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

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

**(Stock Code: 6866)**

**UNAUDITED CONSOLIDATED RESULTS  
FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2022**

The board (the “**Board**”) of directors (the “**Directors**”) of 佐力科創小額貸款股份有限公司 (Zuoli Kechuang Micro-finance Company Limited\*) (the “**Company**”) is pleased to announce the unaudited results of the Company and its subsidiaries (the “**Group**”) for the nine months ended 30 September 2022, together with comparative figures for the corresponding period, prepared in accordance with the Hong Kong Financial Reporting Standards. This announcement is made pursuant to Rule 13.09(2)(a) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”) and the Inside Information Provisions (as defined under the Rules Governing the Listing of Securities on the Stock Exchange).

**CONSOLIDATED STATEMENT OF PROFIT OR LOSS**  
**For the nine months ended 30 September 2022 — unaudited**  
**(Express in Renminbi (“RMB”)’000, unless otherwise stated)**

	<b>Nine months ended</b>	
	<b>30 September</b>	
	<b>2022</b>	2021
	<b>RMB’000</b>	RMB’000
Interest income	<b>185,023</b>	199,731
Interest and commission expenses	<u><b>(38,267)</b></u>	<u>(36,128)</u>
<b>Net interest income</b>	<u><b>146,756</b></u>	<u>163,603</u>
Other net income	<b>16,039</b>	23,653
Impairment losses	<b>(18,730)</b>	(20,153)
Administrative expenses	<u><b>(37,600)</b></u>	<u>(39,302)</u>
<b>Profit before tax</b>	<b>106,465</b>	127,801
Income tax expense	<u><b>(26,809)</b></u>	<u>(32,194)</u>
<b>Profit for the period</b>	<u><u><b>79,656</b></u></u>	<u><u>95,607</u></u>
<b>Attributable to:</b>		
Owners of the parent	<b>76,208</b>	86,097
Non-controlling interests	<u><b>3,448</b></u>	<u>9,510</u>
<b>Profit for the period</b>	<u><u><b>79,656</b></u></u>	<u><u>95,607</u></u>

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	30 September 2022 RMB'000	31 December 2021 RMB'000
<b>Assets</b>		
Cash and cash equivalents	31,000	42,678
Interests receivables	670	177
Loans and advances to customers	2,692,379	2,489,479
Financial assets measured at fair value through profit or loss	0	10
Intangible assets	94	519
Goodwill	19,899	19,899
Fixed assets	39,417	45,080
Deferred tax assets	52,458	52,182
Other assets	1,527	1,188
	<u>2,837,444</u>	<u>2,651,212</u>
<b>Total assets</b>	<b>2,837,444</b>	<b>2,651,212</b>
<b>Liabilities</b>		
Interest-bearing borrowings	841,377	644,973
Lease liabilities	2,050	4,995
Accruals and other payables	14,590	28,220
Current taxation	34,945	44,398
	<u>892,962</u>	<u>722,586</u>
<b>Total liabilities</b>	<b>892,962</b>	<b>722,586</b>
<b>NET ASSETS</b>	<b>1,944,482</b>	<b>1,928,626</b>
<b>CAPITAL AND RESERVES</b>		
Share capital	1,180,000	1,180,000
Reserves	701,356	684,148
	<u>1,881,356</u>	<u>1,864,148</u>
<b>Total equity attributable to equity shareholders of the Company</b>	<b>1,881,356</b>	<b>1,864,148</b>
Non-controlling interests	63,126	64,478
	<u>63,126</u>	<u>64,478</u>
<b>Total equity</b>	<b>1,944,482</b>	<b>1,928,626</b>

The Group's unaudited consolidated results for the nine months ended 30 September 2022 have been prepared in accordance with the same accounting policies adopted by the Group as disclosed in the 2021 Annual Report and the new applicable International Financial Reporting Standards issued by the International Accounting Standards Board.

The unaudited consolidated results of the Group for the nine months ended 30 September 2022 have been reviewed by the audit committee of the Company.

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

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

Hong Kong, 28 October 2022

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

\* *For identification purposes only*