值變動 | - | - | - | (1,777) | - | (1,777) | - | (1,777) |
| Currency translation differences | 貨幣換算差額 | - | - | - | 736 | - | 736 | 3,397 | 4,133 |
| Total comprehensive loss | 全面虧損總額 | - | - | - | (1,041) | (177,291) | (178,332) | (13,696) | (192,028) |
| Transactions with owners as their capacity as owners | 與權益所有者以其所有者的身份進行的交易 | | | | | | | | |
| Share incentives exercised and vested | 已行使及已歸屬股份獎勵 | - | 9,566 | - | (9,146) | - | 420 | - | 420 |
| Share incentives awarded under share incentive schemes | 股份獎勵計劃項下授出的股份獎勵 | - | - | - | 31,863 | - | 31,863 | - | 31,863 |
| Total transactions with owners as their capacity as owners | 與權益所有者以其所有者的身份進行的交易總額 | - | 9,566 | - | 22,717 | - | 32,283 | - | 32,283 |
| As at 30 June 2021 (Unaudited) | 於2021年6月30日 (未經審核) | 90 | 6,146,403 | (11) | (24,167) | (5,298,751) | 823,564 | (1,723) | 821,841 |

The above condensed consolidated interim statement of changes in equity should be read in conjunction with the accompanying notes.

上述簡明綜合中期權益變動表應與隨附附註一併閱讀。

Condensed Consolidated Interim Statement of Cash Flows

簡明綜合中期現金流量表

For the six months ended 30 June 2022

截至2022年6月30日止六個月

| | | Six months ended 30 June | |
|--|------------------------|--------------------------|-----------------|
| | | 截至6月30日止六個月 | |
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Operating activities | 經營活動 | | |
| Cash generated from/(used in) operations | 經營所得/(所用)現金 | 65,679 | (67,933) |
| Income tax paid | 已付所得稅 | (175) | (962) |
| Net cash generated from/(used in) operating activities | 經營活動所得/(所用)現金淨額 | 65,504 | (68,895) |
| Investing activities | 投資活動 | | |
| Investments in associate accounted for using the equity method | 使用權益法入賬的於聯營公司的投資 | (14,000) | (13,000) |
| Proceeds from loans to related parties | 關聯方貸款所得款項 | 1,910 | – |
| Proceeds from disposal of a debt host security | 出售債務證券所得款項 | – | 4,594 |
| Investments in wealth management products | 於理財產品的投資 | – | (55,000) |
| Purchases of property and equipment | 購買物業及設備 | (750) | (2,351) |
| Purchases of intangible assets | 購買無形資產 | (3,730) | (375) |
| Proceeds from disposal of property and equipment | 出售物業及設備所得款項 | 3,623 | 3,198 |
| Net cash used in investing activities | 投資活動所用現金淨額 | (12,947) | (62,934) |

Condensed Consolidated Interim Statement of Cash Flows

簡明綜合中期現金流量表

For the six months ended 30 June 2022

截至2022年6月30日止六個月

| | | Six months ended 30 June | |
|---|-------------------|--------------------------|----------------|
| | | 截至6月30日止六個月 | |
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Financing activities | 融資活動 | | |
| Proceeds from share incentives exercised and vested | 已行使及已歸屬股份獎勵所得款項 | – | 420 |
| Cash received from capital contribution of non-controlling shareholders | 從非控股股東的注資收取的現金 | 2,400 | – |
| Proceeds from borrowings | 借款所得款項 | 84,323 | 90,000 |
| Repayment of borrowings | 償還借款 | (97,705) | (93,236) |
| Principal elements of lease payments | 租賃付款的主要成分 | (3,587) | (1,918) |
| Net cash used in financing activities | 融資活動所用現金淨額 | (14,569) | (4,734) |
| Effect of exchange rate changes on cash and cash equivalents | 匯率變動對現金及現金等價物的影響 | 609 | 398 |
| Net increase/(decrease) in cash and cash equivalents | 現金及現金等價物增加/(減少)淨額 | 38,597 | (136,165) |
| Cash and cash equivalents at beginning of period | 期初現金及現金等價物 | 313,148 | 412,684 |
| Cash and cash equivalents at end of period | 期末現金及現金等價物 | 351,745 | 276,519 |

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

I GENERAL INFORMATION

The Company was incorporated in the Cayman Islands on 21 September 2017 as an exempted company with limited liability under the Companies Law, Cap. 22 (Law 3 of 1961, as consolidated and revised) of the Cayman Islands. The address of the Company's registered office is at Second Floor, Century Yard, Cricket Square, P.O. Box 902, Grand Cayman, KY1-1103, Cayman Islands.

The Company's shares (the "Shares") have been listed on the Main Board of The Stock Exchange of Hong Kong Limited (the "Stock Exchange") since 13 July 2018.

The Company is an investment holding company. The Group is principally engaged in the provision of financial technology services and SaaS services in the People's Republic of China ("China", or the "PRC").

This interim financial information is presented in RMB and all values are rounded to the nearest thousand (RMB'000) except when otherwise stated.

This condensed consolidated interim financial information has not been audited.

2 BASIS OF PREPARATION

This condensed consolidated interim financial information for the six months ended 30 June 2022 has been prepared in accordance with International Accounting Standard ("IAS") 34 "Interim financial reporting" issued by the International Accounting Standards Board ("IASB"). The condensed consolidated interim financial information does not include all the notes of the type normally included in an annual financial report. Accordingly, this interim financial information should be read in conjunction with the consolidated financial statements for the year ended 31 December 2021, which have been prepared in accordance with International Financial Reporting Standards ("IFRSs"), and any public announcements made by the Group during the six months ended 30 June 2022.

I 一般資料

本公司於2017年9月21日根據開曼群島《公司法》第22章(1961年第3號法律，經合併及修訂)在開曼群島註冊成立為獲豁免有限責任公司。本公司的註冊辦事處地址為Second Floor, Century Yard, Cricket Square, P.O. Box 902, Grand Cayman, KY1-1103, Cayman Islands。

本公司股份(「股份」)自2018年7月13日起在香港聯合交易所有限公司(「聯交所」)主板上市。

本公司為投資控股公司。本集團主要於中華人民共和國(「中國」)從事提供金融科技服務及SaaS服務。

除另有指明外，本中期財務資料以人民幣呈列，所有金額均已湊整至最接近千位(人民幣千元)。

本簡明綜合中期財務資料未經審核。

2 編製基準

截至2022年6月30日止六個月的簡明綜合中期財務資料乃根據國際會計準則理事會(「國際會計準則理事會」)頒佈的國際會計準則(「國際會計準則」)第34號「中期財務報告」編製。簡明綜合中期財務資料並無涵蓋年度財務報告通常載有的全部附註類別，故本中期財務資料應連同根據國際財務報告準則(「國際財務報告準則」)編製的截至2021年12月31日止年度的綜合財務報表及本集團截至2022年6月30日止六個月所公佈之任何公告一併閱讀。

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

3 SIGNIFICANT ACCOUNTING POLICIES

The accounting policies adopted in the preparation of the condensed consolidated interim financial information are consistent with those followed in the preparation of the Group's consolidated financial statements for the year ended 31 December 2021, except for the adoption of new or amended standards and interpretations became applicable for annual reporting periods commencing on or after 1 January 2022.

The following new standards, amendments and interpretation of IFRSs have been adopted by the Group for the first time for the financial year beginning 1 January 2022:

| | |
|----------------------|--|
| Amendments to IAS 16 | Property, Plant and Equipment: Proceeds before Intended Use |
| Amendments to IAS 37 | Onerous Contracts – Cost of Fulfilling a Contract |
| Amendments to IFRS 3 | Reference to the Conceptual Framework |
| Amendments to IFRSs | Annual Improvements to IFRS Standards 2018-2020 |

The adoption of these revised IFRSs was currently irrelevant or had no significant impact on the condensed consolidated interim financial information. The Group has not early adopted any other standard, interpretation or amendment that was issued but is not yet effective.

4 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS IN APPLYING ACCOUNTING POLICIES

The preparation of interim financial information requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, and income and expense. Actual results may differ from these estimates.

In preparing this interim financial information, the significant judgments made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the Group's annual financial information for the year ended 31 December 2021.

3 重大會計政策

除採納適用於2022年1月1日或之後開始的年報期的新增或修訂的準則及詮釋外，編製簡明綜合中期財務資料所採納的會計政策與編製本集團截至2021年12月31日止年度的綜合財務報表所採用的會計政策一致。

本集團於2022年1月1日開始的財政年度首次採納以下國際財務報告準則的新增準則、修訂及詮釋：

| | |
|--------------------|-------------------------------|
| 國際會計準則 第16號的修訂 | 物業、廠房及設備： 預期用途前的收益 |
| 國際會計準則 第37號的修訂 | 虧損合約—合約履約成本 |
| 國際財務報告準則 第3號的修訂 | 引用概念框架 |
| 國際財務報告準則 的修訂 | 國際財務報告準則2018年 至2020年週期年度改進 |

該部分經修訂的國際財務報告準則的採納目前與簡明綜合中期財務資料無關或對其並無重大影響。本集團並無提早採納任何已頒佈但尚未生效的其他準則、詮釋或修訂。

4 應用會計政策時的重要會計估計和判斷

中期財務資料的編製要求管理層作出影響會計政策應用以及資產和負債的報告金額以及收入和支出的判斷、估計和假設。實際結果可能與該等估計不同。

在編製本中期財務資料時，管理層在應用本集團會計政策時作出的重大判斷以及估計不確定性的主要來源與應用於本集團截至2021年12月31日止年度的年度財務資料的判斷相同。

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

5 FINANCIAL RISK MANAGEMENT AND FINANCIAL INSTRUMENTS

5.1 Financial risk factors

The Group's activities expose it to a variety of financial risks: market risk, credit risk and liquidity risk. The Group's overall risk management program focuses on the unpredictability of financial markets and seeks to minimize potential adverse effects on the Group's financial performance. Risk management is carried out by the senior management of the Group.

The condensed consolidated interim financial information does not include all information of financial risk management and disclosures required in the annual financial statements, and should be read in conjunction with the consolidated financial statements for the year ended 31 December 2021.

ECL

The estimation of credit exposure for risk management purposes is complex and requires the use of models, as the exposure varies with changes in market conditions, expected cash flows and the passage of time. The assessment of credit risk of a portfolio of assets entails further estimations as to the likelihood of defaults occurring, of the associated loss ratios and of default correlations between counterparties. The Group measures credit risk using Probability of Default ("PD"), Exposure at Default ("EAD") and Loss Given Default ("LGD"). This is consistent with the models applied in the consolidated financial statements for the year ended 31 December 2021.

5 金融風險管理及金融工具

5.1 金融風險因素

本集團的活動令本集團承受多種金融風險：市場風險、信用風險及流動資金風險。本集團的整體風險管理計劃注重金融市場的不可預測性及尋求盡可能減少對本集團財務表現的潛在不利影響。風險管理由本集團的高級管理層執行。

此簡明綜合中期財務資料不包括年度財務報表中要求的所有金融風險管理信息和披露，並應與截至2021年12月31日止年度的綜合財務報表一併閱讀。

預期信用損失

用於風險管理目的的信用風險敞口之估計較複雜，並且需要使用模型，因為該敞口會隨著市場條件、預期現金流量和時間的推移的變動而變化。資產組合的信用風險評估需要對違約發生的可能性、相關損失率以及交易對手之間的違約相關性進行進一步估計。本集團使用違約概率（「**違約概率**」）、違約敞口（「**違約敞口**」）及違約損失率（「**違約損失率**」）來衡量信用風險。這與截至2021年12月31日止年度的綜合財務報表所採用的模型一致。

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

5 FINANCIAL RISK MANAGEMENT AND FINANCIAL INSTRUMENTS (Cont'd)

5.1 Financial risk factors (Cont'd)

Measurement of ECL

During the reporting period, the most significant assumptions used are Producer Price Index ("PPI") and Gross Domestic Product Index ("GDP"), which are proved to be the most relevant variables by back testing.

5 金融風險管理及金融工具 (續)

5.1 金融風險因素 (續)

預期信用損失的計量

於報告期內，所使用的最重要假設是生產者物價指數(「生產者物價指數」)及本地生產總值指數(「本地生產總值指數」)，經返回檢驗證明其是最相關的變量。

| | | Six months ended 30 June 2022 截至2022年 6月30日止 六個月 | Year ended 31 December 2021 截至2021年 12月31日止 年度 |
|-----------------|----------------|---|---|
| PPI 生產者物價指數 | Base 基準 | 104.86 | 104.01 |
| | Upside 上揚 | 106.19 | 106.30 |
| | Downside 下跌 | 103.28 | 102.60 |
| GDP 本地生產總值指數 | Base 基準 | 105.00 | 105.43 |
| | Upside 上揚 | 105.87 | 105.60 |
| | Downside 下跌 | 103.58 | 105.10 |

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

5 FINANCIAL RISK MANAGEMENT AND FINANCIAL INSTRUMENTS (Cont'd)

5.1 Financial risk factors (Cont'd)

Measurement of ECL (Cont'd)

The Group uses economic variable assumptions when determine expected PPI and GDP. The weightings assigned to each economic scenario as at 30 June 2022 were as follows, which were the same as at 31 December 2021:

| | | Base 基準 | Upside 上揚 | Downside 下跌 |
|----------------|------|------------|--------------|----------------|
| All portfolios | 所有組合 | 80% | 10% | 10% |

Sensitivity analysis

The most significant assumptions affecting the ECL allowance are as follows:

| | | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 |
|----------|-----------|--|--|
| PPI | -1% | | 69 |
| 生產者物價指數 | -1% | | |
| | No change | | - |
| | 無變動 | | |
| | +1% | | (66) |
| GDP | -1% | | 156 |
| 本地生產總值指數 | -1% | | |
| | No change | | - |
| | 無變動 | | |
| | +1% | | (149) |

5 金融風險管理及金融工具(續)

5.1 金融風險因素(續)

預期信用損失的計量(續)

本集團在確定預期生產者物價指數及本地生產總值指數時採用可變經濟假設。於2022年6月30日，分配至各項經濟情景的權重與於2021年12月31日的權重相同：

| | Base 基準 | Upside 上揚 | Downside 下跌 |
|----------------|------------|--------------|----------------|
| All portfolios | 80% | 10% | 10% |

敏感度分析

影響預期信用損失撥備的最重要假設如下：

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

5 FINANCIAL RISK MANAGEMENT AND FINANCIAL INSTRUMENTS (Cont'd)

5.2 Fair value measurement of financial instruments

(a) Fair value hierarchy

The following table presents the Group's assets and liabilities that are measured at fair value as at 30 June 2022 and 31 December 2021:

5 金融風險管理及金融工具 (續)

5.2 金融工具的公允價值計量

(a) 公允價值層級

下表呈列本集團於2022年6月30日及2021年12月31日按公允價值計量的資產及負債：

| | Valuation techniques and key input 估值技術及主要參數 | As at 30 June 2022 於2022年6月30日 | | | |
|--|--|--|--|--|--|
| | | Level 1 第1層級 RMB'000 人民幣千元 (Unaudited) (未經審核) | Level 2 第2層級 RMB'000 人民幣千元 (Unaudited) (未經審核) | Level 3 第3層級 RMB'000 人民幣千元 (Unaudited) (未經審核) | Total 總計 RMB'000 人民幣千元 (Unaudited) (未經審核) |
| Assets 資產 | | | | | |
| Financial assets at FVPL – investments 按公允價值計入損益的金融資產—投資 | Discounted cash flow and market approach. Key assumptions mainly include earnings growth factor, weighted average cost of capital ("WACC"), discount for lack of marketability, risk-free interest rate and expected volatility. 貼現現金流量及市場方法。主要假設主要包括收益增長指數、加權平均資本成本(「加權平均資本成本」)、缺乏流通性折價、無風險利率及預期波動性。 | – | – | 84,547 | 84,547 |
| Financial assets at FVPL – wealth management products 按公允價值計入損益的金融資產—理財產品 | Bank quoted expected return. 銀行提供預期回報。 | – | 280 | – | 280 |
| Liabilities 負債 | | | | | |
| Financial liabilities at FVPL – unissued shares 按公允價值計入損益的金融負債—未發行股份 | Market stock price. 市場股價。 | – | 4,302 | – | 4,302 |
| Financial liabilities at FVPL – redeemable equity instrument 按公允價值計入損益的金融負債—可贖回權益工具 | Market approach. Key assumptions mainly include risk-free interest rate, expected volatility and discount for lack of marketability. 市場方法。主要假設包括無風險利率、預期波動性及缺乏流通性折價。 | – | – | 46,698 | 46,698 |

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

5 FINANCIAL RISK MANAGEMENT AND FINANCIAL INSTRUMENTS (Cont'd)

5.2 Fair value measurement of financial instruments (Cont'd)

(a) Fair value hierarchy (Cont'd)

5 金融風險管理及金融工具 (續)

5.2 金融工具的公允價值計量 (續)

(a) 公允價值層級 (續)

| | | As at 31 December 2021 於2021年6月30日 | | | |
|---|---|---------------------------------------|-------------------------------------|-------------------------------------|---------------------------------|
| Valuation techniques and key input 估值技術及主要參數 | | Level 1 第1層級 RMB'000 人民幣千元 | Level 2 第2層級 RMB'000 人民幣千元 | Level 3 第3層級 RMB'000 人民幣千元 | Total 總計 RMB'000 人民幣千元 |
| Assets | | | | | |
| 資產 | | | | | |
| Financial assets at FVPL – investments 按公允價值計入損益的金融 資產—投資 | Discounted cash flow and market approach. Key assumptions mainly include earnings growth factor, WACC, discount for lack of marketability, risk-free interest rate and expected volatility. 貼現現金流量及市場方法。 主要假設主要包括收益增長指數、加權平均資本成本、缺乏流通性折價、無風險利率及預期波動性。 | – | – | 83,780 | 83,780 |
| Financial assets at FVPL – wealth management products 按公允價值計入損益的金融 資產—理財產品 | Bank quoted expected return. 銀行提供預期回報。 | – | 295 | – | 295 |
| Liabilities | | | | | |
| 負債 | | | | | |
| Financial liabilities at FVPL – unissued shares 按公允價值計入損益的金融 負債—未發行股份 | Market stock price. 市場股價。 | – | 8,074 | – | 8,074 |
| Financial liabilities at FVPL – redeemable equity instrument 按公允價值計入損益的金融 負債—可贖回權益工具 | Market approach. Key assumptions mainly include risk-free interest rate, expected volatility and discount for lack of marketability. 市場方法。主要假設主要包括無風險利率、預期波動性及缺乏流通性折價。 | – | – | 43,034 | 43,034 |

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

5 FINANCIAL RISK MANAGEMENT AND FINANCIAL INSTRUMENTS (Cont'd)

5.2 Fair value measurement of financial instruments (Cont'd)

(a) Fair value hierarchy (Cont'd)

The Group did not measure any financial assets or financial liabilities at fair value on a non-recurring basis as at 30 June 2022.

Level 1: The fair value of financial instruments traded in active markets (such as publicly traded derivatives and equity securities) is based on quoted market prices at the end of the reporting period. The quoted market price used for financial assets held by the Group is the current bid price. These instruments are included in level 1.

Level 2: The fair value of financial instruments that are not traded in an active market (for example, over-the-counter derivatives) is determined using valuation techniques which maximise the use of observable market data and rely as little as possible on entity-specific estimates. If all significant inputs required to fair value an instrument are observable, the instrument is included in level 2.

Level 3: If one or more of the significant inputs is not based on observable market data, the instrument is included in level 3. This is the case for unlisted equity securities.

5 金融風險管理及金融工具 (續)

5.2 金融工具的公允價值計量 (續)

(a) 公允價值層級 (續)

於2022年6月30日，本集團並無以非經常性基準的公允價值計量任何金融資產或金融負債。

第1層級：活躍市場中交易的金融工具(如公開交易的衍生工具和權益性證券)的公允價值以報告期末的市場報價為基礎。用於本集團持有的金融資產的市場價格為現行買入價。這些工具包括在第1層級。

第2層級：未在一個活躍市場交易的金融工具(例如場外衍生品)的公允價值是使用估值技術確定的，該技術最大限度地利用可觀察的市場數據，並盡可能減少依賴實體特定的估計。如果公平估值一項工具所需的所有重要輸入值都是可觀察的，則將該工具納入第2層級。

第3層級：如果一個或多個重要輸入值不是基於可觀察的市場數據，則該工具包括在第3層級。這適用於非上市股票證券。

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

5 FINANCIAL RISK MANAGEMENT AND FINANCIAL INSTRUMENTS (Cont'd)

5.2 Fair value measurement of financial instruments (Cont'd)

(b) Fair value measurements using significant unobservable inputs

The following table presents the changes in level 3 asset instruments for the six months ended 30 June 2022 and 2021:

| | | Six months ended 30 June 截至6月30日止六個月 | |
|---------------------------------------|-------------|---|-------------|
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| At the beginning of the period | 於期初 | 83,780 | 100,693 |
| Fair value gain/(loss) | 公允價值收益/(虧損) | 767 | (27,062) |
| Disposals | 出售 | – | (3,205) |
| At the end of the period | 於期末 | 84,547 | 70,426 |

(i) Transfers between the levels and changes in valuation techniques

There were no transfers between the levels of the fair value hierarchy for the period ended 30 June 2022. There were no changes made to any of the valuation techniques applied in prior years.

(ii) Valuation inputs and relationships to fair value

As at 30 June 2022, the level 3 instruments were mainly equity investments at FVPL. As the equity investments and redeemable equity instrument are not traded in an active market, its fair value has been determined using discounted cash flows and market approach. Major assumptions used in the valuation include risk-free interest rate, expected volatility, discount for lack of marketability, earnings growth factor, WACC and discount for lack of marketability, etc. Discount rate was estimated by WACC as at each reporting date. The managements estimated the risk-free interest rate based on the yield of China Government Bond with a maturity life equal to period from the respective reporting date to expected cash flow date.

5 金融風險管理及金融工具 (續)

5.2 金融工具的公允價值計量 (續)

(b) 使用重要不可觀察輸入值計量的公允價值

下表呈列截至2022年及2021年6月30日止六個月第3層級資產工具的變動：

| | | Six months ended 30 June 截至6月30日止六個月 | |
|---------------------------------------|-------------|---|-------------|
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| At the beginning of the period | 於期初 | 83,780 | 100,693 |
| Fair value gain/(loss) | 公允價值收益/(虧損) | 767 | (27,062) |
| Disposals | 出售 | – | (3,205) |
| At the end of the period | 於期末 | 84,547 | 70,426 |

(i) 層級之間的轉變和估值技術的變化

截至2022年6月30日止期間並無公允價值層級之間的轉變。過往年度應用的任何估值技術並無變化。

(ii) 估值輸入值及與公允價值的關係

於2022年6月30日，第3層級的工具主要是按公允價值計入損益的股權投資。由於股權投資及可贖回股本工具不在一個活躍市場交易，其公允價值採用折現現金流量及市場法確定。估值中使用的主要假設包括無風險利率、預期波動、缺乏流動性折價、盈利增長指數、加權平均資本成本和缺乏流動性折價等。折現率根據每個報告日的加權平均資本成本估算。管理層根據中國國債於自各報告日期至預期現金流量日期之同等期間的收益率估算無風險利率。

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For the six months ended 30 June 2022

截至2022年6月30日止六個月

5 FINANCIAL RISK MANAGEMENT AND FINANCIAL INSTRUMENTS (Cont'd)

5.2 Fair value measurement of financial instruments (Cont'd)

(b) Fair value measurements using significant unobservable inputs (Cont'd)

(ii) Valuation inputs and relationships to fair value (Cont'd)

The following table summarizes the quantitative information about the significant unobservable inputs used in level 3 value measurements:

| Description 說明 | Unobservable inputs 不可觀察輸入值 | Relationship of unobservable inputs to fair value 不可觀察輸入值和公允價值的關係 |
|---|---|--|
| Financial assets at FVPL – investments 按公允價值計入損益的金融資產－投資 | Expected volatility 預期波動性 Risk-free interest rate 無風險利率 | Increased expected volatility by 10% and higher risk-free interest rate by 10% would decrease fair value by approximately RMB2,077,000; lower expected volatility by 10% and lower risk-free interest rate by 10% would increase fair value by approximately RMB1,351,000. 預期波動性提高10%及無風險利率提高10%，則公允價值將減少約人民幣2,077,000元；預期波動性降低10%及無風險利率減少10%，則公允價值將增加約人民幣1,351,000元。 |
| Financial liabilities at FVPL – redeemable equity instrument 按公允價值計入損益的金融負債－可贖回權益工具 | Expected volatility 預期波動性 Discount for lack of marketability 缺乏流動性折價 | Increased expected volatility by 10% and higher discount for lack of marketability by 10% would decrease fair value by approximately RMB2,467,000; lower expected volatility by 10% and lower discount for lack of marketability by 10% would increase fair value by approximately RMB2,334,000. 預期波動性提高10%及缺乏流動性折價提高10%，則公允價值將減少約人民幣2,467,000元；預期波動性降低10%及缺乏流動性折價降低10%，則公允價值將增加約人民幣2,334,000元。 |

5 金融風險管理及金融工具 (續)

5.2 金融工具的公允價值計量 (續)

(b) 使用重要不可觀察輸入值計量的公允價值 (續)

(ii) 估值輸入值及與公允價值的關係 (續)

下表總結第3層級價值計量中使用的重要不可觀察輸入值的定量信息：

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

5 FINANCIAL RISK MANAGEMENT AND FINANCIAL INSTRUMENTS (Cont'd)

5.2 Fair value measurement of financial instruments (Cont'd)

(c) Fair values of other financial instruments (unrecognised)

The Group also has a number of financial instruments which are not measured at fair value in the condensed consolidated interim statement of financial position such as loans to customers, trade and other receivables, borrowings and other payables. For these instruments, the fair values are not materially different to their carrying amounts, since the interest rate is close to current market rates, or the instruments are short-term in nature.

6 CREDIT FACILITATION AND SERVICE FEE

5 金融風險管理及金融工具 (續)

5.2 金融工具的公允價值計量 (續)

(c) 其他金融工具的公允價值 (未確認)

本集團還持有許多在簡明綜合中期財務狀況表中未按公允價值計量的金融工具，如客戶貸款、貿易及其他應收款項、借款及其他應付款項。對於這些工具，公允價值與其賬面價值沒有實質性差異，因為利率接近當前市場利率，或者該等工具是短期的。

6 信貸撮合及服務費

| | | Six months ended 30 June 截至6月30日止六個月 | |
|---|-----------|---|-------------|
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Upfront credit facilitation service fee | 前期信貸撮合服務費 | 29,464 | 68,193 |
| Post credit facilitation service fee | 後期信貸撮合服務費 | 46,830 | 67,390 |
| Total | 總計 | 76,294 | 135,583 |

Note: The unsatisfied performance obligation as at 30 June 2022 was approximately RMB31,914,000. Management expects that 100% of the transaction price allocated to the unsatisfied contracts as at 30 June 2022 will be recognized as revenue within the next twelve months.

附註：於2022年6月30日未完成履約責任約為人民幣31,914,000元。管理層預期於2022年6月30日分配至未履行合約的交易價的100%將於未來十二個月內確認為收益。

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

7 OTHER REVENUE

7. 其他收益

| | | Six months ended 30 June 截至6月30日止六個月 | |
|----------------------|-------|---|-------------|
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Referral service fee | 介紹服務費 | 8,796 | 3,507 |
| Overdue charges | 逾期費用 | 3,469 | 6,188 |
| Others | 其他 | 7,611 | 11,843 |
| Total | 總計 | 19,876 | 21,538 |

8 EXPENSES BY NATURE

8. 按性質劃分的開支

| | | Six months ended 30 June 截至6月30日止六個月 | |
|---|---------------------------------|---|-------------|
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Fund transfer charges | 資金轉賬費用 | 116,713 | 24,289 |
| Employee benefit expenses | 僱員福利開支 | 97,084 | 106,039 |
| External technical service fees | 外部技術服務費 | 45,131 | 43,372 |
| Depreciation and amortization | 折舊及攤銷 | 10,410 | 16,035 |
| Professional service fees | 專業服務費 | 6,058 | 5,183 |
| Office expenses | 辦公開支 | 3,408 | 4,249 |
| Marketing and advertising fees | 營銷及廣告費 | 1,221 | 20,232 |
| Others | 其他 | 9,656 | 11,302 |
| Total amount of origination and servicing expenses, general and administrative expenses, research and development expenses and sales and marketing expenses | 辦理及服務開支、一般及行政開支、研發開支及銷售及營銷開支的總和 | 289,681 | 230,701 |

Note: Incremental costs to obtain arrangements where the Group is not the loan originator are generally expensed off when incurred, because the amortization periods of these incremental costs are one year or less. These costs are recorded as sales and marketing expenses.

附註：由於增量成本的攤銷期為一年或以下，為取得本集團並非貸款發放者的安排的增量成本一般於發生時支銷。該等成本被列賬為銷售及營銷開支。

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

9 EXPECTED CREDIT LOSS

The composition of ECL provided for six months ended 30 June 2022 and 2021 is as follows:

9 預期信用損失

截至2022年及2021年6月30日止六個月，撥備的預期信用損失組成如下：

| | | Six months ended 30 June | |
|-----------------------------------|--------------|--------------------------|-------------|
| | | 截至6月30日止六個月 | |
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Contract assets (Note 16) | 合約資產(附註16) | 6,609 | 1,759 |
| Prepayments and other receivables | 預付款項及其他應收款項 | 5,047 | 181 |
| Trade receivables (Note 17) | 貿易應收款項(附註17) | 2,865 | 2,989 |
| Loans to customers, net (Note 18) | 客戶貸款淨額(附註18) | (682) | 15 |
| Quality assurance fund (Note 15) | 質量保證金(附註15) | (26,922) | 11,854 |
| Total | 總計 | (13,083) | 16,798 |

10 OTHER GAINS/(LOSSES), NET

10 其他收益/(虧損)淨額

| | | Six months ended 30 June | |
|--|--------------------------------|--------------------------|-------------|
| | | 截至6月30日止六個月 | |
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Government grants | 政府補助 | 1,627 | 3,984 |
| Fair value gain/(loss) on financial assets at FVPL | 按公允價值計入損益的金融資產的 公允價值收益/(虧損) | 752 | (27,062) |
| Impairment on intangible assets (Note 13) | 無形資產減值損失(附註13) | – | (148,903) |
| Gain on disposal of financial assets at FVPL | 出售按公允價值計入損益的 金融資產收益 | – | 1,389 |
| Others | 其他 | 1,608 | 3,384 |
| Total | 總計 | 3,987 | (167,208) |

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簡明綜合中期財務資料附註

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截至2022年6月30日止六個月

II INCOME TAX EXPENSE/(CREDIT)

The income tax expense/(credit) of the Group during the periods presented are analyzed as follows:

| | | Six months ended 30 June | |
|---------------------|-------|--------------------------|-------------|
| | | 截至6月30日止六個月 | |
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Current income tax | 即期所得稅 | 20,618 | 15,015 |
| Deferred income tax | 遞延所得稅 | (18,813) | (43,550) |
| Total | 總計 | 1,805 | (28,535) |

The Group's main applicable taxes and tax rates are as follows:

Cayman Islands

The Company was incorporated in the Cayman Islands. Under the current tax laws of the Cayman Islands, the Company is not subject to tax on income or capital gains. In addition, no withholding tax will be imposed on dividends distributed by the Company to its shareholders (the "Shareholders").

British Virgin Islands ("BVI")

The Group's entities incorporated in BVI are not subject to tax on income or capital gains.

Hong Kong ("HK")

The Group's entities incorporated in HK are subject to the profits tax rate of 16.5%.

Within the PRC

The subsidiaries and variable interest entities of the Group established within the PRC are generally subject to the standard enterprise income tax rate of 25%, except for entities qualified as "High and New Technology Enterprise" which are entitled to the preferential income tax rate of 15%.

II 所得稅開支／(抵免)

本集團期內所呈列的所得稅開支／(抵免)分析如下：

| | | Six months ended 30 June | |
|---------------------|-------|--------------------------|-------------|
| | | 截至6月30日止六個月 | |
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Current income tax | 即期所得稅 | 20,618 | 15,015 |
| Deferred income tax | 遞延所得稅 | (18,813) | (43,550) |
| Total | 總計 | 1,805 | (28,535) |

本集團的主要適用稅項及稅率如下：

開曼群島

本公司於開曼群島註冊成立。根據開曼群島的現行稅法，本公司毋須繳納所得稅或資本利得稅。此外，概無對本公司向其股東（「股東」）分派的股息徵收預扣稅。

英屬維爾京群島（「英屬維爾京群島」）

本集團於英屬維爾京群島註冊成立的實體毋須繳納所得稅或資本利得稅。

香港（「香港」）

本集團於香港註冊成立的實體須繳納16.5%稅率的利得稅。

中國境內

本集團於中國境內註冊成立的附屬公司和可變利益實體一般須按標準的企業所得稅率25%繳納企業所得稅，而被認為「高新技術企業」的實體享有15%的優惠所得稅稅率。

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截至2022年6月30日止六個月

12 LOSS PER SHARE

- (a) Basic loss per share is calculated by dividing the loss for the period attributable to owners of the Company by the weighted average number of ordinary shares in issue during the period.

| | | Six months ended 30 June 截至6月30日止六個月 | |
|---|-------------------------|---|-------------|
| | | 2022 | 2021 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Loss for the period attributable to owners of the Company (RMB'000) | 本公司擁有人應佔期內虧損 (人民幣千元) | (6,389) | (177,291) |
| Weighted average number of ordinary shares in issue ('000) | 已發行普通股加權平均數(千股) | 1,219,379 | 1,211,483 |
| Basic loss per share (expressed in RMB) | 每股基本虧損(以人民幣列示) | (0.01) | (0.15) |

- (b) Diluted loss per share is calculated by adjusting the weighted average number of ordinary shares outstanding to assume conversion of all dilutive potential ordinary shares.

As the Group incurred losses for the six months ended 30 June 2022 and 2021, the potential ordinary shares were not included in the calculation of diluted loss per share, as their inclusion would be anti-dilutive. Accordingly, diluted loss per share for the six months ended 30 June 2022 and 2021 is the same as basic loss per share.

12 每股虧損

- (a) 每股基本虧損乃按本公司擁有人應佔期內虧損除以期內已發行普通股加權平均數計算。

- (b) 每股攤薄虧損乃假設轉換所有具潛在攤薄影響的普通股而調整發行在外普通股加權平均數的方式計算。

由於本集團於截至2022年及2021年6月30日止六個月錄得虧損，在計算每股攤薄虧損時並無計及潛在普通股，原因是計及潛在普通股將具有反攤薄影響。因此，截至2022年及2021年6月30日止六個月每股攤薄虧損與每股基本虧損相同。

| | | Six months ended 30 June 截至6月30日止六個月 | |
|---|-----------------------------|---|-------------|
| | | 2022 | 2021 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Loss for the period attributable to owners of the Company (RMB'000) | 本公司擁有人應佔期內虧損 (人民幣千元) | (6,389) | (177,291) |
| Weighted average number of ordinary shares in issue ('000) | 已發行普通股加權平均數(千股) | 1,219,379 | 1,211,483 |
| Weighted average number of ordinary shares for calculation of diluted earnings per share ('000) | 用於計算每股攤薄盈利的 普通股加權平均數(千股) | 1,219,379 | 1,211,483 |
| Diluted loss per share (expressed in RMB) | 每股攤薄虧損(以人民幣列示) | (0.01) | (0.15) |

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

13 INTANGIBLE ASSETS

13 無形資產

| | | Goodwill 商譽 RMB'000 人民幣千元 | Software 軟件 RMB'000 人民幣千元 | Platform 平台 RMB'000 人民幣千元 | Applications 應用 RMB'000 人民幣千元 | Payment license 支付牌照 RMB'000 人民幣千元 | Trademark 商標 RMB'000 人民幣千元 | Franchise 特許 RMB'000 人民幣千元 | Total 總計 RMB'000 人民幣千元 |
|------------------------------------|---------------|------------------------------------|------------------------------------|------------------------------------|--|--|-------------------------------------|-------------------------------------|---------------------------------|
| | | | | | | (a) | | | |
| | | | | | | (a) | | | |
| (Unaudited) | (未經審核) | | | | | | | | |
| Cost | 成本 | | | | | | | | |
| As at 1 January 2022 | 於2022年1月1日 | 482,377 | 26,292 | 9,810 | 3,260 | 499,000 | 5,272 | – | 1,026,011 |
| Addition | 添置 | – | – | – | – | – | – | 3,730 | 3,730 |
| As at 30 June 2022 | 於2022年6月30日 | 482,377 | 26,292 | 9,810 | 3,260 | 499,000 | 5,272 | 3,730 | 1,029,741 |
| Accumulated amortization | 累計攤銷 | | | | | | | | |
| As at 1 January 2022 | 於2022年1月1日 | – | (24,109) | (9,810) | (1,277) | – | (2,262) | – | (37,458) |
| Amortization charge for the period | 期內攤銷開支 | – | (824) | – | – | – | (292) | (73) | (1,189) |
| As at 30 June 2022 | 於2022年6月30日 | – | (24,933) | (9,810) | (1,277) | – | (2,554) | (73) | (38,647) |
| Impairment losses | 減值損失 | | | | | | | | |
| As at 1 January 2022 | 於2022年1月1日 | (448,630) | – | – | (1,983) | (188,800) | – | – | (639,413) |
| As at 30 June 2022 | 於2022年6月30日 | (448,630) | – | – | (1,983) | (188,800) | – | – | (639,413) |
| Net book value | 賬面淨值 | | | | | | | | |
| As at 30 June 2022 | 於2022年6月30日 | 33,747 | 1,359 | – | – | 310,200 | 2,718 | 3,657 | 351,681 |
| (Audited) | (經審核) | | | | | | | | |
| Cost | 成本 | | | | | | | | |
| As at 1 January 2021 | 於2021年1月1日 | 482,377 | 25,828 | 9,810 | 3,260 | 499,000 | 5,272 | – | 1,025,547 |
| Addition | 添置 | – | 464 | – | – | – | – | – | 464 |
| As at 31 December 2021 | 於2021年12月31日 | 482,377 | 26,292 | 9,810 | 3,260 | 499,000 | 5,272 | – | 1,026,011 |
| Accumulated amortization | 累計攤銷 | | | | | | | | |
| As at 1 January 2021 | 於2021年1月1日 | – | (21,299) | (9,647) | (1,277) | – | (1,677) | – | (33,900) |
| Amortization charge for the year | 年內攤銷開支 | – | (2,810) | (163) | – | – | (585) | – | (3,558) |
| As at 31 December 2021 | 於2021年12月31日 | – | (24,109) | (9,810) | (1,277) | – | (2,262) | – | (37,458) |
| Impairment losses | 減值損失 | | | | | | | | |
| As at 1 January 2021 | 於2021年1月1日 | (448,630) | – | – | (1,983) | (39,897) | – | – | (490,510) |
| Addition | 添置 | – | – | – | – | (148,903) | – | – | (148,903) |
| As at 31 December 2021 | 於2021年12月31日 | (448,630) | – | – | (1,983) | (188,800) | – | – | (639,413) |
| Net book value | 賬面淨值 | | | | | | | | |
| As at 31 December 2021 | 於2021年12月31日 | 33,747 | 2,183 | – | – | 310,200 | 3,010 | – | 349,140 |

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

13 INTANGIBLE ASSETS (Cont'd)

(a) Impairment tests for payment license

The Group's payment license which arose from the acquisition of Beijing Shouhui Kaizhuo Technology Co., Ltd. ("Kaizhuo Technology") on 31 December 2017 is carried at cost less any subsequent impairment loss, and is considered to have an indefinite useful life based on the following grounds:

- (i) The payment license was valid and granted by People's Bank of China ("PBOC") which is renewable every 5 years with immaterial administrative expenses;
- (ii) The management of the Company considered that there would be no practical difficulties in the application for payment license renewal; and
- (iii) The Company has tested whether the payment license with indefinite useful life had suffered any impairment on an annual basis by conducting an annual review to determine whether the latest events and circumstances continue to support an indefinite useful life assessment.

The Group did not perform quantitative impairment test for payment license as at 30 June 2022, because the Group's policy is to perform impairment test annually at 31 December, or more frequently if events or changes in circumstances indicate that it might be impaired in accordance with IAS 36 "Impairment of assets". The Group did not identify any indication that the payment license would be impaired as at 30 June 2022.

13 無形資產(續)

(a) 支付牌照減值測試

本集團因2017年12月31日收購北京首惠開桌科技有限公司(「開桌科技」)而獲得的支付牌照以成本減去任何後續減值損失進行記量，並基於以下理由被視為具有無限可使用年期：

- (i) 中國人民銀行(「中國人民銀行」)頒發的支付牌照屬有效，須每五年續期，並承擔較小的行政開支；
- (ii) 本公司管理層認為申請支付牌照續期不存在實際困難；及
- (iii) 本公司通過每年進行年度審查以決定最新事件與情況是否繼續支援無限可使用年期評估，並測試無限可使用年期支付牌照是否存在減值。

於2022年6月30日，本集團並無對支付牌照進行定量減值測試，因為本集團的政策是每年在12月31日進行減值測試，或者在事件或情況變化表明其根據國際會計準則第36號「資產減值」可能出現減值時，進行更頻密的測試。於2022年6月30日，本集團並無發現任何跡象表明支付牌照將出現減值。

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截至2022年6月30日止六個月

14 PREPAYMENTS AND OTHER RECEIVABLES

14 預付款項及其他應收款項

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|--|-------------------------------|--|--|
| Included in non-current assets: | 計入非流動資產： | | |
| Rental deposits | 租金按金 | 292 | 292 |
| | | 292 | 292 |
| Included in current assets: | 計入流動資產： | | |
| Amount due from related parties (Note 22 (e)) | 應收關連方款項(附註22(e)) | 35,008 | 37,764 |
| Prepaid expenses | 預付開支 | 19,668 | 7,587 |
| Deposits | 按金 | 19,268 | 31,426 |
| Receivables from disposal of bad debts | 處置壞賬的應收款項 | 14,039 | 10,937 |
| Loan to a director of the Company (the "Director") (Note 22 (e)) | 貸款予一名本公司董事(「董事」) (附註22(e)) | 10,290 | 10,214 |
| Value-added tax receivables | 應收增值稅 | 10,282 | 11,498 |
| Withholding tax paid on behalf of grantees under employee incentive schemes | 代表僱員獎勵計劃承授人支付的 預扣稅 | 6,291 | 9,138 |
| Others | 其他 | 20,490 | 13,009 |
| | | 135,336 | 131,573 |
| Total | 總計 | 135,628 | 131,865 |

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

15 QUALITY ASSURANCE FUND PAYABLE AND RECEIVABLE

The following table sets forth the Group's quality assurance fund payable movements for the six months ended 30 June 2022 and 2021:

| | | Six months ended 30 June | |
|--|---------------|--------------------------|-------------|
| | | 截至6月30日止六個月 | |
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Opening balance | 期初結餘 | 59,681 | 53,867 |
| Fair value of newly written quality assurance obligation | 新訂質量保證責任的公允價值 | 57,989 | 61,651 |
| ECL for quality assurance fund | 質量保證金的預期信用損失 | (22,699) | 19,397 |
| Release of the margin | 解除保證金 | (5,008) | (4,306) |
| Payouts during the period, net | 期內開支淨額 | (56,154) | (68,829) |
| Ending balance | 期末結餘 | 33,809 | 61,780 |

The following tables set forth the Group's quality assurance fund receivable movements for the six months ended 30 June 2022 and 2021:

| | | Six months ended 30 June | |
|--|-----------------|--------------------------|-------------|
| | | 截至6月30日止六個月 | |
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Opening balance | 期初結餘 | 28,797 | 22,190 |
| Fair value of newly written quality assurance obligation | 新訂質量保證責任的公允價值 | 57,989 | 61,651 |
| ECL for quality assurance fund (a) | 質量保證金的預期信用損失(a) | (785) | 3,237 |
| Contribution received from borrowers | 借款人出資 | (61,399) | (56,938) |
| Ending balance | 期末結餘 | 24,602 | 30,140 |

15 應付及應收質量保證金

下表載列截至2022年及2021年6月30日止六個月本集團應付質量保證金的變動：

下表載列截至2022年及2021年6月30日止六個月本集團應收質量保證金的變動：

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

15 QUALITY ASSURANCE FUND PAYABLE AND RECEIVABLE (Cont'd)

15 應付及應收質量保證金 (續)

| | | As at 30 June 2022 於2022年6月30日 | | | |
|---|---------------------------------------|-----------------------------------|-------------|-------------|---------------|
| | | ECL staging 預期信用損失階段 | | | |
| | | Stage 1 | Stage 2 | Stage 3 | Total |
| | | 第1階段 | 第2階段 | 第3階段 | 總計 |
| | | RMB'000 | RMB'000 | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) | (未經審核) | (未經審核) |
| Quality assurance fund receivable | 應收質量保證金 | 26,272 | 1,530 | 33,199 | 61,001 |
| Less: ECL allowance under IFRS 9 (a) | 減：根據國際財務報告準則 第9號計量的預期 信用損失撥備(a) | (2,649) | (699) | (33,051) | (36,399) |
| Quality assurance fund receivable, net | 應收質量保證金淨額 | 23,623 | 831 | 148 | 24,602 |

| | | As at 31 December 2021 於2021年12月31日 | | | |
|---|---------------------------------------|--|------------|------------|---------------|
| | | ECL staging 預期信用損失階段 | | | |
| | | Stage 1 | Stage 2 | Stage 3 | Total |
| | | 第1階段 | 第2階段 | 第3階段 | 總計 |
| | | RMB'000 | RMB'000 | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 |
| | | (Audited) | (Audited) | (Audited) | (Audited) |
| | | (經審核) | (經審核) | (經審核) | (經審核) |
| Quality assurance fund receivable | 應收質量保證金 | 30,493 | 1,508 | 32,478 | 64,479 |
| Less: ECL allowance under IFRS 9 (a) | 減：根據國際財務報告準則 第9號計量的預期信 用損失撥備(a) | (2,666) | (709) | (32,307) | (35,682) |
| Quality assurance fund receivable, net | 應收質量保證金淨額 | 27,827 | 799 | 171 | 28,797 |

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簡明綜合中期財務資料附註

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截至2022年6月30日止六個月

15 QUALITY ASSURANCE FUND PAYABLE AND RECEIVABLE (Cont'd)

- (a) The following tables explain the changes in the ECL allowance of quality assurance fund receivable by stage for the six months ended 30 June 2022 and 2021:

15 應付及應收質量保證金 (續)

- (a) 下表分階段說明截至2022年及2021年6月30日止六個月應收質量保證基金預期信用損失撥備的變動：

| | | Six months ended 30 June 2022 截至2022年6月30日止六個月 | | | |
|----------------------------------|-------------|---|--|--|---|
| | | Stage 1 第1階段 | Stage 2 第2階段 | Stage 3 第3階段 | Total 總計 |
| | | 12-month ECL 12個月預期 信用損失 RMB'000 人民幣千元 (Unaudited) (未經審核) | Lifetime ECL 存續期預期 信用損失 RMB'000 人民幣千元 (Unaudited) (未經審核) | Lifetime ECL 存續期預期 信用損失 RMB'000 人民幣千元 (Unaudited) (未經審核) | RMB'000 人民幣千元 (Unaudited) (未經審核) |
| Opening balance | 期初結餘 | 2,666 | 709 | 32,307 | 35,682 |
| Transfer out | 轉出 | – | – | (68) | (68) |
| Net decrease for the period (i) | 本期淨減少(i) | (13) | 61 | 737 | 785 |
| Transfer | 轉移 | | | | |
| Transfer from Stage 1 to Stage 2 | 第1階段轉移至第2階段 | (16) | 16 | – | – |
| Transfer from Stage 1 to Stage 3 | 第1階段轉移至第3階段 | (12) | – | 12 | – |
| Transfer from Stage 2 to Stage 1 | 第2階段轉移至第1階段 | 24 | (24) | – | – |
| Transfer from Stage 2 to Stage 3 | 第2階段轉移至第3階段 | – | (63) | 63 | – |
| Ending balance | 期末結餘 | 2,649 | 699 | 33,051 | 36,399 |

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

15 QUALITY ASSURANCE FUND PAYABLE AND RECEIVABLE

(Cont'd)

(a) (Cont'd)

15 應付及應收質量保證金 (續)

(a) (續)

| | | Six months ended 30 June 2021 | | | |
|----------------------------------|-------------|-------------------------------|--------------|--------------|-------------|
| | | 截至2021年6月30日止六個月 | | | |
| | | Stage 1 | Stage 2 | Stage 3 | Total |
| | | 第1階段 | 第2階段 | 第3階段 | |
| | | 12-month ECL | Lifetime ECL | Lifetime ECL | |
| | | 12個月預期 | 存續期預期 | 存續期預期 | |
| | | 信用損失 | 信用損失 | 信用損失 | 總計 |
| | | RMB'000 | RMB'000 | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) | (未經審核) | (未經審核) |
| Opening balance | 期初結餘 | 2,662 | 701 | 787,423 | 790,786 |
| Transfer out | 轉出 | – | – | (173,592) | (173,592) |
| Net decrease for the period (i) | 本期淨減少(i) | (2,195) | (565) | (477) | (3,237) |
| Transfer | 轉移 | | | | |
| Transfer from Stage 1 to Stage 2 | 第1階段轉移至第2階段 | (21) | 21 | – | – |
| Transfer from Stage 1 to Stage 3 | 第1階段轉移至第3階段 | (10) | – | 10 | – |
| Transfer from Stage 2 to Stage 1 | 第2階段轉移至第1階段 | 18 | (18) | – | – |
| Transfer from Stage 2 to Stage 3 | 第2階段轉移至第3階段 | – | (33) | 33 | – |
| Ending balance | 期末結餘 | 454 | 106 | 613,397 | 613,957 |

(i) This item includes changes of PD, EAD and LGD due to routine updates to model parameters, and the impact of stage changes on the measurement of ECL.

(i) 該項包括模型參數日常更新引起的違約概率、違約敞口及違約損失率的變化，以及階段變化對預期信用損失計量的影響。

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簡明綜合中期財務資料附註

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截至2022年6月30日止六個月

16 CONTRACT ASSETS/(LIABILITIES)

16 合約資產／(負債)

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|-----------------------------|---------------|--|--|
| Contract assets | 合約資產 | 666,396 | 695,357 |
| Less: ECL allowance | 減：預期信用損失撥備 | (615,447) | (608,838) |
| Contract assets, net | 合約資產淨值 | 50,949 | 86,519 |
| Contract liabilities | 合約負債 | (11,353) | (16,481) |

The activity in the total ECL allowance for the six months ended 30 June 2022 and 2021 consisted of the following:

截至2022年及2021年6月30日止六個月，預期信用損失撥備總額變動包括下列各項：

| | | Six months ended 30 June 截至6月30日止六個月 | |
|---------------------------------|-------------|---|---|
| | | 2022 RMB'000 人民幣千元 (Unaudited) (未經審核) | 2021 RMB'000 人民幣千元 (Unaudited) (未經審核) |
| Opening balance | 期初結餘 | (608,838) | (603,335) |
| Provision of ECL for the period | 期內預期信用損失撥備 | (6,609) | (1,759) |
| Ending balance | 期末結餘 | (615,447) | (605,094) |

Note: The Group receives payments from borrowers over the tenures of the loans. Contract assets represent the Group's right to consideration in exchange for services that the Group has provided. A substantial majority of the Group's contract assets as at 30 June 2022 would be realized within the next twelve months as the weighted average term of the arrangements where the Group was not the loan originator was less than twelve months. The Group determined that there was no significant financing component for its arrangements where the Group was not the loan originator.

附註：本集團在貸款期限內收到借款人付款。合約資產指本集團有權收取以換取本集團所提供服務的代價。由於本集團並非貸款發放者安排的加權平均期限少於十二個月，本集團於2022年6月30日的絕大部分合約資產將於未來十二個月內變現。本集團認為，就本集團並非貸款發放者的安排而言，並無重大融資成分。

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簡明綜合中期財務資料附註

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17 TRADE RECEIVABLES

17 貿易應收款項

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|---|-----------------|--|--|
| Referral and credit card technology service receivables | 介紹及信用卡科技服務應收款項 | 238,319 | 218,251 |
| Others | 其他 | 7,092 | 13,920 |
| | | 245,411 | 232,171 |
| ECL allowance | 預期信用損失撥備 | (215,873) | (213,008) |
| Trade receivables, net | 貿易應收款項淨額 | 29,538 | 19,163 |

The activity in the total ECL allowance for trade receivables for the six months ended 30 June 2022 and 2021 consisted of the following:

截至2022年及2021年6月30日止六個月，貿易應收款項的預期信用損失撥備總額變動包括下列各項：

| | | Six months ended 30 June 截至6月30日止六個月 | |
|------------------------------|-------------|---|---|
| | | 2022 RMB'000 人民幣千元 (Unaudited) (未經審核) | 2021 RMB'000 人民幣千元 (Unaudited) (未經審核) |
| Opening balance | 期初結餘 | (213,008) | (182,317) |
| ECL allowance for the period | 期內預期信用損失撥備 | (2,865) | (2,989) |
| Ending balance | 期末結餘 | (215,873) | (185,306) |

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

17 TRADE RECEIVABLES (Cont'd)

Aging analysis of trade receivables based on invoice date is as follows:

17 貿易應收款項(續)

貿易應收款項基於發票日期的賬齡分析如下：

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|-------------------|-------|--|--|
| Within 30 days | 30天內 | 6,295 | 8,268 |
| More than 30 days | 超過30天 | 239,116 | 223,903 |
| Total | 總計 | 245,411 | 232,171 |

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

18 LOANS TO CUSTOMERS, NET

18 客戶貸款淨額

| | | As at 30 June 2022 於2022年6月30日 | | | | |
|--------------------------------------|------------------------------------|--|--|--|---|---|
| | | ECL staging 預期信用損失階段 | | | Purchased credit- impaired 購入已發生 信用減值 | Total 總計 |
| | | Stage 1 第1階段 RMB'000 人民幣千元 (Unaudited) (未經審核) | Stage 2 第2階段 RMB'000 人民幣千元 (Unaudited) (未經審核) | Stage 3 第3階段 RMB'000 人民幣千元 (Unaudited) (未經審核) | RMB'000 人民幣千元 (Unaudited) (未經審核) | RMB'000 人民幣千元 (Unaudited) (未經審核) |
| Loans | 貸款 | – | – | 286,230 | – | 286,230 |
| New financial assets purchased | 新購入金融資產 | – | – | – | 138,589 | 138,589 |
| Less: ECL allowance under IFRS 9 (b) | 減：國際財務報告準則 第9號下的預期 信用損失撥備(b) | – | – | (281,406) | – | (281,406) |
| Loans to customers, net | 客戶貸款淨額 | – | – | 4,824 | 138,589 | 143,413 |

| | | As at 31 December 2021 於2021年12月31日 | | | | |
|--------------------------------------|------------------------------------|--|-------------------------------------|-------------------------------------|---|------------------|
| | | ECL staging 預期信用損失階段 | | | Purchased credit- impaired 購入已發生 信用減值 | Total 總計 |
| | | Stage 1 第1階段 RMB'000 人民幣千元 | Stage 2 第2階段 RMB'000 人民幣千元 | Stage 3 第3階段 RMB'000 人民幣千元 | RMB'000 人民幣千元 | RMB'000 人民幣千元 |
| Loans | 貸款 | – | – | 286,512 | – | 286,512 |
| New financial assets purchased | 新購入金融資產 | – | – | – | 154,074 | 154,074 |
| Less: ECL allowance under IFRS 9 (b) | 減：國際財務報告準則 第9號下的預期 信用損失撥備(b) | – | – | (282,088) | – | (282,088) |
| Loans to customers, net | 客戶貸款淨額 | – | – | 4,424 | 154,074 | 158,498 |

As at 30 June 2022 and 31 December 2021, these loans are primarily personal loans made to individual borrowers through the consolidated trusts and a subsidiary of the Group and the new financial assets purchased from both individual and institutional investors.

於2022年6月30日及2021年12月31日，該等貸款主要為通過被合併的信託及本集團的一間附屬公司向個人借款人發放的個人貸款及從個人投資者和機構投資者新購入的金融資產。

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

18 LOANS TO CUSTOMERS, NET (Cont'd)

- (a) The following table explains the aging of loans to customers past due for the six months ended 30 June 2022 and year ended 31 December 2021:

| | | Overdue days 逾期天數 | | | | |
|-------------------------------|---------------------|---|--|--|--|---------------------------------|
| | | Less than 30 days 少於30天 RMB'000 人民幣千元 | 30 days to 90 days 30天至90天 RMB'000 人民幣千元 | 90 days to 180 days 90天至180天 RMB'000 人民幣千元 | Over 180 days 180天以上 RMB'000 人民幣千元 | Total 總計 RMB'000 人民幣千元 |
| (Unaudited) | (未經審核) | | | | | |
| As at 30 June 2022 | 於2022年6月30日 | | | | | |
| Loans to customers past due | 已逾期的客戶貸款 | – | – | – | 286,230 | 286,230 |
| Purchased credit-impaired | 購入已發生信用減值 | 44,525 | 1,248 | 1,930 | 90,886 | 138,589 |
| (Audited) | (經審核) | | | | | |
| As at 31 December 2021 | 於2021年12月31日 | | | | | |
| Loans to customers past due | 已逾期的客戶貸款 | – | – | – | 286,512 | 286,512 |
| Purchased credit-impaired | 購入已發生信用減值 | 38,228 | 2,620 | 2,064 | 111,162 | 154,074 |

The overdue days of purchased credit-impaired financial assets are aged according to their original contractual terms.

購入已發生信用減值的金融資產的逾期日數按原合同條款進行賬齡處理。

18 客戶貸款淨額 (續)

- (a) 下表說明截至2022年6月30日止六個月及截至2021年12月31日止年度逾期客戶貸款的賬齡：

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

18 LOANS TO CUSTOMERS, NET (Cont'd)

- (b) The activity in the total ECL allowance for the six months ended 30 June 2022 and 2021 consisted of the following:

18 客戶貸款淨額 (續)

- (b) 截至2022年及2021年6月30日止六個月，預期信用損失撥備總額活動包括下列各項：

| | | Six months ended 30 June 2022 截至2022年6月30日止六個月 | | | |
|---------------------------------|----------|---|--|--|--|
| | | Stage 1 第1階段 | Stage 2 第2階段 | Stage 3 第3階段 | Total |
| | | 12-month ECL 十二個月預期 信用損失 RMB'000 人民幣千元 (Unaudited) (未經審核) | Lifetime ECL 存續期預期 信用損失 RMB'000 人民幣千元 (Unaudited) (未經審核) | Lifetime ECL 存續期預期 信用損失 RMB'000 人民幣千元 (Unaudited) (未經審核) | Total 總計 RMB'000 人民幣千元 (Unaudited) (未經審核) |
| Opening balance | 期初結餘 | – | – | 282,088 | 282,088 |
| Net increase for the period (i) | 本期淨增加(i) | – | – | (682) | (682) |
| Ending balance | 期末結餘 | – | – | 281,406 | 281,406 |

| | | Six months ended 30 June 2021 截至2021年6月30日止六個月 | | | |
|---------------------------------|----------|---|--|--|--|
| | | Stage 1 第1階段 | Stage 2 第2階段 | Stage 3 第3階段 | Total |
| | | 12-month ECL 十二個月預期 信用損失 RMB'000 人民幣千元 (Unaudited) (未經審核) | Lifetime ECL 存續期預期 信用損失 RMB'000 人民幣千元 (Unaudited) (未經審核) | Lifetime ECL 存續期預期 信用損失 RMB'000 人民幣千元 (Unaudited) (未經審核) | Total 總計 RMB'000 人民幣千元 (Unaudited) (未經審核) |
| Opening balance | 期初結餘 | – | – | 282,507 | 282,507 |
| Net increase for the period (i) | 本期淨增加(i) | – | – | 15 | 15 |
| Ending balance | 期末結餘 | – | – | 282,522 | 282,522 |

(i) This item includes changes of PD, EAD and LGD due to routine updates to model parameters, and the impact of stage changes on the measurement of ECL.

(i) 該項包括模型參數日常更新引起的違約概率、違約敞口及違約損失率的變化，以及階段變化對預期信用損失計量的影響。

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

19 CASH AND BANK BALANCES

(a) Cash and cash equivalents

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|--------------|------|--|--|
| Cash at bank | 銀行現金 | 351,745 | 313,148 |

(b) Restricted cash

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|---|------------------|--|--|
| Cash held on behalf of investors through platform (i) | 通過平台代投資者持有的現金(i) | 101,515 | 112,536 |
| Deposit of secured transactions | 有擔保交易保證金 | 87,951 | 112,556 |
| Total | 總計 | 189,466 | 225,092 |

(i) Cash held on behalf of investors through platform as at 30 June 2022 and 31 December 2021 mainly represented the cash in custody account on behalf of individual investment to hold fund.

19 現金及銀行結餘

(a) 現金及現金等價物

(b) 受限制現金

(i) 於2022年6月30日及2021年12月31日，通過平台代投資者持有的現金主要為託管賬戶內代獨立投資持有的資金。

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

20 BANK AND OTHER BORROWINGS

20 銀行及其他借款

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|--|--------------------|--|--|
| Non-current liabilities: | 非流動負債： | | |
| Bank borrowings (a) – secured | 銀行借款(a) – 有擔保 | 24,060 | 27,483 |
| Less: current portion of non-current liabilities | 減：一年內到期的非流動負債 | (7,140) | (6,943) |
| | | 16,920 | 20,540 |
| Included in current liabilities: | 計入流動負債： | | |
| Bank borrowings (a) – secured | 銀行借款(a) – 有擔保 | 84,323 | 90,000 |
| Other borrowings (b) – secured and unsecured | 其他借款(b) – 有擔保及無擔保 | 75,000 | 75,000 |
| Current portion of non-current liabilities | 一年內到期的非流動負債 | 7,140 | 6,943 |
| | | 166,463 | 171,943 |
| Total bank and other borrowings | 銀行及其他借款總額 | 183,383 | 192,483 |
| Borrowings by repayment schedule: | 按還款計劃劃分的借款： | | |
| Within 1 year | 一年內 | 166,463 | 171,942 |
| 1 year to 2 years | 一年至二年 | 7,554 | 7,344 |
| 2 years to 5 years | 二年至五年 | 9,366 | 13,197 |
| | | 183,383 | 192,483 |

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

20 BANK AND OTHER BORROWINGS (Cont'd)

- (a) In August 2017, the Group borrowed a loan of RMB53,000,000 from Bank of Hangzhou. The loan bears interest at the annual rate of 115% of the five-year loan benchmark rate of the People's Bank of China. The loan is repayable in eight years from the borrowing date and is guaranteed by Sun Haitao, the Director and secured by the pledge of the building held by Hangzhou Enniu Network Technology Co., Ltd. ("Enniu Network"). The amount of approximately RMB7,140,000 will be repaid within one year and was classified as current liabilities. The amount of approximately RMB16,920,000 will be repaid beyond one year and was classified as non-current liabilities.

In March 2021, the Group borrowed a loan of RMB90,000,000 from Bank of Wenzhou. The loan is secured by the pledge of the building of Enniu Network with the fixed interest rate of 6.5% per annum. In March 2022, the Group repaid approximately RMB5,677,000 to Bank of Wenzhou and renewed the loan of approximately RMB84,323,000 after expiry.

- (b) In May 2017, Enniu Network, together with Shenzhen Tiantu Xingneng Investments (Limited Partnership) ("Tiantu Xingneng") and China Merchants Securities Asset Management Co., Ltd. ("CMS AM"), established a limited partnership, Hangzhou Shangniu Investment Management Partnership (Limited Partnership) ("Hangzhou Shangniu"). In November and December 2017, Enniu Network entered into agreements with Tiantu Xingneng and CMS AM, respectively that Enniu Network would repay the partnership funds contributed by Tiantu Xingneng and CMS AM in four years with fixed interest rates of 8% and 8.035% per annum, respectively.

The partnership funds of RMB25,000,000 and RMB90,000,000 contributed by Tiantu Xingneng and CMS AM, respectively recorded as borrowing by the Group at 31 December 2019. The partnership funds were secured by a pledge of the ordinary shares of Kaizhuo Technology held by the Group. In March 2020, Enniu Network repaid the remaining partnership fund of RMB90,000,000 to CMS AM. In December 2021, the Group renewed the partnership fund of RMB25,000,000 after expiry.

In May 2020, the Group borrowed RMB50,000,000 with fixed rate of 8.035% per annum from Shenzhen Tiantu Xingfu Equity Investments Management Co., Ltd. The loan is guaranteed by Sun Haitao, the Director. In December 2021, the Group renewed the loan and will repay in December 2022.

20 銀行及其他借款(續)

- (a) 於2017年8月，本集團向杭州銀行借貸人民幣53,000,000元。貸款利息按中國人民銀行五年期貸款基準利率的115%的年利率計算。該貸款須於借款日期起八年內償還，由董事孫海濤擔保及由杭州恩牛網絡技術有限公司(「恩牛網絡」)持有的樓宇作抵押。約人民幣7,140,000元將於一年內償還並獲分類為流動負債。約人民幣16,920,000元將於一年後償還並獲分類為非流動負債。

於2021年3月，本集團從溫州銀行借貸人民幣90,000,000元。貸款以恩牛網絡的樓宇作抵押，固定利率為每年6.5%。於2022年3月，本集團向溫州銀行償還約人民幣5,677,000元，並於到期後續貸約人民幣84,323,000元。

- (b) 於2017年5月，恩牛網絡連同深圳天圖興能投資企業(有限合夥)(「天圖興能」)及招商證券資產管理有限公司(「招商資管」)設立了一家有限合夥企業，杭州商牛投資管理合夥企業(有限合夥)(「杭州商牛」)。於2017年11月及12月，恩牛網絡分別與天圖興能及招商資管訂立協議，據此，恩牛網絡將分別按固定年利率8%及8.035%於四年內償還天圖興能及招商資管出資的合夥基金。

於2019年12月31日，天圖興能及招商資管分別出資的合夥基金人民幣25,000,000元及人民幣90,000,000元被本集團視為借款。該合夥基金由本集團所持開卓科技的普通股抵押作擔保。於2020年3月，恩牛網絡向招商資管償還餘下合夥基金人民幣90,000,000元。於2021年12月，本集團於到期後對合夥基金人民幣25,000,000元進行續貸。

於2020年5月，本集團從深圳天圖興福股權投資管理有限公司借款人民幣50,000,000元，固定利率為每年8.035%。貸款由董事孫海濤擔保。於2021年12月，本集團對其進行續貸，並將於2022年12月償還。

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21 TRADE AND OTHER PAYABLES

21 貿易及其他應付款項

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|--|--------------|--|--|
| Payables for equity investments | 股權投資應付款項 | 214,825 | 214,825 |
| Payables to settlement banks | 應付收單銀行款 | 35,765 | 32,566 |
| Trade payables (a) | 貿易應付款項(a) | 29,937 | 26,254 |
| Interest payable | 應付利息 | 13,401 | 10,401 |
| Payroll and welfare payables | 應付工資及福利 | 12,131 | 12,608 |
| Payables to related parties | 應付關聯方款項 | 4,600 | 565 |
| Professional service expenses | 專業服務開支 | 4,511 | 5,476 |
| Other tax payables | 其他應付稅項 | 3,072 | 3,473 |
| Deposit payables | 應付按金 | 1,658 | 700 |
| Online promotion marketing expenses payables | 網絡推廣營銷開支應付款項 | 670 | 1,065 |
| Payables on behalf of credit card users | 代表信用卡用戶應付款項 | 364 | 503 |
| External technical service expenses | 外部技術服務開支 | 299 | 906 |
| Others | 其他 | 9,281 | 8,827 |
| Total | 總計 | 330,514 | 318,169 |

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簡明綜合中期財務資料附註

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21 TRADE AND OTHER PAYABLES (Cont'd)

- (a) Trade payables represent payables of fund transfer charges and collection service charges.

The aging analysis of trade payables based on invoice date is as below:

21 貿易及其他應付款項 (續)

- (a) 貿易應付款項指資金轉賬費用及回收服務收費的應付款項。

貿易應付款項基於發票日期的賬齡分析載列如下：

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|-----------------|-----------|--|--|
| Within 30 days | 30天內 | 17,555 | 18,998 |
| 30 to 90 days | 30天至90天 | 7,812 | 3,070 |
| 90 to 180 days | 90天至180天 | 3,165 | 1,324 |
| 180 to 360 days | 180天至360天 | 1,205 | 1,599 |
| Over 360 days | 360天以上 | 200 | 1,263 |
| Total | 總計 | 29,937 | 26,254 |

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簡明綜合中期財務資料附註

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22 RELATED PARTY TRANSACTIONS

Parties are considered to be related if one party has the ability, directly or indirectly, control the other party or exercise significant influence over the other party in making financial and operation decisions. Parties are also considered to be related if they are subject to common control. Members of key management and their close family member of the Group are also considered as related parties.

As of 30 June 2022, the relationship and details of transactions between the Group and other related parties are disclosed below:

22 關聯方交易

倘一方有能力直接或間接控制另一方或對另一方的財務及經營決策行使重大影響力，均被視為關聯方。倘彼等受共同控制，亦被視為關聯方。本集團主要管理層成員及彼等近親亦被視作關聯方。

於2022年6月30日，本集團與其他關聯方的關係及交易詳情披露如下：

Name of the major related parties 主要關聯方名稱

Relationship with the Group 與本集團的關係

| | |
|---|---|
| Sun Haitao ⁽ⁱ⁾ 孫海濤 ⁽ⁱ⁾ | Chief Executive Officer and Director of the Company 本公司行政總裁及董事 |
| Wu Shan ⁽ⁱⁱ⁾ 吳珊 ⁽ⁱⁱ⁾ | Director of the Company 本公司董事 |
| Zou Yunli 鄒雲麗 | Director of the Company 本公司董事 |
| Gao Li ⁽ⁱⁱⁱ⁾ 高莉 ⁽ⁱⁱⁱ⁾ | Director of the Company 本公司董事 |
| Jiang Cuicui ⁽ⁱⁱⁱ⁾ 蔣璀璀 ⁽ⁱⁱⁱ⁾ | Director of the Company 本公司董事 |
| Ye Xiang 葉翔 | Director of the Company 本公司董事 |
| Xu Xuchu 徐旭初 | Director of the Company 本公司董事 |
| Shou Jian ^(iv) 壽健 ^(iv) | Director of the Company 本公司董事 |
| Zheng Haiguo ⁽ⁱ⁾ 鄭海國 ⁽ⁱ⁾ | Director of the Company 本公司董事 |
| Zhu Jianfei ^(v) 朱劍飛 ^(v) | Director of the Company 本公司董事 |
| Yu Jin ^(v) 于進 ^(v) | Director of the Company 本公司董事 |
| Wong Ti ^(v) 汪棣 ^(v) | Director of the Company 本公司董事 |
| Lam Yuhon 林銳康 | Key management personnel of the entity 實體之主要管理人員 |

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22 RELATED PARTY TRANSACTIONS (Cont'd)

22 關聯方交易 (續)

Name of the major related parties

主要關聯方名稱

Relationship with the Group

與本集團的關係

| | |
|---|---|
| Zhejiang Anniu Technology Co., Ltd. 浙江安牛科技有限公司 | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| Beijing Juece Xincheng Technology Co., Ltd. 北京決策信誠科技有限公司 | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| Hangzhou Sunyard Fantai Technology Co., Ltd. 杭州信雅達泛泰科技有限公司 | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| Zhuhai Yunyoudao Technology Co., Ltd. 珠海雲遊道科技有限責任公司 | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| Shark Kuaiyou Network Technology (Beijing) Co., Ltd. 鯊魚快遊網絡技術(北京)有限公司 | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| Hangzhou Zaodao Technology Co., Ltd. 杭州早稻科技有限公司 | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| Hangzhou Ren Junxing Technology Co., Ltd. 杭州任君行科技有限公司 | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| Hangzhou Linglingqi Technology Co., Ltd. 杭州零零柒科技有限公司 | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| Xinhuizhiyan Culture Communication (Beijing) Co., Ltd. 鑫滙智顏(北京)文化傳媒有限公司 | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| TOWERING GROUP INC. | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| Linglan Network Technology (Shanghai) Co., Ltd. 領藍網絡科技(上海)有限公司 | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| Shanghai Zhengcheng Information Technology Co., Ltd. 上海崢呈信息科技有限公司 | Investee over which the Group has significant influence 受本集團重大影響的被投資公司 |
| Hangzhou Yingniu Investment Partnership (Limited Partnership) 杭州盈牛投資合夥企業(有限合夥) | Investee of which the Group has joint control 受本集團共同控制的被投資公司 |
| Hangzhou Yiqilaidian Investment Partnership (Limited Partnership) 杭州一起來電投資合夥企業(有限合夥) | Investee of which the Group has joint control 受本集團共同控制的被投資公司 |

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22 RELATED PARTY TRANSACTIONS (Cont'd)

22 關聯方交易 (續)

| Name of the major related parties 主要關聯方名稱 | Relationship with the Group 與本集團的關係 |
|--|--|
| Hangzhou Fanniu Investment Management Partnership (Limited Partnership) 杭州泛牛投資管理合夥企業(有限合夥) | Investee of which the Group has joint control 受本集團共同控制的被投資公司 |
| Suzhou Jiamu Wuyao Venture Capital Investment Partnership (Limited Partnership) 蘇州嘉沐吾么創業投資合夥企業(有限合夥) | Investee of which the Group has joint control 受本集團共同控制的被投資公司 |
| Hangzhou Lvji Network Technology Co., Ltd. 杭州旅記網絡技術有限公司 | Controlled by key management 受主要管理人員控制 |
| Pingxiang Chuangniu Asset Management Co., Ltd. 萍鄉創牛資產管理有限公司 | Controlled by key management 受主要管理人員控制 |
| Pingxiang Shiniu Asset Management Partnership (Limited Partnership) 萍鄉世牛資產管理合夥企業(有限合夥) | Controlled by key management 受主要管理人員控制 |
| Pingxiang Jiniu Asset Management Partnership (Limited Partnership) 萍鄉紀牛資產管理合夥企業(有限合夥) | Controlled by key management 受主要管理人員控制 |
| 51 Xinhu L.P. | Controlled by key management 受主要管理人員控制 |
| Rising Sun Limited | Controlled by key management 受主要管理人員控制 |
| (i) On 7 January 2022, the board (the "Board") of Directors announced that Sun Haitao had been appointed as the chief executive officer of the Company. Since then, Zheng Haiguo ceased to be the chief executive officer and executive Director of the Company. | (i) 於2022年1月7日，董事(「董事」)會宣佈孫海濤已獲委任為本公司行政總裁。此後，鄭海國不再為本公司行政總裁及執行董事。 |
| (ii) Wu Shan has been appointed as an executive Director on 7 January 2022. | (ii) 吳珊已於2022年1月7日獲委任為執行董事。 |
| (iii) Gao Li and Jiang Cuicui have been appointed as non-executive Directors on 14 April 2022. | (iii) 高莉及蔣璀璨已於2022年4月14日獲委任為非執行董事。 |
| (iv) Shou Jian has been appointed as an independent non-executive Director on 13 May 2022. | (iv) 壽健已於2022年5月13日獲委任為獨立非執行董事。 |
| (v) On 14 April 2022, Zhu Jianfei, Yu Jin and Wong Ti resigned as an executive Director, a non-executive Director and an independent non-executive Director, respectively. | (v) 於2022年4月14日，朱劍飛、于進及汪棟分別辭任執行董事、非執行董事及獨立非執行董事。 |

Notes to the Condensed Consolidated Interim Financial Information

簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

22 RELATED PARTY TRANSACTIONS (Cont'd)

The following transactions were carried out between the Group and its related parties during the six months ended 30 June 2022. In the opinion of the Directors, the related party transactions were carried out in the ordinary course of business and at terms negotiated between the Group and the respective related parties.

Save as disclosed in elsewhere of these financial statements, the Group entered into the following related party transactions during the reporting period:

- (a) Loan referral service income, credit card technology service income and other income recognized in revenue (before net of sales tax and related surcharges)

22 關聯方交易 (續)

下列交易乃由本集團與其關聯方於截至2022年6月30日止六個月進行。根據董事意見，關聯方交易乃於一般業務過程中按本集團與各關聯方協商的條款進行。

除本財務報表其他部分所披露者外，本集團於報告期間訂立下列關聯方交易：

- (a) 於收益確認的信貸介紹服務收入、信用卡科技服務收入及其他收入(扣除銷售稅項及相關附加稅前)

| | | Six months ended 30 June 截至6月30日止六個月 | |
|--|----------------|---|-------------|
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Investees over which the Group has significant influence | 受本集團重大影響的被投資公司 | 620 | 90 |

- (b) Origination and servicing expenses

- (b) 辦理及服務開支

| | | Six months ended 30 June 截至6月30日止六個月 | |
|--|----------------|---|-------------|
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Investees over which the Group has significant influence | 受本集團重大影響的被投資公司 | 289 | – |

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簡明綜合中期財務資料附註

For the six months ended 30 June 2022

截至2022年6月30日止六個月

22 RELATED PARTY TRANSACTIONS (Cont'd)

(c) Sales and marketing expenses

22 關聯方交易 (續)

(c) 銷售及營銷開支

| | | Six months ended 30 June | |
|--|----------------|--------------------------|-------------|
| | | 截至6月30日止六個月 | |
| | | 2022 | 2021 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Unaudited) |
| | | (未經審核) | (未經審核) |
| Investees over which the Group has significant influence | 受本集團重大影響的被投資公司 | 471 | 1,708 |

(d) Borrowings guaranteed by related party

(d) 關聯方擔保的貸款

| | | As at | As at |
|--|-------|-------------|-------------|
| | | 30 June | 31 December |
| | | 2022 | 2021 |
| | | 於2022年 | 於2021年 |
| | | 6月30日 | 12月31日 |
| | | RMB'000 | RMB'000 |
| | | 人民幣千元 | 人民幣千元 |
| | | (Unaudited) | (Audited) |
| | | (未經審核) | (經審核) |
| The chairman of the Board of Directors | 董事會主席 | 74,061 | 77,484 |

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簡明綜合中期財務資料附註

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截至2022年6月30日止六個月

22 RELATED PARTY TRANSACTIONS (Cont'd)

(e) Balances with related parties

22 關聯方交易(續)

(e) 與關聯方的結餘

| | | As at 30 June 2022 於2022年 6月30日 RMB'000 人民幣千元 (Unaudited) (未經審核) | As at 31 December 2021 於2021年 12月31日 RMB'000 人民幣千元 (Audited) (經審核) |
|--|-----------------------|--|--|
| Trade receivables | 貿易應收款項 | | |
| Investees over which the Group has significant influence | 受本集團重大影響的被投資公司 | 2,477 | 2,506 |
| Prepayments, deposits and other receivables | 預付款項、按金及其他應收款項 | | |
| Director | 董事 | 10,290 | 10,214 |
| Controlled by key management | 受主要管理人員控制 | 100 | 100 |
| Investees over which the Group has significant influence | 受本集團重大影響的被投資公司 | 34,908 | 37,664 |
| | | 45,298 | 47,978 |
| Trade and other payables | 貿易及其他應付款項 | | |
| Investees over which the Group has significant influence | 受本集團重大影響的被投資公司 | 4,600 | 565 |

23 DIVIDENDS

No dividend has been paid or declared by the Company during the six months ended 30 June 2022 (six months ended 30 June 2021: nil).

23 股息

於截至2022年6月30日止六個月，本公司並未派付或宣派股息(截至2021年6月30日止六個月：無)。

Other Information 其他資料

INTERESTS AND SHORT POSITIONS OF DIRECTORS AND CHIEF EXECUTIVES OF THE COMPANY IN THE SHARES, UNDERLYING SHARES AND DEBENTURES OF THE COMPANY OR ANY ASSOCIATED CORPORATION

As at 30 June 2022, the interests or short positions of the Directors and chief executives of the Company in the shares, underlying shares or debentures of the Company or any of its associated corporation (within the meaning of Part XV of the Securities and Futures Ordinance (the "SFO") (Cap. 571 of the Laws of Hong Kong)), which were required to be notified to the Company and the Stock Exchange pursuant to Divisions 7 and 8 of Part XV of the SFO (including interests or short positions which were taken or deemed to have under such provisions of the SFO), or pursuant to section 352 of the SFO, to be recorded in the register of the Company referred to therein, or as otherwise notified to the Company and the Stock Exchange pursuant to the Model Code for Securities Transactions by Directors of Listed Issuers (the "Model Code") as set out in Appendix 10 to the Listing Rules were as follows:

Long Position in the Shares

董事及本公司最高行政人員於本公司或任何相聯法團的股份、相關股份及債權證中擁有的權益及淡倉

於2022年6月30日，董事及本公司最高行政人員於本公司或其任何相聯法團（定義見證券及期貨條例（「證券及期貨條例」）（香港法例第571章）第XV部）之股份、相關股份及債權證中擁有根據證券及期貨條例第XV部第7及第8分部須知會本公司及聯交所之權益或淡倉（包括根據證券及期貨條例之該等條文被視作或視為擁有之權益或淡倉），或根據證券及期貨條例第352條須記錄於該條例所指之本公司登記冊之權益或淡倉，或根據上市規則附錄十所載《上市發行人董事進行證券交易的標準守則》（「標準守則」）須知會本公司及聯交所之權益或淡倉如下：

於股份之好倉

| Name of Director(s) 董事姓名 | Capacity and nature of interest 身份及權益性質 | Number of Shares 股份數目 | Approximate percentage of issued Shares ⁽¹⁾ 佔已發行股份之概約百分比 ⁽¹⁾ |
|--|---|----------------------------|---|
| Mr. Sun Haitao ("Mr. Sun") 孫海濤先生（「孫先生」） | Founder of a discretionary trust who can influence how the trustee exercises his discretion 可影響受託人如何行使其酌情權的酌情信託成立人 | 108,159,464 ⁽²⁾ | 7.96% |
| | Others 其他 | 50,355,000 ⁽³⁾ | 3.71% |
| | Others 其他 | 142,708,272 ⁽⁴⁾ | 10.51% |
| | | 301,222,736 | 22.18% |
| Ms. Zou Yunli 鄒雲麗女士 | Interest of spouse 配偶權益 | 200,000 ⁽⁵⁾ | 0.01% |

Other Information 其他資料

Notes:

- (1) The calculations were based on the number of Shares which each party is interested in (whether directly or indirectly interested or deemed to be interested) as a percentage of the total number of issued Shares (i.e. 1,358,320,188 Shares) as at 30 June 2022.
- (2) Rising Sun Limited, which is the beneficial owner of the 108,159,464 Shares, is wholly owned by Wukong Ltd. 34,615,385 Shares of which were charged in favour of a lender other than a qualified lender. Wukong Ltd. is beneficially wholly owned by Wukong Trust, which was established by Mr. Sun as the settlor. TMF (Cayman) Ltd. is the trustee of Wukong Trust. Mr. Sun, as the beneficiary of Wukong Trust, is taken to be interested in those Shares.
- (3) Rising Sun Limited entered into a limited partnership agreement (the "Limited Partnership Agreement") with Tai Yong Holdings Ltd. for the purpose of establishing 51 Xihu L.P., a Cayman Islands exempted limited partnership and regulating the activities and operation of the partnership. Pursuant to the Limited Partnership Agreement, Rising Sun Limited serves as the general partner and Tai Yong Holdings Ltd. serves as the limited partner. In addition, Rising Sun Limited has the power to exercise all voting rights on behalf of 51 Xihu L.P. As 51 Xihu L.P. is the beneficial owner of the 50,355,000 Shares, and by virtue of the SFO, Mr. Sun is deemed to be interested in the 50,355,000 Shares and the share capital of its associated corporation in which Rising Sun Limited is or is deemed to be interested.
- (4) The Company entered into a voting proxy agreement (the "Voting Proxy Agreement") with Rising Sun Limited, 51 Stock Limited and 51 Award Limited (other than the Company, each, a "Party to the Voting Proxy Agreement", collectively, the "Parties to the Voting Proxy Agreement"). Pursuant to the Voting Proxy Agreement, Rising Sun Limited is entitled to exercise, in its sole discretion, all the voting powers associated with the 142,708,272 Shares on behalf of the Parties to the Voting Proxy Agreement on all matters submitted to a vote of Shareholders at any meeting of Shareholders. By virtue of the SFO, Mr. Sun is deemed to be interested in the 142,708,272 Shares and the share capital of its associated corporation in which Rising Sun Limited is or is deemed to be interested.
- (5) Mr. Li Anxin, the spouse of Ms. Zou Yunli, is the beneficial owner of the 200,000 Shares. By virtue of the SFO, Ms. Zou Yunli is deemed to be interested in the Shares held by her spouse.

Save as disclosed above, as at 30 June 2022, no other Director or chief executive of the Company had or was deemed to have any interest or short position in any shares, underlying shares and debentures of the Company or any of its associated corporation (within the meaning of Part XV of the SFO) which were required to be notified to the Company and the Stock Exchange pursuant to Divisions 7 and 8 of Part XV of the SFO (including interests or short positions which were taken or deemed to have under such provisions of the SFO), as recorded in the register required to be kept under section 352 of the SFO, or as otherwise notified to the Company and the Stock Exchange pursuant to the Model Code.

附註：

- (1) 按各方於2022年6月30日持有權益(直接或間接擁有或視為擁有的權益)的股份數目佔已發行股份總數(即1,358,320,188股股份)的百分比計算。
- (2) 持有108,159,464股股份之實益擁有人Rising Sun Limited由Wukong Ltd.全資擁有。其中34,615,385股股份已抵押予合資格借出人以外的借出人。Wukong Ltd.由Wukong Trust(由孫先生作為財產授予人設立)實益全資擁有。TMF (Cayman) Ltd.為Wukong Trust的受託人。孫先生作為Wukong Trust的受益人被視為擁有該等股份權益。
- (3) Rising Sun Limited與Tai Yong Holdings Ltd.訂立有限合夥協議(「有限合夥協議」)以成立一間於開曼群島的獲豁免有限合夥企業51 Xihu L.P.，及規管該合夥企業的活動及營運。根據有限合夥協議，Rising Sun Limited為普通合夥人，而Tai Yong Holdings Ltd.為有限合夥人；此外，Rising Sun Limited有權代表51 Xihu L.P.行使所有投票權。由於51 Xihu L.P.為50,355,000股股份的實益擁有人，及根據證券及期貨條例的規定，孫先生因Rising Sun Limited持有或被視為擁有的權益中被視為於50,355,000股股份及其相聯法團股本權益中擁有權益。
- (4) 本公司與Rising Sun Limited、51 Stock Limited及51 Award Limited(除本公司外，各為「投票委託協議訂約方」)，及統稱「投票委託協議各訂約方」訂立投票委託協議(「投票委託協議」)。根據投票委託協議，Rising Sun Limited將有權代表投票委託協議各訂約方就於任何股東大會上提呈予股東投票的所有事宜全權酌情行使與142,708,272股股份相關的所有投票權。根據證券及期貨條例的規定，孫先生因Rising Sun Limited持有或被視為擁有的權益中被視為於142,708,272股股份及其相聯法團股本權益中擁有權益。
- (5) 李安新先生為鄒雲麗女士的配偶，其為200,000股股份的實益擁有人。根據證券及期貨條例規定，鄒雲麗女士被視為於其配偶持有的股份中擁有權益。

除上文所披露者外，於2022年6月30日，概無其他董事或本公司最高行政人員於本公司或其任何相聯法團(定義見證券及期貨條例第XV部)之任何股份、相關股份及債權證中擁有或被視為擁有根據證券及期貨條例第XV部第7及第8分部須知會本公司及聯交所之任何權益或淡倉(包括根據證券及期貨條例之該等條文被視作或視為擁有的權益或淡倉)，或根據證券及期貨條例第352條須記錄於所存置之登記冊之任何權益或淡倉，或根據標準守則須知會本公司及聯交所之任何權益或淡倉。

Other Information 其他資料

INTERESTS AND SHORT POSITIONS OF SUBSTANTIAL SHAREHOLDERS IN THE SHARES, UNDERLYING SHARES AND DEBENTURES OF AND OTHER PERSON THE COMPANY

主要股東及其他人士於本公司的股份、相關股份及債權證中擁有的權益及淡倉

As at 30 June 2022, so far as was known to the Directors, the persons or entities, other than the Director or chief executives of the Company, who had or was deemed to have an interest or a short position in the Shares, underlying Shares and debentures of the Company which were recorded in the register required to be kept by the Company under section 336 of the SFO, or which would fall to be disclosed to the Company under the provisions of Divisions 2 and 3 of Part XV of the SFO were as follows:

於2022年6月30日，就董事所知，以下人士或實體（董事或本公司最高行政人員除外）於本公司股份、相關股份及債權證中擁有或被視為擁有根據證券及期貨條例第336條規定須記錄於本公司須存置之登記冊之權益或淡倉，或根據證券及期貨條例第XV部第2及第3分部之規定須向本公司披露之權益或淡倉：

| Names | Capacity and nature of interests | Number of Shares directly or indirectly held and category ⁽⁹⁾ 直接或間接持有的股份數目及類別 ⁽⁹⁾ | Approximate percentage of issued Shares ⁽¹⁾ 佔已發行股份之概約百分比 ⁽¹⁾ |
|---|---|--|---|
| Mr. Huang Wei ⁽²⁾ 黃偉先生 ⁽²⁾ | Interest in controlled corporation 於受控制法團之權益 | 327,352,666 (L) | 24.10% |
| Ms. Li Ping ⁽³⁾ 李萍女士 ⁽³⁾ | Interest of spouse 配偶權益 | 327,352,666 (L) | 24.10% |
| Zhejiang Xihu Group Co., Ltd.* ("Zhejiang Xihu") ⁽⁴⁾ 浙江新湖集團股份有限公司(「浙江新湖」) ⁽⁴⁾ | Interest in controlled corporation 於受控制法團之權益 | 327,352,666 (L) | 24.10% |
| Xihu Zhongbao Co., Ltd.* ("Xihu Zhongbao") ⁽⁴⁾ 新湖中寶股份有限公司(「新湖中寶」) ⁽⁴⁾ | Interest in controlled corporation 於受控制法團之權益 | 327,352,666 (L) | 24.10% |
| Hong Kong Xihu Investment Co., Limited ("HK Xihu") ⁽⁴⁾ 香港新湖投資有限公司(「香港新湖」) ⁽⁴⁾ | Interest in controlled corporation 於受控制法團之權益 | 327,352,666 (L) | 24.10% |
| Taichang Investment Limited ⁽⁴⁾ | Beneficial owner 實益擁有人 | 109,217,000 (L) | 8.04% |
| Tai Shun Holdings Ltd. ⁽⁴⁾ | Beneficial owner 實益擁有人 | 101,114,000 (L) | 7.44% |
| EasternGate SPC ⁽⁴⁾ | Security interest 保證權益 | 210,331,000 (L) | 15.48% |

Other Information 其他資料

| Names | Capacity and nature of interests | Number of Shares directly or indirectly held and category ⁽⁹⁾ 直接或間接持有的股份數目及類別 ⁽⁹⁾ | Approximate percentage of issued Shares ⁽¹⁾ 佔已發行股份之概約百分比 ⁽¹⁾ |
|---|---|--|---|
| 名稱 | 身份及權益性質 | | |
| TMF (Cayman) Ltd. ⁽⁵⁾ | Trustee 受託人 | 301,222,736 (L) | 22.18% |
| Wukong Ltd. ⁽⁵⁾ | Interest in controlled corporation 於受控制法團之權益 | 108,159,464 (L) | 7.96% |
| | Other 其他 | 50,355,000 (L) | 3.71% |
| | Other 其他 | 142,708,272 (L) | 10.51% |
| | | 301,222,736 (L) | 22.18% |
| Rising Sun Limited ⁽⁵⁾ | Beneficial owner 實益擁有人 | 108,159,464 (L) | 7.96% |
| | Other 其他 | 50,355,000 (L) | 3.71% |
| | Other 其他 | 142,708,272 (L) | 10.51% |
| | | 301,222,736 (L) | 22.18% |
| Mr. Wang Yonghua ⁽⁶⁾ 王永華先生 ⁽⁶⁾ | Interest in controlled corporation 於受控制法團之權益 | 183,874,334 (L) | 13.54% |
| Tian Tu Capital Co., Ltd.* ("Tian Tu Capital") ⁽⁶⁾ 深圳市天圖投資管理股份有限公司 〔天圖投資〕 ⁽⁶⁾ | Interest in controlled corporation 於受控制法團之權益 | 183,874,334 (L) | 13.54% |
| Tiantu Advisory Company Limited ⁽⁶⁾ 天圖諮詢有限公司 ⁽⁶⁾ | Interest in controlled corporation 於受控制法團之權益 | 128,661,334 (L) | 9.47% |

Other Information 其他資料

| Names | Capacity and nature of interests | Number of Shares directly or indirectly held and category ⁽⁹⁾ 直接或間接 持有的股份 數目及類別 ⁽⁹⁾ | Approximate percentage of issued Shares ⁽¹⁾ 佔已發行股份 之概約百分比 ⁽¹⁾ |
|--|--|---|---|
| 名稱 | 身份及權益性質 | | |
| Tiantu Investments Limited ⁽⁶⁾ | Beneficial owner 實益擁有人 | 128,661,334 (L) | 9.47% |
| Mr. Shen Guojun ⁽⁷⁾ 沈國軍先生 ⁽⁷⁾ | Founder of a discretionary trust who can influence how the trustee exercises his discretion 可影響受託人如何行使其酌情權的酌情信託 成立人 | 188,716,623 (L) | 13.89% |
| Cantrust (Far East) Limited ⁽⁷⁾ | Trustee 受託人 | 188,716,623 (L) | 13.89% |
| Weiham Evergreen Limited ⁽⁷⁾ | Interest in controlled corporation 於受控制法團之權益 | 188,716,623 (L) | 13.89% |
| East Jump Management Limited ⁽⁷⁾ | Beneficial owner 實益擁有人 | 188,716,623 (L) | 13.89% |
| The Core Trust Company Limited ⁽⁸⁾ 匯聚信託有限公司 ⁽⁸⁾ | Trustee 受託人 | 166,519,739 (L) | 12.26% |
| TCT (BVI) Limited ⁽⁸⁾ | Other 其他 | 166,519,739 (L) | 12.26% |
| 51 Stock Limited ⁽⁸⁾ | Nominee for another person (other than a bare trustee) 另一人的代名人 (被動受託人除外) | 72,365,536 (L) | 5.33% |
| 51 Award Limited ⁽⁸⁾ | Nominee for another person (other than a bare trustee) 另一人的代名人 (被動受託人除外) | 94,154,203 (L) | 6.93% |

Other Information

其他資料

Notes:

- (1) The calculations were based on the number of Shares which each party is interested in (whether directly or indirectly interested or deemed to be interested) as a percentage of the total number of issued Shares (i.e. 1,358,320,188 Shares) as at 30 June 2022.
- (2) Mr. Huang Wei directly holds approximately 53.06% shareholding interests in Zhejiang Xinhua and holds approximately 57.09% shareholding interests in Xinhua Zhongbao in total. By virtue of the SFO, Mr. Huang Wei is deemed to be interested in the Shares in which Zhejiang Xinhua or Xinhua Zhongbao is deemed to be interested. For details of the deemed interests of Zhejiang Xinhua or Xinhua Zhongbao, please refer to Note (4) below.
- (3) Ms. Li Ping is the spouse of Mr. Huang Wei, and thus is deemed to be interested in the Shares in which Mr. Huang Wei is deemed to be interested under the SFO.
- (4) 109,217,000 Shares and 101,114,000 Shares are directly held by Taichang Investment Limited and Tai Shun Holdings Ltd., respectively, and have been pledged in favour of EasternGate SPC; 50,355,000 Shares are directly held by 51 Xinhua L.P. (wholly owned by Tai Yong Holdings Ltd. and Tai Yong Holdings Ltd. is deemed to be interested in the Shares held by 51 Xinhua L.P.); and 66,666,666 Shares are directly held by Guanrui Investment Limited. Each of Taichang Investment Limited, Tai Shun Holdings Ltd., Tai Yong Holdings Ltd. and Guanrui Investment Limited (collectively, the "Xinhua Subsidiaries") is wholly owned by HK Xinhua, which is in turn wholly owned by Xinhua Zhongbao. Xinhua Zhongbao is deemed to be controlled by Zhejiang Xinhua under the SFO. Therefore, for the purpose of Part XV of the SFO, each of HK Xinhua, Xinhua Zhongbao, Zhejiang Xinhua and Mr. Huang Wei is deemed to be interested in the Shares or deemed interests held by the Xinhua Subsidiaries.
- (5) Same for the interests as disclosed in Notes (2) to (4) in the section headed "INTERESTS AND SHORT POSITIONS OF DIRECTORS AND CHIEF EXECUTIVES OF THE COMPANY IN THE SHARES, UNDERLYING SHARES AND DEBENTURES OF THE COMPANY OR ANY ASSOCIATED CORPORATION" of this report.
- (6) Such 183,874,334 Shares represent 128,661,334 Shares directly held by Tiantu Investments Limited and 55,213,000 Shares directly held by Tiantu Xingbei Investments Limited Company ("Tiantu Xingbei"). Tiantu Investments is wholly owned by Tiantu Advisory Company Limited, which is in turn wholly owned by Tian Tu Capital. Tiantu Xingbei is indirectly owned by Tian Tu Capital. Mr. Wang Yonghua holds approximately 40.35% shareholding interests in Tian Tu Capital. Therefore, under the SFO, Tiantu Advisory Company Limited is deemed to be interested in the Shares held by Tiantu Investments, and each of Tian Tu Capital and Mr. Wang Yonghua is deemed to be interested in the Shares held by Tiantu Investments and Tiantu Xingbei.

附註：

- (1) 按各方於2022年6月30日持有權益(直接或間接擁有或被視為擁有的權益)的股份數目佔已發行股份總數(即1,358,320,188股股份)的百分比計算。
- (2) 黃偉先生直接持有浙江新湖約53.06%股權並持有新湖中寶共約57.09%股權。根據證券及期貨條例，黃偉先生因浙江新湖或新湖中寶被視為擁有的權益中被視為於股份中擁有權益。有關浙江新湖或新湖中寶被視為擁有權益的詳情，請參閱下文附註(4)。
- (3) 李萍女士為黃偉先生的配偶，故根據證券及期貨條例被視為擁有黃偉先生被視為擁有權益的股份權益。
- (4) 109,217,000股股份及101,114,000股股份分別由Taichang Investment Limited及Tai Shun Holdings Ltd.直接持有，並已質押給EasternGate SPC；50,355,000股股份由51 Xinhua L.P. (由Tai Yong Holdings Ltd.全資擁有及Tai Yong Holdings Ltd. 被視為於51 Xinhua L.P.持有的股份中擁有權益)直接持有；及66,666,666股由Guanrui Investment Limited直接持有。Taichang Investment Limited, Tai Shun Holdings Ltd., Tai Yong Holdings Ltd. 及Guanrui Investment Limited(統稱「新湖附屬公司」)各自自由香港新湖全資擁有，而香港新湖由新湖中寶全資擁有。根據證券及期貨條例，新湖中寶被視為受浙江新湖控制。因此，就證券及期貨條例第XV部而言，香港新湖、新湖中寶、浙江新湖及黃偉先生各自被視為於新湖附屬公司持有的股份中或被視為擁有的權益中擁有權益。
- (5) 與本報告中「董事及本公司最高行政人員於本公司或任何相聯法團的股份、相關股份及債券中擁有的權益及淡倉」一節內的附註(2)至(4)所披露之權益相同。
- (6) 該等183,874,334股股份指由Tiantu Investments Limited直接持有的128,661,334股股份及Tiantu Xingbei Investments Limited Company(「Tiantu Xingbei」)直接持有的55,213,000股股份。Tiantu Investments由天圖諮詢有限公司全資擁有，而天圖諮詢有限公司則由天圖投資全資擁有。Tiantu Xingbei由天圖投資間接持有。王永華先生持有天圖投資約40.35%股權。因此，根據證券及期貨條例，天圖諮詢有限公司被視為於Tiantu Investments持有的股份中擁有權益，及天圖投資及王永華先生各自被視為於Tiantu Investments及Tiantu Xingbei持有的股份中擁有權益。

Other Information 其他資料

(7) 188,716,623 Shares are directly held by East Jump Management Limited. East Jump Management Limited is wholly owned by Weihai Evergreen Limited, which is beneficially wholly owned by the Weihai Evergreen Trust. Weihai Evergreen Trust is a family trust established by Mr. Shen Guojun as the settlor, while the beneficiaries of Weihai Evergreen Trust are Mr. Shen Guojun and his family members. Cantrust (Far East) Limited is the trustee of Weihai Evergreen Trust. Hence, each of Weihai Evergreen Limited, Cantrust (Far East) Limited and Mr. Shen Guojun is deemed to be interested in the interests of East Jump Management Limited for the purpose of Part XV of the SFO.

(8) Both 51 Stock Limited and 51 Award Limited are wholly owned by TCT (BVI) Limited, which is in turn wholly owned by The Core Trust Company Limited. The Core Trust Company Limited is the trustee and each of 51 Stock Limited and 51 Award Limited is the nominee to administer the RSU Schemes (as defined below). Each of 51 Stock Limited and 51 Award Limited holds the Shares underlying the RSUs granted by the Company for the benefit of eligible participants pursuant to the RSU Schemes.

(9) (L) – Long position

Save as disclosed above, to the best knowledge of the Directors, as at 30 June 2022, there was no person (not being a Director or a chief executive of the Company) who had or was deemed to have an interest or short position in the Shares, underlying shares and debentures of the Company which were recorded in the register required to be kept by the Company under section 336 of the SFO, or which would fall to be disclosed to the Company under the provisions of Divisions 2 and 3 of Part XV of the SFO.

QUALIFICATION REQUIREMENTS FOR CONTRACTUAL ARRANGEMENTS

For the six months ended 30 June 2022, the Board had reviewed the major issues arising from the implementation and performance of the contractual arrangements and had discussed the matters relating to compliance and regulatory enquiries from governmental authorities.

(7) 188,716,623 股股份由 East Jump Management Limited 直接持有。East Jump Management Limited 由 Weihai Evergreen Limited 全資擁有，而 Weihai Evergreen Limited 由 Weihai Evergreen Trust 實益全資擁有。Weihai Evergreen Trust 是由沈國軍先生作為財產授予人設立的家族信託，而 Weihai Evergreen Trust 之受益人為沈國軍先生及其家族成員。Cantrust (Far East) Limited 為 Weihai Evergreen Trust 的受託人。因此，就證券及期貨條例第 XV 部而言，Weihai Evergreen Limited、Cantrust (Far East) Limited 及沈國軍先生各自被視為於 East Jump Management Limited 的權益中擁有權益。

(8) 51 Stock Limited 及 51 Award Limited 均由 TCT (BVI) Limited 全資擁有，而 TCT (BVI) Limited 則由匯聚信託有限公司全資擁有。匯聚信託有限公司為受託人，而 51 Stock Limited 及 51 Award Limited 則各自為管理受限制股份單位計劃(定義見下文)的代名人。51 Stock Limited 及 51 Award Limited 各自為合資格參與者的利益持有由本公司根據受限制股份單位計劃授出的受限制股份單位涉及的相關股份。

(9) (L) – 好倉

除上文所披露者外，就董事所知，於 2022 年 6 月 30 日，概無人士(董事或本公司最高行政人員除外)於本公司股份、相關股份及債券中擁有或被視為擁有根據證券及期貨條例第 336 條規定須記錄於入本公司須存置之登記冊之權益或淡倉，或根據證券及期貨條例第 XV 部第 2 及第 3 分部之規定須向本公司披露之權益或淡倉。

合約安排的資質要求

截至 2022 年 6 月 30 日止六個月，董事會已審閱合約安排的實施及執行而產生的重大事宜，及已討論與合規及政府機關監管問詢有關的事項。

Other Information 其他資料

On 11 December 2001, the State Council of the PRC promulgated the Provisions on the Administration of Foreign-funded Telecommunications Enterprises* (《外商投資電信企業管理規定》) (the “FITE Regulations”), which were amended on 10 September 2008, 6 February 2016 and 1 May 2022, respectively. According to the FITE Regulations, foreign investors are not allowed to hold more than 50% of the equity interests in a company providing value-added telecommunications services (“VATS”), including ICP services. In addition, a foreign investor who invests in a VATS business in the PRC must possess the qualification requirements. The Ministry of Industry and Information Technology of the PRC (the “MIIT”) issued the guidance memorandum (the “Memorandum”) on the application requirement for establishing foreign-invested VATS enterprises in the PRC on 1 March 2017, and updated the same on 6 March 2019 and 1 August 2019, respectively, which took effect on the same day. According to the Memorandum, an applicant is required to provide, among other things, the foreign investor’s proven track record of good performance of VATS business and satisfactory proof of prior experience in such business. On 1 July 2021, the MIIT canceled the approval of foreign investment in the operation of telecommunications business (including basic telecommunications business, the first category of value-added telecommunications business, and the second category of value-added telecommunications business), and no longer issued “Examination Opinions on Foreign Investment in Telecommunication Business”, the corresponding examination of foreign investment review be also included in the approval of telecommunications business licensing, but there are still no relevant rules to provide clear guidelines. For the six months ended 30 June 2022, no applicable PRC laws, regulations or rules provided any clear guidance or interpretation on the proof of the qualification requirements.

For details of the measures taken by the Group to meet the qualification requirements, please refer to the section headed “Contractual Arrangements” in the prospectus (the “Prospectus”) of the Company dated 29 June 2018.

RESTRICTED SHARE UNIT (“RSU”) SCHEMES

Summary

The Company has adopted the 51 Stock Scheme and the 51 Award Scheme (collectively, the “Schemes”) by a resolution of the Board on 20 November 2017. The Schemes are not subject to the provisions of Chapter 17 of the Listing Rules as the Schemes do not involve the grant of options by the Company to subscribe for new Shares.

於2001年12月11日，中國國務院頒佈《外商投資電信企業管理規定》(「外資電信企業規定」)，該規定分別於2008年9月10日、2016年2月6日及2022年5月1日經修訂。根據外資電信企業規定，外國投資者不得於提供增值電信服務(「增值電信服務」)(包括ICP服務)的公司持有超過50%的股權。此外，在中國投資增值電信服務業務的外國投資者必須具備資質要求。中國工業和信息化部(「工信部」)於2017年3月1日就在中國成立外商投資增值電信服務企業的申請規定公佈辦事指南(「該指南」)，並於2019年3月6日和2019年8月1日分別就該指南進行更新(於同日實施)。根據該指南，申請人需提供(其中包括)外商投資者具有經營增值電信服務業務的良好業績的可信證明和具備從事運營該業務的經驗之證明。2021年7月1日起，工信部取消外商投資經營電信業務(含基礎電信業務、第一類增值電信業務及第二類增值電信業務)的審批，並不再核發《外商投資經營電信業務審定意見書》，相應外資審查工作亦納入電信業務經營許可審批環節，但目前仍沒有相關細則提供明確指引。截至2022年6月30日止六個月，概無適用的中國法律、法規或規則就資質要求證明提供任何明確的指引或詮釋。

有關本集團就符合資質要求所採取之措施的詳情，請參閱本公司日期為2018年6月29日的招股章程(「招股章程」)「合約安排」一節。

受限制股份單位計劃

概要

本公司已根據董事會於2017年11月20日的決議案採納51股份計劃及51獎勵計劃(統稱「該等計劃」)。該等計劃並不受限於上市規則第十七章的條文，因為該等計劃並不涉及由本公司授出可認購新股份的購股權。

Purpose

The purpose of the Schemes is to recognize and reward the participants (as detailed in the paragraph headed "Participants" below) of each of the Schemes for their contribution to the Group, to attract suitable personnel, and to provide incentives to them to remain with and further contribute to the Group.

Awards

Each of the awards of RSUs under the 5I Stock Scheme (together with the awards of RSUs under the 5I Award Scheme, referred to as the "Award(s)") gives a participant an option, and an Award of RSUs under the 5I Award Scheme gives a participant an entitlement, upon vesting of the Award(s) to obtain either Shares (in case of the 5I Stock Scheme only) or an equivalent value in cash with reference to the market value of the Shares on or about the date of vesting as determined by the 5I Stock RSU Administration Committee and the 5I Award RSU Administration Committee (each as the "RSU Committee") in their absolute discretion, less any tax, fees, levies, stamp duty and other applicable charges. An Award may include, if so specified by the RSU Committees in their entire discretion, cash and non-cash income, dividends or distributions and/or the sale proceeds of non-cash and non-scrip distributions in respect of those Shares from the date that the Award is granted to the date that it is vested.

Limit

Unless otherwise duly approved by the Shareholders, the total number of Shares underlying the 5I Stock Scheme shall not exceed 112,341,261 Shares and the total number of Shares underlying the 5I Award Scheme shall not exceed 102,060,261 Shares (excluding the Shares underlying RSUs that have lapsed or been cancelled in accordance with the Schemes).

Grants

As at 30 June 2022, 100,777,248 and 52,691,750 Shares underlying RSUs were granted to participants under the 5I Stock Scheme and the 5I Award Scheme, representing approximately 7.42% and 3.88% of the issued Shares, respectively. As at 30 June 2022, 17,522,281 and 49,368,511 Shares underlying RSUs remained outstanding under the 5I Stock Scheme and the 5I Award Scheme, respectively.

目的

該等計劃的目的為確認及獎勵該等計劃各自的參與者（詳情見下段「參與者」部份）對本集團所作出的貢獻、吸引合適人才以及提供鼓勵讓他們對本集團保持及作出更多貢獻。

獎勵

5I 股份計劃下各受限制股份單位的獎勵（與5I獎勵計劃下受限制股份單位的獎勵，統稱「獎勵」）賦予參與者一項選擇權，而5I獎勵計劃下受限制股份單位的獎勵則賦予參與者一項權益，令其在歸屬獎勵時可獲取股份（只適用於5I股份計劃）或參考股份於5I Stock RSU管理委員會及5I Award RSU管理委員會（各自為「RSU委員會」）全權酌情釐定的歸屬日期或前後市場價值的等值現金，扣除任何稅項、費用、徵費、印花稅及其他適用收費。倘RSU委員會全權酌情指明，則獎勵可包括自獎勵授出日期起至其歸屬日期就該等股份的現金及非現金收入、股息或分派及／或非現金及非實物分派的銷售所得款項。

限制

除非股東另行妥為批准，5I股份計劃項下股份總數不得超過112,341,261股，而5I獎勵計劃項下股份總數不得超過102,060,261股（上述股數不包括根據該等計劃已告失效或已被註銷的受限制股份單位相關股份）。

授出情況

於2022年6月30日，100,777,248股及52,691,750股受限制股份單位相關股份根據5I股份計劃及5I獎勵計劃授出予各自的參與者，分別各佔已發行股份約7.42%及3.88%。於2022年6月30日，5I股份計劃及5I獎勵計劃項下分別17,522,281股及49,368,511股受限制股份單位相關股份尚未授出。

Other Information

其他資料

Participants

Participants of the 51 Stock Scheme include:

- (i) any member of senior management of the Group; or
- (ii) any person who, in the sole opinion of the RSU Committee, has contributed or will contribute to any member of the Group (including business partners of any member of the Group, such as suppliers, customers or any persons who provide technical support, consultancy, advisory or other services to any member of the Group), as may be specifically identified by the RSU Committee.

Participants of the 51 Award Scheme include:

- (i) any employee of the Group; or
- (ii) any person who, in the sole opinion of the RSU Committee, has contributed or will contribute to any member of the Group (including business partners of any member of the Group, such as suppliers, customers or any persons who provide technical support, consultancy, advisory or other services to any member of the Group), as may be specifically identified by the RSU Committee.

Transferability

According to the terms of the Schemes (as amended from time to time), the participant may transfer the granted Award(s) upon the approval of the Board or an authorized body or person appointed by the Board in accordance with the terms of the Schemes. The transferee should be bound by the terms of the Schemes, notices of grant and other relevant applicable documents and agreements.

Term

Subject to any early termination as may be determined by the Board pursuant to the termination clauses of the Schemes, the Schemes are valid and effective for a period of ten years commencing on the date of adoption (i.e., 20 November 2017), after which no Awards will be granted, but the provisions of the Schemes shall in all other respects remain in full force and effect and the Awards granted during the terms of the Schemes may continue to be valid and exercisable in accordance with their terms of grant.

參與者

51 股份計劃的參與者包括：

- (i) 本集團的任何高級管理層成員；或
- (ii) 由RSU委員會全權酌情認為曾為或將為本集團任何成員公司作出貢獻的任何人士（包括本集團任何成員公司的業務夥伴，例如供應商、客戶或向本集團任何成員公司提供技術支援、諮詢、建議或其他服務的任何人士）（如RSU委員會得以特定識別）。

51 獎勵計劃的參與者包括：

- (i) 本集團的任何僱員；或
- (ii) 由RSU委員會全權酌情認為曾為或將為本集團任何成員公司作出貢獻的任何人士（包括本集團任何成員公司的業務夥伴，例如供應商、客戶或向本集團任何成員公司提供技術支援、諮詢、建議或其他服務的任何人士）（如RSU委員會得以特定識別）。

可轉讓性

根據該等計劃條款（經不時修改），經董事會或董事會根據該等計劃條款之規定委託的獲授權機構或人士的批准，參與者可轉讓其被授予的獎勵。受讓方應受到該等計劃條款、授予通知及其他相關的適用文件及協議之約束。

期限

受限於董事會根據該等計劃的終止條款可能決定提早終止，該等計劃自採納日期（即2017年11月20日）起生效，為期十年，而於期滿後將不會授出獎勵，但該等計劃的條文在所有其他方面仍具有完整效力及作用，而於該等計劃的期限內授出的獎勵可根據其授出條款繼續有效及可行使。

RSU Trustee

The Company has appointed The Core Trust Company Limited, a trustee service provider and an independent third party, to administer the granting and vesting of RSUs granted to the grantees pursuant to the Schemes.

Rights attached to the Awards

The RSUs under the 5I Stock Scheme do not carry any right to vote at general meetings of the Company. No grantee shall enjoy any of the rights of a Shareholder by virtue of the grant of an Award pursuant to the 5I Stock Scheme, unless and until such Shares underlying the Award are actually transferred to the grantee upon the vesting of the RSUs provided that the grantee, his/her wholly owned entity or any such trust arrangement as directed by him/her shall enter into an agreement in writing with Mr. Sun delegating the voting rights attached to such Shares by proxy to Mr. Sun or his delegated entity(ies). Unless otherwise specified by the RSU Committee in its entire discretion in the notice of grant, the grantees do not have any rights to any cash or non-cash income, dividends or distributions and/or the sale proceeds of non-cash and non-scrip distributions from any Shares underlying an Award.

Similarly, the RSUs under the 5I Award Scheme do not carry any right to vote at general meetings of the Company. No grantee shall enjoy any of the rights of a Shareholder by virtue of the grant of an Award pursuant to the 5I Award Scheme. Unless otherwise specified by the RSU Committee in its entire discretion in the notice of grant, the grantees do not have any rights to any cash or non-cash income, dividends or distributions and/or the sale proceeds of non-cash and non-scrip distributions from any Shares underlying an Award.

Rights attached to the Shares (in case of the 5I Stock Scheme only)

Any Shares to be transferred to a grantee or his/her wholly-owned entity upon the vesting of RSUs granted pursuant to the 5I Stock Scheme shall be subject to all the provisions of the Company's articles of association (the "Articles") and shall rank pari passu in all respects with the existing fully paid Shares in issue on the date of transfer, or, if that date falls on a day when the register of members of the Company is closed, the first day of the re-opening of the register of members, and accordingly shall entitle the holder of such Shares to participate in all dividends or other distributions paid or made on or after the date of transfer.

受限制股份單位受託人

本公司已委任匯聚信託有限公司(一間信託服務供應商及獨立第三方)以管理根據該等計劃授出及歸屬向承授人授出的受限制股份單位。

獎勵附帶的權利

5I 股份計劃下受限制股份單位並無附帶任何可於本公司股東大會上投票的權利。除非承授人、其全資擁有的實體或其指示的任何該等信託安排須與孫先生訂立書面協議，將透過委任代表於相關股份附帶的投票權授權予孫先生或其獲授權實體，及直至該等與獎勵相關的股份於受限制股份單位歸屬時實際轉讓予承授人，否則並無承授人因根據5I 股份計劃授出獎勵而享有股東的任何權利。另外，除非RSU委員會於授出通知中全權酌情決定指明，否則承授人並無任何權利享有來自與獎勵相關的任何股份的任何現金或非現金收入、股息或分派及／或非現金及非實物分派的出售所得款項。

5I 獎勵計劃下受限制股份單位同樣並無附帶任何可於本公司股東大會上投票的權利。並無承授人因根據5I 獎勵計劃授出獎勵而享有股東的任何權利。另外，除非RSU委員會於授出通知中全權酌情決定指明，否則承授人並無任何權利享有來自與獎勵相關的任何股份的任何現金或非現金收入、股息或分派及／或非現金及非實物分派的出售所得款項。

股份所附帶的權利(只適用於5I 股份計劃)

於根據5I 股份計劃授出的受限制股份單位獲歸屬後，轉讓予承授人或其全資擁有實體的任何股份須受本公司章程細則(「細則」)的所有條文所規限，及在所有方面與於轉讓日期(或倘本公司於該日暫停辦理股份過戶登記手續，則為再開始辦理股份過戶登記手續的首日)的現有繳足已發行股份享有同等地位，且有關股份的持有人就此應有權參與於轉讓日期或該日之後派付或作出的所有股息或其他分派。

Other Information

其他資料

CHANGE IN INFORMATION OF DIRECTOR

The change in the information of the Director as notified to the Company since the Company's last published annual report is as follows:

Ms. Zou Yunli ceased to be the financial controller of Tian Tu Capital (天圖投資) (National Equities Exchange and Quotations System, stock code: 833979) on 22 April 2022.

Save as disclosed above, there is no change in the information of the Director which is required to be disclosed pursuant to Rule 13.51B(1) of the Listing Rules since the Company's last published annual report.

CORPORATE GOVERNANCE PRACTICES

The Board strives to attain and maintain high standards of corporate governance in order to safeguard the interests of the Shareholders and to enhance corporate value and accountability. In addition, the Group is also committed to continuously improving its corporate governance practices.

For the six months ended 30 June 2022, the Company had applied and complied with all the code provisions in the Corporate Governance Code (the "CG Code") contained in Appendix 14 to the Listing Rules, with exceptions set out as follows:

CODE PROVISION C.2.1

Code provision C.2.1 of the CG Code stipulates that the roles of chairman and chief executive officer should be separate and should not be performed by the same individual.

Currently, Mr. Sun takes up the roles of both chairman of the Board and the chief executive officer of the Company (the "CEO"), which is deviated from code provision C.2.1 of the CG Code as the roles of chairman and the CEO are performed by the same individual. The Board considers that Mr. Sun possesses the essential leadership skills to manage the Board and extensive knowledge in the business of the Group. In the opinion of the Directors, through supervision by the Board and the independent non-executive Directors, together with effective control of the Company's internal check and balance mechanism, the same individual performing the roles of chairman and the CEO can achieve the goal of improving the Company's efficiency in decision making, execution and effectively capturing business opportunities. The Board will review the effectiveness of this arrangement from time to time.

董事資料之變更

自公司上次發佈年度報告以來，公司收到的董事資料變更情況如下：

鄒雲麗女士於2022年4月22日不再擔任天圖投資(全國中小企業股份轉讓系統，股份代號：833979)的財務總監職務。

除上述披露外，自本公司上次發佈年報以來，根據上市規則第13.51B(1)條規定需要披露的董事資料沒有變更。

企業管治常規

董事會致力達到及維持高標準的企業管治，以保護股東的權益和提高企業價值和問責度。此外，本集團亦承諾不斷改善其企業管治常規。

截至2022年6月30日止六個月，本公司已應用及遵守上市規則附錄十四所載的企業管治守則(「企業管治守則」)內所有守則條文，惟以下所述者除外：

守則條文C.2.1條

企業管治守則之守則條文C.2.1條規定主席與行政總裁之角色應加以區分，不應由同一人兼任。

目前，孫先生兼任董事會主席及公司行政總裁(「行政總裁」)，與《企業管治守則》第C.2.1條守則條文偏離一因本公司主席與行政總裁的職務由同一人士擔任。董事會認為，孫先生具備管理董事會所需之領導技巧，亦十分熟悉本集團之業務。董事認為，透過董事會及獨立非執行董事的監管，加上本公司內部制衡機制的有效制約，由同一人兼任主席及行政總裁的安排可以達到提高本公司決策及執行效率，有效抓住商機的目的。董事會將不時檢討該安排的成效。

NON-COMPLIANCE WITH RULES 3.10(1) AND 3.10A OF THE LISTING RULES

Following the resignation of Mr. Wong Ti as an independent non-executive Director on 14 April 2022, the Company only had two independent non-executive Directors, as such, the number of independent non-executive Directors fell below the minimum number of as required by Rules 3.10(1) and 3.10A of the Listing Rules. Following the appointment of Mr. Shou Jian as an independent non-executive Director on 13 May 2022, the number of independent non-executive Directors has satisfied the minimum number as required by Rules 3.10(1) and 3.10A of the Listing Rules.

DIRECTORS' SECURITIES TRANSACTIONS

The Company has adopted the Model Code as its code of conduct regarding securities transactions by the Directors. The Company has made specific enquiries with all Directors and all Directors confirmed that they had complied with the Model Code for the six months ended 30 June 2022.

REVIEW OF THE INTERIM RESULTS

The Company has established the audit committee (the "Audit Committee") in compliance with Rule 3.21 of the Listing Rules and the CG Code. The Audit Committee consists of three members, of whom Mr. Ye Xiang (independent non-executive Director) is the chairman, and other members are Ms. Zou Yunli (non-executive Director) and Mr. Xu Xuchu (independent non-executive Director).

The Audit Committee has reviewed the unaudited interim results and interim report of the Group and the unaudited condensed consolidated interim financial information for the six months ended 30 June 2022. The Audit Committee has also reviewed and confirmed the accounting policies and practices adopted by the Company.

不遵守上市規則第3.10(1)和3.10A條的規定

汪棣先生於2022年4月14日辭去獨立非執行董事職務後，本公司只有兩名獨立非執行董事，因此，獨立非執行董事的人數低於上市規則第3.10(1)和3.10A條規定的最低人數。在2022年5月13日委任壽建先生為獨立非執行董事後，獨立非執行董事的人數已合乎上市規則第3.10(1)和3.10A條規定的最低人數。

董事的證券交易

本公司已採納標準守則作為董事進行證券交易的行為守則。本公司已向全體董事作出特定查詢，全體董事確認彼等於截至2022年6月30日止六個月已遵守標準守則。

審閱中期業績

本公司已按照上市規則第3.21條及企業管治守則成立審核委員會（「審核委員會」）。審核委員會由三名委員組成，包括葉翔先生（獨立非執行董事）為主席，其他委員為鄒雲麗女士（非執行董事）及徐旭初先生（獨立非執行董事）。

審核委員會已審閱本集團截至2022年6月30日止六個月的未經審核綜合中期業績、未經審核簡明綜合中期財務資料及未經審核中期報告，且亦已審閱並確認本集團採納的會計原則及慣例。

Other Information

其他資料

COMPETING INTERESTS

For the six months ended 30 June 2022, none of the Directors or controlling Shareholders or any of their respective close associates (as defined in the Listing Rules) had any interests in any business or interests which caused or may have caused any significant competitions with the business of the Group or any other conflicts of interest with the Group.

PURCHASE, SALE OR REDEMPTION OF LISTED SECURITIES OF THE COMPANY

For the six months ended 30 June 2022, neither the Company nor any of its subsidiaries had purchased, sold or redeemed any of the listed securities of the Company.

By Order of the Board
51 Credit Card Inc.
Sun Haitao
Chairman and Executive Director

31 August 2022

競爭權益

截至2022年6月30日止六個月，概無董事或控股股東或彼等各自的任何緊密聯繫人（定義見上市規則）在與本集團業務導致或可能導致重大競爭之業務中擁有任何業務或權益，或與本集團發生任何其他利益衝突。

購買、出售或贖回本公司上市證券

截至2022年6月30日止六個月，本公司及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。

承董事會命
51信用卡有限公司
主席兼執行董事
孫海濤

2022年8月31日

* The English name(s) has/have been transliterated from its/their respective Chinese name(s) and is/are for identification purposes only.

51信用卡
51 CREDIT CARD