

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.



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

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

(Stock Code: 6866)

**UNAUDITED CONSOLIDATED RESULTS
FOR THE THREE MONTHS ENDED 31 MARCH 2023**

The board (the “**Board**”) of directors (the “**Directors**”) of 佐力科創小額貸款股份有限公司 (Zuoli Kechuang Micro-finance Company Limited*) (the “**Company**”) is pleased to announce the unaudited results of the Company and its subsidiaries (the “**Group**”) for the three months ended 31 March 2023, together with comparative figures for the corresponding period, prepared in accordance with the Hong Kong Financial Reporting Standards. This announcement is made pursuant to Rule 13.09(2)(a) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”) and the Inside Information Provisions (as defined under the Rules Governing the Listing of Securities on the Stock Exchange).

CONSOLIDATED STATEMENT OF PROFIT OR LOSS
For the three months ended 31 March 2023 — unaudited
(Express in Renminbi (“RMB”)’000, unless otherwise stated)

	Three months ended	
	31 March	
	2023	2022
	<i>RMB’000</i>	<i>RMB’000</i>
Interest income	61,342	59,906
Interest and commission expenses	<u>(12,929)</u>	<u>(11,237)</u>
Net interest income	<u>48,413</u>	<u>48,669</u>
Other net income	(1,675)	13,156
Impairment losses	1,312	(8,197)
Administrative expenses	<u>(13,637)</u>	<u>(13,589)</u>
Profit before tax	34,413	40,039
Income tax expense	<u>(9,762)</u>	<u>(10,216)</u>
Profit for the period	<u>24,651</u>	<u>29,823</u>
Attributable to:		
Owners of the parent	23,487	29,092
Non-controlling interests	<u>1,164</u>	<u>731</u>
Profit for the period	<u>24,651</u>	<u>29,823</u>

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 March 2023 RMB'000	31 December 2022 RMB'000
Assets		
Cash and cash equivalents	21,717	16,595
Interests receivables	264	163
Loans and advances to customers	2,669,943	2,654,305
Financial assets measured at fair value through profit or loss	0	—
Intangible assets	0	—
Goodwill	18,776	18,776
Fixed assets	35,687	37,504
Deferred tax assets	59,029	58,814
Other assets	1,656	1,481
	<u>2,807,072</u>	<u>2,787,638</u>
Total assets	<u>2,807,072</u>	<u>2,787,638</u>
Liabilities		
Interest-bearing borrowings	763,156	759,932
Lease liabilities	912	1,946
Accruals and other payables	13,275	21,280
Current taxation	52,369	42,958
	<u>829,712</u>	<u>826,116</u>
Total liabilities	<u>829,712</u>	<u>826,116</u>
NET ASSETS	<u>1,977,360</u>	<u>1,961,522</u>
CAPITAL AND RESERVES		
Share capital	1,180,000	1,180,000
Reserves	741,975	718,488
	<u>1,921,975</u>	<u>1,898,488</u>
Total equity attributable to equity shareholders of the Company	<u>1,921,975</u>	<u>1,898,488</u>
Non-controlling interests	55,385	63,034
	<u>1,977,360</u>	<u>1,961,522</u>
Total equity	<u>1,977,360</u>	<u>1,961,522</u>

The Group's unaudited consolidated results for the three months ended 31 March 2023 have been prepared in accordance with the same accounting policies adopted by the Group as disclosed in the 2022 Annual Report and the new applicable International Financial Reporting Standards issued by the International Accounting Standards Board.

The unaudited consolidated results of the Group for the three months ended 31 March 2023 have been reviewed by the audit committee of the Company.

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

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

Hong Kong, 25 April 2023

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*