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 2025

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 2025, 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 2025 — unaudited
(Express in Renminbi ("RMB")'000, unless otherwise stated)

	Three months ended 31 March	
	2025	2024
	RMB'000	*RMB'000*
Interest income	**44,103**	52,219
Interest and commission expenses	**(8,904)**	(11,609)
Net interest income	**35,199**	40,610
Other net income	**(4,452)**	17,876
Impairment losses	**404**	4,798
Administrative expenses	**(10,293)**	(9,454)
Profit before tax	**20,858**	53,830
Income tax expense	**(5,440)**	(15,055)
Profit for the period	**15,418**	38,775
Attributable to:		
Owners of the parent	**14,830**	38,062
Non-controlling interests	**588**	713
Profit for the period	**15,418**	38,775

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 March 2025 *RMB'000*	31 December 2024 *RMB'000*
Assets		
Cash and cash equivalents	**5,032**	10,515
Interests receivables	**1,151**	367
Loans and advances to customers	**2,527,351**	2,462,054
Goodwill	**12,604**	12,604
Fixed assets	**28,227**	29,514
Deferred tax assets	**66,111**	62,372
Other assets	**1,410**	1,093
Total assets	**2,641,886**	2,578,519
Liabilities		
Interest-bearing borrowings	**533,986**	488,287
Lease liabilities	**1,276**	1,847
Accruals and other payables	**16,115**	22,210
Current taxation	**33,980**	25,064
Total liabilities	**585,357**	537,408
NET ASSETS	**2,056,529**	2,041,111
CAPITAL AND RESERVES		
Share capital	**1,180,000**	1,180,000
Reserves	**818,295**	803,465
Total equity attributable to equity shareholders of the Company	**1,998,295**	1,983,465
Non-controlling interests	**58,234**	57,646
Total equity	**2,056,529**	2,041,111

The Group's unaudited consolidated results for the three months ended 31 March 2025 have been prepared in accordance with the same accounting policies adopted by the Group as disclosed in the 2024 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 2025 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 2025

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*