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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 THREE MONTHS ENDED 31 MARCH 2026**

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 2026, 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 2026 — unaudited
(Express in Renminbi (“RMB”)’000, unless otherwise stated)

	Three months ended	
	31 March	
	2026	2025
	<i>RMB’000</i>	<i>RMB’000</i>
Interest income	36,816	44,103
Interest and commission expenses	<u>(8,381)</u>	<u>(8,904)</u>
Net interest income	<u>28,435</u>	<u>35,199</u>
Other net income	205	(4,452)
Impairment losses	1,722	404
Administrative expenses	<u>(11,514)</u>	<u>(10,293)</u>
Profit before tax	18,848	20,858
Income tax expense	<u>(5,137)</u>	<u>(5,440)</u>
Profit for the period	<u><u>13,711</u></u>	<u><u>15,418</u></u>
Attributable to:		
Owners of the parent	13,595	14,830
Non-controlling interests	<u>116</u>	<u>588</u>
Profit for the period	<u><u>13,711</u></u>	<u><u>15,418</u></u>

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 March 2026 RMB'000	31 December 2025 RMB'000
Assets		
Cash and cash equivalents	64,518	23,495
Interests receivables	177	39
Loans and advances to customers	2,446,946	2,444,125
Goodwill	4,302	4,302
Fixed assets	19,962	20,786
Deferred tax assets	64,729	63,998
Other assets	<u>1,499</u>	<u>1,041</u>
Total assets	<u>2,602,133</u>	<u>2,557,786</u>
Liabilities		
Interest-bearing borrowings	472,440	439,676
Lease liabilities	—	594
Accruals and other payables	46,377	51,420
Current taxation	<u>28,321</u>	<u>24,812</u>
Total liabilities	<u>547,138</u>	<u>516,502</u>
NET ASSETS	<u>2,054,995</u>	<u>2,041,284</u>
CAPITAL AND RESERVES		
Share capital	1,180,000	1,180,000
Reserves	<u>864,921</u>	<u>851,326</u>
Total equity attributable to equity shareholders of the Company	2,044,921	2,031,326
Non-controlling interests	<u>10,074</u>	<u>9,958</u>
Total equity	<u>2,054,995</u>	<u>2,041,284</u>

The Group's unaudited consolidated results for the three months ended 31 March 2026 have been prepared in accordance with the same accounting policies adopted by the Group as disclosed in the 2025 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 2026 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, 27 April 2026

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*