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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 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 nine months ended 30 September 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 nine months ended 30 September 2025 — unaudited
(Express in Renminbi (“RMB”)’000, unless otherwise stated)

	Nine months ended	
	30 September	
	2025	2024
	<i>RMB’000</i>	<i>RMB’000</i>
Interest income	132,080	149,899
Interest and commission expenses	<u>(21,483)</u>	<u>(30,271)</u>
Net interest income	<u>110,597</u>	<u>119,628</u>
Other net income	1,474	14,585
Impairment losses	(9,418)	(20,403)
Administrative expenses	<u>(29,275)</u>	<u>(31,463)</u>
Profit before tax	73,378	82,347
Income tax expense	<u>(19,689)</u>	<u>(21,835)</u>
Profit for the period	<u><u>53,689</u></u>	<u><u>60,512</u></u>
Attributable to:		
Owners of the parent	51,694	58,286
Non-controlling interests	<u>1,995</u>	<u>2,226</u>
Profit for the period	<u><u>53,689</u></u>	<u><u>60,512</u></u>

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	30 September 2025 RMB'000	31 December 2024 RMB'000
Assets		
Cash and cash equivalents	23,776	10,515
Interests receivables	590	367
Loans and advances to customers	2,391,091	2,462,054
Goodwill	12,604	12,604
Fixed assets	25,718	29,514
Deferred tax assets	66,130	62,372
Other assets	<u>1,229</u>	<u>1,093</u>
Total assets	<u>2,521,138</u>	<u>2,578,519</u>
Liabilities		
Interest-bearing borrowings	407,189	488,287
Lease liabilities	583	1,847
Accruals and other payables	10,875	22,210
Current taxation	<u>22,677</u>	<u>25,064</u>
Total liabilities	<u>441,324</u>	<u>537,408</u>
NET ASSETS	<u>2,079,814</u>	<u>2,041,111</u>
CAPITAL AND RESERVES		
Share capital	1,180,000	1,180,000
Reserves	<u>840,173</u>	<u>803,465</u>
Total equity attributable to equity shareholders of the Company	2,020,173	1,983,465
Non-controlling interests	<u>59,641</u>	<u>57,646</u>
Total equity	<u>2,079,814</u>	<u>2,041,111</u>

The Group's unaudited consolidated results for the nine months ended 30 September 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 nine months ended 30 September 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, 28 October 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*