

# 富銀融資租賃(深圳)股份有限公司 FY Financial (Shenzhen) Co., Ltd.

(於中華人民共和國註冊成立的股份有限公司)

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

股份代號 Stock Code: 8452

## 2022

第一季度業績報告  
FIRST QUARTERLY REPORT

## CHARACTERISTICS OF GEM OF THE STOCK EXCHANGE OF HONG KONG LIMITED (THE “STOCK EXCHANGE”)

GEM has been positioned as a market designed to accommodate small and mid-sized companies to which a higher investment risk may be attached than other companies listed on the Stock Exchange. Prospective investors should be aware of the potential risks of investing in such companies and should make the decision to invest only after due and careful consideration. Given that the companies listed on GEM are generally small and mid-sized companies, there is a risk that securities traded on GEM may be more susceptible to high market volatility than securities traded on the Main Board and no assurance is given that there will be a liquid market in the securities traded on GEM.

*Hong Kong Exchanges and Clearing Limited and the Stock Exchange take no responsibility for the contents of this report, 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 report.*

*This report, for which the directors (the “**Directors**”, each a “**Director**”) of FY Financial (Shenzhen) Co., Ltd. (the “**Company**”, together with its subsidiaries, the “**Group**”), collectively and individually, accept full responsibility, includes particulars given in compliance with the Rules Governing the Listing of Securities on GEM of the Stock Exchange (the “**GEM Listing Rules**”) for the purpose of giving information with regard to the Company. The Directors, having made all reasonable enquiries, confirm that, to the best of their knowledge and belief, the information contained in this report is accurate and complete in all material aspects and not misleading or deceptive; and there are no other matters the omission of which would make any statement herein or this report misleading.*

### 香港聯合交易所有限公司(「聯交所」)GEM的特色

GEM的定位，乃為中小型公司提供一個上市的市場，此等公司相比起其他在聯交所上市的公司可能帶有較高投資風險。有意投資的人士應了解投資於該等公司的潛在風險，並應經過審慎周詳的考慮後方作出投資決定。由於GEM上市公司普遍為中小型公司，在GEM買賣的證券可能會較於主板買賣之證券承受較大的市場波動風險，同時無法保證在GEM買賣的證券會有高流通量的市場。

香港交易及結算所有限公司及聯交所對本報告的內容概不負責，對其準確性或完整性亦不發表任何聲明，並明確表示概不會就因本報告全部或任何部分內容而產生或因倚賴該等內容而引致的任何損失承擔任何責任。

本報告的資料乃遵照聯交所GEM證券上市規則(「**GEM上市規則**」)而刊載，旨在提供有關富銀融資租賃(深圳)股份有限公司(「**本公司**」，連同其附屬公司，「**本集團**」)的資料，本公司的董事(「**董事**」，各為一名「**董事**」)願就本報告的資料共同及個別承擔全部責任。各董事在作出一切合理查詢後，確認就彼等所知及所信，本報告所載資料在各重要方面均屬準確完備，沒有誤導或欺詐成分，且並無遺漏任何事項，足以令致本報告或其所載任何陳述產生誤導。



# CONTENTS 目錄

- 2 Condensed Consolidated Statement of Comprehensive Income  
簡明綜合全面收益表
- 3 Notes to the Condensed Consolidated Financial Statements  
簡明綜合財務報表附註
- 13 Management Discussion and Analysis  
管理層討論及分析
- 16 Corporate Governance and Other Information  
企業管治及其他資料

# CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

## 簡明綜合全面收益表

For the three months ended 31 March 2022 截至二零二二年三月三十一日止三個月

		Three months ended 31 March 截至三月三十一日止三個月	
		2022 二零二二年	2021 二零二一年
		RMB 人民幣元	RMB 人民幣元
		Notes 附註	
<b>Revenue</b>	收益	5	6,549,196
Direct costs	直接成本		(339,792)
<b>Gross profit</b>	毛利		6,209,404
Other income and gains and losses	其他收入及收益及虧損	5	1,920,615
Operating expenses	經營開支		(1,360,679)
Administrative expenses	行政開支		(3,516,700)
Reversal of impairment loss on accounts receivable	應收賬款減值虧損撥回		1,991,802
<b>Profit before income tax</b>	除所得稅前溢利	6	5,244,442
Income tax expense	所得稅開支	7	(1,383,707)
<b>Profit and total comprehensive income for the period</b>	期內溢利及全面收入總額		3,860,735
<b>Profit and total comprehensive income for the period attributed to:</b>	以下人士 應佔期內溢利及 全面收入總額：		
Equity shareholder of the Company	本公司權益股東		3,994,052
Non-controlling interest	非控股權益		(133,317)
			3,860,735
			7,262,177
			RMB cents 人民幣分
<b>Earnings per share:</b>	每股盈利：	8	
- Basic	- 基本		1.11
- Diluted	- 攤薄		1.11
			RMB cents 人民幣分
			2.02
			2.02

# NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

## 簡明綜合財務報表附註

For the three months ended 31 March 2022 截至二零二二年三月三十一日止三個月

### 1. CORPORATE INFORMATION

The Company was established in the People's Republic of China (the "PRC") on 7 December 2012 as a sino-foreign equity joint venture enterprise and was converted to a joint stock company with limited liability under the Company Law of the PRC on 10 September 2015. The address of its registered office is Room 201, Block A, No. 1 Qianwan First Road, Qianhai Shenzhen- Hong Kong Cooperation Zone, Shenzhen, Guangdong, the PRC and the principal place of business is Room 1603, Cheung Kei Building, No. 128 Xinzhou 11st Street, Futian District, Shenzhen, Guangdong, the PRC. The Company's overseas-listed foreign shares (the "H Shares") have been listed on GEM of the Stock Exchange since 23 May 2017.

The Group is principally engaged in the provision of finance leasing, factoring, advisory services and customer referral services, the supply of medical equipment and investment holding in the PRC.

### 2. BASIS OF PREPARATION

The condensed consolidated financial statements for the three months ended 31 March 2022 (the "Reporting Period") have been prepared in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") which collectively includes all applicable individual HKFRS, Hong Kong Accounting Standard ("HKASs") and interpretations issued by the Hong Kong Institute of Certified Public Accountants as well as with the applicable disclosure requirements of the GEM Listing Rules.

### 1. 公司資料

本公司於二零一二年十二月七日在中華人民共和國(「中國」)成立為中外合資經營企業並於二零一五年九月十日根據《中華人民共和國公司法》改制為股份有限公司。其註冊辦事處地址為中國廣東省深圳市前海深港合作區前灣一路1號A棟201室，主要營業地點為中國廣東省深圳市福田區新洲十一街128號祥祺大廈1603室。本公司的境外上市外資股(「H股」)自二零一七年五月二十三日起已於聯交所GEM上市。

本集團主要於中國從事提供融資租賃、保理、諮詢服務及客戶轉介服務、供應醫療設備及投資控股。

### 2. 編製基準

截至二零二二年三月三十一日止三個月(「報告期內」)之簡明綜合財務報表乃根據《香港財務報告準則》(「香港財務報告準則」，包括香港會計師公會頒佈的所有適用個別香港財務報告準則、《香港會計準則》(「香港會計準則」)及詮釋)以及GEM上市規則的適用披露規定而編製。

# NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

## 簡明綜合財務報表附註

For the three months ended 31 March 2022 截至二零二二年三月三十一日止三個月

### 2. BASIS OF PREPARATION (Continued)

The condensed consolidated financial statements have been prepared in accordance with the same accounting policies adopted in the audited financial statements for the year ended 31 December 2021 as set out in the annual report of the Company dated 30 March 2022, except for those that relate to new standards or interpretations effective for the first time for periods beginning on or after 1 January 2022. Details of any changes in accounting policies are set out in note 3. The adoption of the revised HKFRSs have no material effect on these condensed consolidated financial statements. The Group has not early adopted any revised HKFRSs that has been issued but not yet effective in the current accounting period. The preparation of the condensed consolidated financial statements in conformity with HKAS 34 requires the management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses on a year to date basis. Actual results may differ from these estimates. The areas where significant judgments and estimates have been made in preparing the financial statements and their effect are disclosed in note 4.

This report contains condensed consolidated financial statements and selected explanatory notes. The notes include an explanation of events and transactions that are significant to an understanding of the changes in financial position and performance of the Group since the audited financial statements for the year ended 31 December 2021. The condensed consolidated financial statements and notes thereon do not include all of the information required for full set of financial statements prepared in accordance with HKFRSs and should be read in conjunction with the 2021 consolidated financial statements.

### 2. 編製基準(續)

簡明綜合財務報表已根據本公司日期為二零二二年三月三十日的年報所載截至二零二一年十二月三十一日止年度的經審核財務報表所採用的相同會計政策而編製，惟與於二零二二年一月一日或之後開始之期間首次生效的新準則或詮釋有關者除外。有關會計政策的任何變動之詳情載於附註3。採納經修訂香港財務報告準則對該等簡明綜合財務報表並無重大影響。本集團概無提前採納本會計期間已頒佈但尚未生效之任何經修訂香港財務報告準則。編製符合香港會計準則第34號之簡明綜合財務報表要求管理層作出判斷、估計及假設，而有關判斷、估計及假設會影響政策之應用及本年迄今為止所呈報資產及負債、收益及開支之金額。實際結果可能與該等估計有所差異。編製財務報表時已作出重大判斷及估計的範疇以及其影響於附註4披露。

本報告載有簡明綜合財務報表及經挑選之解釋附註。該等附註包括解釋對理解本集團自截至二零二一年十二月三十一日止年度之經審核財務報表刊發以來之財務狀況及表現所出現之變動而言屬重要之事件及交易。簡明綜合財務報表及其附註並不包括根據香港財務報告準則而編製之完整財務報表所規定之一切資料並應與二零二一年綜合財務報表一併閱讀。

# NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

## 簡明綜合財務報表附註

For the three months ended 31 March 2022 截至二零二二年三月三十一日止三個月

### 2. BASIS OF PREPARATION (Continued)

The unaudited condensed consolidated results are presented in Renminbi (“RMB”), which is also the functional currency of the Company, unless otherwise indicated.

The condensed consolidated financial statements are unaudited and have been prepared under historical cost convention, except for certain financial instruments which are stated at fair values. The condensed consolidated financial statements are unaudited but have been reviewed by the audit committee of the Company.

### 3. ADOPTION OF REVISED HKFRSs

The HKICPA has issued a number of revised HKFRSs that are first effective for the current accounting period of the Group as follows:

- Amendments to HKAS 16, Property, Plant and Equipment – Proceeds before Intended Use
- Amendments to HKAS 37, Onerous Contracts – Cost of Fulfilling a Contract

The revised HKFRSs that are effective from 1 January 2022 did not have any significant impact on the Group’s accounting policies.

### 2. 編製基準(續)

未經審核簡明綜合業績以人民幣(「人民幣」)呈列，其亦為本公司的功能貨幣(除非另有所指)。

簡明綜合財務報表為未經審核並根據歷史成本法編製，惟按公平值列賬的若干金融工具除外。簡明綜合財務報表乃未經審核，惟已由本公司審核委員會進行審閱。

### 3. 採納經修訂香港財務報告準則

香港會計師公會已頒佈若干於本集團當前會計期間首次生效的經修訂香港財務報告準則：

- 香港會計準則第16號修訂本，物業、廠房及設備－擬定用途前的所得款項
- 香港會計準則第37號修訂本，有償合約－履行合約的成本

自二零二二年一月一日起生效的經修訂香港財務報告準則對本集團會計政策並無任何重大影響。

# NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

## 簡明綜合財務報表附註

For the three months ended 31 March 2022 截至二零二二年三月三十一日止三個月

### 3. ADOPTION OF REVISED HKFRSs (Continued)

#### Amendments to HKAS 16, Property, Plant and Equipment – Proceeds before Intended Use

The amendments prohibit deducting from the cost of an item of property, plant and equipment any proceeds from selling items produced while bringing that asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Instead, the proceeds from selling such items, and the cost of producing those items, is recognised in profit or loss.

#### Amendments to HKAS 37, Onerous Contracts – Cost of Fulfilling a Contract

The amendments specify that the 'cost of fulfilling' a contract comprises the 'costs that relate directly to the contract'. Costs that relate directly to a contract can either be incremental costs of fulfilling that contract (e.g. direct labour and materials) or an allocation of other costs that relate directly to fulfilling contracts (e.g. the allocation of the depreciation charge for an item of property, plant and equipment used in fulfilling the contract).

### 4. USE OF JUDGEMENTS AND ESTIMATES

In preparing this condensed consolidated financial statements, the significant judgements made by the management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to 2021 annual consolidated financial statements.

### 3. 採納經修訂香港財務報告準則(續)

#### 香港會計準則第16號修訂本，物業、廠房及設備—擬定用途前的所得款項

修訂本禁止從物業、廠房及設備的成本中扣除資產達到管理層預定的可使用狀態(包括位置與條件)過程中產生的全部出售所得款項。該等資產的出售所得款項及所產生成本須於損益確認。

#### 香港會計準則第37號修訂本，有償合約—履行合約的成本

修訂本規定合約的「履約成本」包括「與合約直接相關的成本」。與合約直接相關的成本可為履行該合約的增量成本(例如直接勞工成本及材料成本)，或與履行合約直接相關的其他成本分攤(例如用於履行合約的物業、廠房及設備項目的折舊費用分攤)。

### 4. 採用判斷及估計

於編製本簡明綜合財務報表過程中，管理層於應用本集團會計政策時作出的重大判斷及估計不確定性的主要來源與二零二一年年度綜合財務報表所採納者相同。

# NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

## 簡明綜合財務報表附註

For the three months ended 31 March 2022 截至二零二二年三月三十一日止三個月

### 5. REVENUE AND OTHER INCOME AND GAINS AND LOSSES

An analysis of the revenue from the Group's principal activities and other income and gains and losses is as follows:

### 5. 收益及其他收入及收益及虧損

本集團主要活動所得收益及其他收入及收益及虧損的分析如下：

		Three months ended 31 March	
		截至三月三十一日止三個月	
		2022	2021
		二零二二年	二零二一年
		RMB	RMB
		人民幣元	人民幣元
		(Unaudited)	(Unaudited)
		(未經審核)	(未經審核)
<b>Revenue</b>	<b>收益</b>		
Finance lease income	融資租賃收入	577,088	2,955,058
Income from receivables from sale-leaseback transactions	售後租回交易應收款項的收入	3,342,916	7,466,260
Factoring income	保理收入	2,576,810	2,471,196
Advisory service fee income	諮詢服務費收入	52,382	87,935
		<b>6,549,196</b>	<b>12,980,449</b>
<b>Other income and gains/(losses)</b>	<b>其他收入及收益/(虧損)</b>		
Bank interest income	銀行利息收入	672,408	620,398
Penalty charged to customers	收取客戶罰款	82,712	399,272
Government grants (note (a))	政府補助(附註(a))	25,798	713,188
Loss on disposal of plant and equipment	出售廠房及設備的虧損	-	(1,222)
Maintenance service income	保養服務收入	956,453	584,906
Imputed interest income on trade receivables	貿易應收款項的推算利息收入	133,958	181,093
Others	其他	49,286	71,446
		<b>1,920,615</b>	<b>2,569,081</b>

Note:

(a) The amount mainly represented the refund of Value-added taxation from local tax authority of which the entitlement was under the discretion of the relevant authority before period end. There is no unfulfilled conditions and other contingencies attaching to the government grants that have been recognised.

附註：

(a) 該金額主要為來自地方稅務機關的增值稅退款，收取權利由相關機關於期末前酌情釐定。已確認政府補助並無附帶未履行條件及其他或然事項。

# NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

## 簡明綜合財務報表附註

For the three months ended 31 March 2022 截至二零二二年三月三十一日止三個月

### 6. PROFIT BEFORE INCOME TAX

### 6. 除所得稅前溢利

		Three months ended 31 March	
		截至三月三十一日止三個月	
		2022	2021
		二零二二年	二零二一年
		RMB	RMB
		人民幣元	人民幣元
<b>Profit before income tax is arrived at after charging:</b>	除所得稅前溢利乃經扣除以下各項後達致：		
Costs of borrowings included in direct cost:	直接成本所含借款成本：	<b>339,792</b>	2,489,037
- Interest expenses on interest-bearing bank and other borrowings**	一計息銀行及其他借款的利息開支**	-	2,211,628
- Interest expenses on lease liabilities	一租賃負債的利息開支	<b>79,348</b>	24,299
- Bank charges and other expenses	一銀行手續費及其他開支	<b>260,444</b>	253,110
Depreciation of plant and equipment*	廠房及設備折舊*	<b>38,539</b>	33,953
Depreciation of right-of-use assets*	使用權資產折舊*	<b>255,008</b>	278,123
Amortisation of intangible assets	無形資產攤銷	<b>63,459</b>	84,783
Expenses relating to short-term leases***	與短期租賃有關的開支***	-	25,833
Gain on termination of leases	終止租賃的收益	-	(17,552)
Reversal of impairment loss on accounts receivable****	應收賬款減值虧損撥回****	<b>(1,991,802)</b>	(2,101,844)
Exchange losses/(gains)	匯兌虧損/(收益)	<b>1,375</b>	(654)
Staff costs (including directors' emoluments) comprise:	員工成本(包括董事酬金)包括：	<b>2,171,379</b>	3,009,734
Salaries, allowances and benefits in kind	薪金、津貼及實物利益	<b>1,922,044</b>	2,607,539
Contribution to defined contribution retirement plan	向界定供款退休計劃供款	<b>249,335</b>	402,195

\* Depreciation charges are recognised in the condensed consolidated statement of comprehensive income as administrative expenses for the three months ended 31 March 2022 and 2021, respectively.

\*\* These items represented the finance costs of the Group.

\*\*\* This item represents the expenses relating to short-term leases under HKFRS 16.

\*\*\*\* This item represents to expected credit loss on financial assets.

\* 折舊開支分別於截至二零二二年及二零二一年三月三十一日止三個月的簡明綜合全面收益表中確認為行政開支。

\*\* 該等項目指本集團的融資成本。

\*\*\* 該項目指香港財務報告準則第16號項下短期租賃相關的開支。

\*\*\*\* 該項目指金融資產預期信貸虧損。

# NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

## 簡明綜合財務報表附註

For the three months ended 31 March 2022 截至二零二二年三月三十一日止三個月

### 7. INCOME TAX EXPENSE

### 7. 所得稅開支

		Three months ended 31 March	
		截至三月三十一日止三個月	
		2022	2021
		二零二二年	二零二一年
		RMB	RMB
		人民幣元	人民幣元
<b>Income tax</b>	<b>所得稅</b>		
- Current period	- 本期間	<b>885,757</b>	2,006,238
<b>Deferred tax</b>	<b>遞延稅項</b>		
- Charged for the period	- 期內扣除	<b>497,950</b>	525,461
Income tax expense	所得稅開支	<b>1,383,707</b>	2,531,699

The Company and its subsidiaries were established in the PRC which are subject to the enterprise income tax in the PRC.

Provision for the enterprise income tax in the PRC is calculated based on a statutory tax rate of 25% of the estimated assessable profits as determined in accordance with the relevant income tax law in the PRC, during the Reporting Period.

本公司及其附屬公司於中國成立，須繳納中國企業所得稅。

於報告期內的中國企業所得稅撥備乃按根據相關中國所得稅法釐定的估計應課稅溢利25%的法定稅率計算。

# NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

## 簡明綜合財務報表附註

For the three months ended 31 March 2022 截至二零二二年三月三十一日止三個月

### 8. EARNINGS PER SHARE

#### Basic earnings per share

The basic earnings per share for the period are calculated based on the following data:

### 8. 每股盈利

#### 每股基本盈利

期內每股基本盈利乃根據下列數據計算：

		Three months ended 31 March	
		截至三月三十一日止三個月	
		2022	2021
		二零二二年	二零二一年
		RMB	RMB
		人民幣元	人民幣元
		<i>(Unaudited)</i>	<i>(Unaudited)</i>
		(未經審核)	(未經審核)
Profit attributable to equity owners of the Company	本公司權益擁有人應佔溢利	3,994,052	7,262,177

# NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

## 簡明綜合財務報表附註

For the three months ended 31 March 2022 截至二零二二年三月三十一日止三個月

### 8. EARNINGS PER SHARE (Continued)

#### Basic earnings per share (Continued)

	Numbers of shares	
	股份數目	
	Three months ended 31 March	
	截至三月三十一日止三個月	
	2022	2021
	二零二二年	二零二一年
	(Unaudited)	(Unaudited)
	(未經審核)	(未經審核)
Weighted average number of ordinary shares for the purpose of calculating basic earnings per share	359,340,000	359,340,000

就計算每股基本盈利的普通股加權平均數目

#### Diluted earnings per share

There were no potential dilutive ordinary shares outstanding during the three months ended 31 March 2022 and 2021, respectively, and hence the diluted earnings per share are the same as the basic earnings per share.

#### 每股攤薄盈利

截至二零二二年及二零二一年三月三十一日止三個月，概無發行在外的潛在攤薄普通股。因此，每股攤薄盈利與每股基本盈利相同。

### 9. DIVIDENDS

On 30 March 2022, the Board proposed to pay the final dividend of RMB0.013 per share for the year ended 31 December 2021.

No dividends were paid during the Reporting Period (three months ended 31 March 2021: nil). The Directors do not recommend the payment of a dividend in respect of the Reporting Period (three months ended 31 March 2021: nil).

### 9. 股息

於二零二二年三月三十日，董事會建議派付截至二零二一年十二月三十一日止年度的末期股息每股人民幣0.013元。

報告期內概無派付股息(截至二零二一年三月三十一日止三個月：無)。董事不建議就報告期派付股息(截至二零二一年三月三十一日止三個月：無)。

# NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

## 簡明綜合財務報表附註

For the three months ended 31 March 2022 截至二零二二年三月三十一日止三個月

### 10. CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

### 10. 簡明綜合權益變動表

For the three months ended 31 March 2022

截至二零二二年三月三十一日止三個月

		Equity attributable to owners of the Company							
		本公司擁有人應佔權益							
		Share capital	Merger reserve	Capital reserve	Statutory reserve	Financial assets at FVTOCI reserve	Retained profits	Non-controlling interest	Total equity
		股本	合併儲備	資本儲備	法定儲備	金融資產儲備	保留溢利	非控股權益	權益總額
		RMB	RMB	RMB	RMB	RMB	RMB	RMB	RMB
		人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元	人民幣元
At 1 January 2021	於二零二一年一月一日	359,340,000	1,582,035	31,096,839	13,338,878	-	53,906,817	-	459,264,569
Profit and total comprehensive income for the period	期內溢利及全面收入總額	-	-	-	-	-	7,262,177	-	7,262,177
At 31 March 2021	於二零二一年三月三十一日	359,340,000	1,582,035	31,096,839	13,338,878	-	61,168,994	-	466,526,746
At 1 January 2022	於二零二二年一月一日	359,340,000	1,582,035	31,096,839	17,794,756	2,469,078	63,304,265	-	475,586,973
Profit and total comprehensive income for the period	期內溢利及全面收入總額	-	-	-	-	-	3,994,052	(133,317)	3,860,735
Capital contributed by non-controlling interest	非控股權益注資	-	-	-	-	-	-	490,000	490,000
At 31 March 2022	於二零二二年三月三十一日	359,340,000	1,582,035	31,096,839	17,794,756	2,469,078	67,298,317	356,683	479,937,708

# MANAGEMENT DISCUSSION AND ANALYSIS

## 管理層討論及分析

### BUSINESS REVIEW

During the Reporting Period, the Group continued to engage in the provision of finance leasing, commercial factoring, advisory services and customer referral services and the supply of medical equipment in the PRC. Due to the increased infectivity of the Omicron variant virus, the difficulty of prevention has increased significantly as compared to the previous virus strains, resulting in the resurgence of the outbreak in various regions of the PRC and the adoption of corresponding measures such as home isolation by many local governments, which have had a significant impact on the PRC's economy. The increase of commodity prices and shortage of raw materials have also led to the continuous uncertainty for stability of the supply chain. Against this backdrop, the Group continued its prudent approach as adopted in the previous year by refining its customers selection and further enhancing its internal risk control management and structure optimization. At the same time, the Group has carefully studied and actively explored new profit models under the understanding of the existing economic and industry development. On the basis of vigorously developing the main business, the Group has also expanded into the operating lease business of 5G communication base station to improve its profitability and achieve better resistance to risks. In April 2022, the Group entered into a joint venture agreement with Mr. Zheng Deqing, Nanjing Anshi Energy Management Consulting Partnership (Limited Partnership)\* (南京安時能量管理諮詢合夥企業(有限合夥)) and Ningbo Airport Logistics Development Co., Ltd.\* (寧波空港物流發展有限公司), pursuant to which the parties have agreed to establish a joint venture company in the PRC the principal business of which is research and development and design in commercial energy storage systems, system integration and sales of commercial energy storage systems and provision of after-sales maintenance and other energy related value-added services. The Directors believe that the establishment of the joint venture company will provide opportunities for the Group to participate in the energy storage industry and enable the Group to explore potential financial lease customers in the joint venture business.

\* For identification purpose only

### 業務回顧

於報告期內，本集團繼續於中國從事提供融資租賃、商業保理、諮詢服務及客戶轉介服務及供應醫療設備等業務。由於奧密克戎變種病毒傳染性增強，預防難度較之此前病毒毒株大幅增加，以致於疫情再次在中國各地多點爆發，多地地方政府採取居家隔離等措施應對，對中國經濟造成重大影響。大宗商品漲價、原材料缺貨等也導致供應鏈穩定性預期延續不確定性。在此背景下，本集團延續上一年度採納之審慎風格，精細化客戶遴選，進一步提升內部風險控制管理和結構優化。同時，本集團在對現有經濟和行業發展的理解下，審慎研究並積極探索新的盈利模式。在積極發展主營業務的基礎上，本集團亦拓展了5G通信基站的經營租賃業務，以期增強集團的盈利能力，實現更好的對抗風險能力。於2022年4月，本集團與鄭德清先生、南京安時能量管理諮詢合夥企業(有限合夥)以及寧波空港物流發展有限公司訂立合營協議。據此，訂約各方協定於中國成立一間合營公司，其主要業務為商業儲能系統的研發及設計、商業儲能系統的系統集成及銷售以及提供售後維護及其他能源相關增值服務。董事相信，成立合營公司將為本集團參與儲能行業提供機會，並使本集團能夠於合營業務中探索潛在的融資租賃客戶。

# MANAGEMENT DISCUSSION AND ANALYSIS

## 管理層討論及分析

### FINANCIAL REVIEW

#### Overall performance

During the Reporting Period, the Group experienced a significant decrease in its revenue and recorded a revenue of approximately RMB6.55 million, representing a decrease of approximately 49.54% from approximately RMB12.98 million for the same period of last year. The decrease in revenue was mainly due to the adjustment of the Group's strategy to shift its focus from proactive business expansion to prudent management of risks and assets, resulting in a decrease in revenue from financial leasing services, supply of medical equipment and consulting services. During the Reporting Period, the Group recorded a profit of approximately RMB3.86 million, representing a decrease of approximately 46.83% from approximately RMB7.26 million for the same period of last year. The decrease in profit was mainly due to the decrease in total revenue.

#### Direct costs

The Group's main cost items were interest expenses on bank borrowings and cost of inventory sold. During the Reporting Period, the Group's direct costs amounted to approximately RMB0.34 million, representing a decrease of approximately 86.35% from approximately RMB2.49 million for the same period of last year, which was mainly due to the decrease in interest-bearing bank borrowings and medical equipment costs.

#### Other income and gains and losses

During the Reporting Period, the Group's other income and gains amounted to approximately RMB1.92 million, representing a decrease of approximately 25.29% from approximately RMB2.57 million for the same period of last year. The decrease was due to a decrease in the receipt of government grant during the Reporting Period.

### 財務回顧

#### 整體表現

於報告期內，本集團收益顯著降低，錄得收益約為人民幣6.55百萬元，較上年同期約為人民幣12.98百萬元降低約49.54%。收益減少主要由於本集團調整戰略，將重點由積極擴張業務轉移至審慎管理風險與資產，導致融資租賃服務、供應醫療設備及顧問服務的收益減少。於報告期內，本集團錄得利潤約人民幣3.86百萬元，較上年同期約人民幣7.26百萬元下降約46.83%。利潤下降主要由於總收益減少所致。

#### 直接成本

本集團主要成本賬項為銀行借款利息開支及銷售存貨成本。於報告期內，本集團直接成本約為人民幣0.34百萬元，較上年同期約為人民幣2.49百萬元減少約86.35%，主要由於計息銀行借款減少及醫療設備成本下降所致。

#### 其他收入及收益及虧損

於報告期內，本集團其他收入及收益約為人民幣1.92百萬元，較上年同期約人民幣2.57百萬元下降約25.29%。下降乃由於於報告期內收取的政府補貼減少所致。

## MANAGEMENT DISCUSSION AND ANALYSIS

### 管理層討論及分析

#### Operating expenses

During the Reporting Period, the Group's operating expenses amounted to approximately RMB1.36 million, representing an increase of approximately 15.25% from approximately RMB1.18 million for the same period of last year, which was mainly due to an increase in medical equipment maintenance fee.

#### Administrative expenses

During the Reporting Period, the Group's administrative expenses amounted to approximately RMB3.52 million, representing a decrease of approximately 15.99% from approximately RMB4.19 million for the same period of last year. The decrease was mainly due to the decrease in salaries and benefits as a result of the decrease in administrative staff.

#### Reversal of impairment loss

During the Reporting Period, the Group's reversal of impairment loss on accounts receivable was approximately RMB1.99 million, representing a decrease of approximately 5.24% from approximately RMB2.10 million for the same period of last year, which was mainly due to the decrease in total accounts receivable.

#### Income tax expense

During the Reporting Period, the Group's income tax expense was approximately RMB1.38 million, representing a decrease of approximately 45.45% from approximately RMB2.53 million for the same period of last year, which was mainly due to the decrease in profit before income tax.

#### 經營開支

於報告期內，本集團經營開支約為人民幣1.36百萬元，較上年同期約人民幣1.18百萬元增加約15.25%，主要由於醫療設備維護費用增加所致。

#### 行政開支

於報告期內，本集團行政開支約為人民幣3.52百萬元，較上年同期約人民幣4.19百萬元減少約15.99%。減少主要由於行政員工減少導致薪金福利減少。

#### 減值虧損撥回

於報告期內，本集團應收賬款減值虧損撥回約為人民幣1.99百萬元，較上年同期約人民幣2.10百萬元減少約5.24%，主要由於應收賬款總額下降所致。

#### 所得稅開支

於報告期內，本集團所得稅開支約為人民幣1.38百萬元，較上年同期約人民幣2.53百萬元減少約45.45%，主要由於除所得稅前溢利降低所致。

## CORPORATE GOVERNANCE AND OTHER INFORMATION

### 企業管治及其他資料

#### CORPORATE GOVERNANCE

##### Compliance with Corporate Governance Code

The Group is committed to achieving high standards of corporate governance and a high level of transparency to safeguard the interests of the shareholders of the Company (the “**Shareholders**”) and enhance its corporate value by observing the principles and code provisions of the corporate governance code (the “**CG Code**”) contained in part 2 of Appendix 15 to the GEM Listing Rules in force from time to time. During the Reporting Period, the Group had complied with all the code provisions as set out in the CG Code.

##### Audit Committee

The audit committee of the Company consists of three independent non-executive Directors, namely Mr. Fung Che Wai Anthony (the chairman of the audit committee), Mr. Hon Leung and Mr. Liu Shengwen. The audit committee, together with the management of the Company, has reviewed the accounting principles and policies adopted by the Group and the unaudited condensed consolidated quarterly financial statements for the Reporting Period, together with this report.

##### Required Standard of Dealings

The Company has adopted a code of conduct (the “**Code of Conduct**”) for securities transactions by Directors and supervisors of the Company (the “**Supervisors**”) on terms no less exacting than the required standard of dealings as set out in Rules 5.48 to 5.67 of the GEM Listing Rules. Specific enquiries have been made to all the Directors and the Supervisors, and all the Directors and the Supervisors have confirmed that they had complied with the Code of Conduct throughout the Reporting Period.

#### 企業管治

##### 遵守企業管治守則

本集團致力於建立高質素的企業管治水平及高透明度以保障本公司股東(「**股東**」)利益及增加企業價值，並遵循不時生效的GEM上市規則附錄十五第二部分所載企業管治守則(「**企業管治守則**」)的原則及守則條文。於報告期內，本集團一直遵守企業管治守則所載之所有守則條文。

##### 審核委員會

本公司審核委員會由三名獨立非執行董事組成，即馮志偉先生(審核委員會主席)、韓亮先生及劉升文先生。本公司審核委員會連同管理層已審閱本集團所採納的會計原則及政策，以及報告期內未經審核簡明綜合季度財務報表及本報告。

##### 買賣必守標準

本公司已採納有關本公司董事及監事(「**監事**」)進行證券交易的行為守則(「**行為守則**」)，其條款不遜於GEM上市規則第5.48至5.67條所載的買賣必守標準。本公司已向全體董事及監事作出特定查詢，全體董事及監事已確認於報告期內均已遵守行為守則。

# CORPORATE GOVERNANCE AND OTHER INFORMATION

## 企業管治及其他資料

### DISCLOSURE OF INTEREST

#### Interests and short positions held by substantial Shareholders and other persons in the shares and underlying shares of the Company

As at 31 March 2022, to the best knowledge of the Directors, the following persons or corporations (other than the Directors, Supervisors or chief executives of the Company) had or were deemed to have interests or short position in the shares and underlying shares of the Company which were recorded in the register required to be kept by the Company pursuant to Section 336 of the Securities and Futures Ordinance (the “SFO”):

### 權益披露

#### 主要股東及其他人士於本公司股份及相關股份中的權益和淡倉

於二零二二年三月三十一日，據董事所深知，以下人士或法團（本公司董事、監事及最高行政人員除外）於本公司股份及相關股份中擁有或被視為擁有已記錄於本公司根據證券及期貨條例（「證券及期貨條例」）第336條而須備存的登記冊內之權益或淡倉：

Name of Shareholder	Class of shares	Nature of interest	Number of shares interested in the relevant class of shares of the Company <sup>(1)</sup> 於本公司相關類別股份中擁有權益的股份數目 <sup>(1)</sup>	Percentage (approximate)	Number of shares interested in the total share capital of the Company <sup>(1)</sup> 於本公司股本總額中擁有權益的股份數目 <sup>(1)</sup>	Percentage (approximate)
股東名稱／姓名	股份類別	權益性質		百分比(概約)		百分比(概約)
Beijing Municipality Dayuan Tiandi Property Development Co., Ltd. [“Dayuan Tiandi”] <sup>(2)</sup>	Domestic shares	Beneficial owner	80,000,000 (L)	66.67%	80,000,000 (L)	22.26%
北京市大苑天地房地產開發有限公司(「大苑天地」) <sup>(2)</sup>	內資股	實益擁有人				
Mr. Zhao Dehua [“Mr. Zhao”] <sup>(2)</sup>	Domestic shares	Interest of a controlled corporation	80,000,000 (L)	66.67%	80,000,000 (L)	22.26%
趙得驊先生(「趙先生」) <sup>(2)</sup>	內資股	受控法團的權益				

## CORPORATE GOVERNANCE AND OTHER INFORMATION

### 企業管治及其他資料

Name of Shareholder	Class of shares	Nature of interest	Number of shares interested in the relevant class of shares of the Company <sup>(1)</sup> 於本公司相關類別股份中擁有權益的股份數目 <sup>(1)</sup>	Percentage (approximate)	Number of shares interested in the total share capital of the Company <sup>(1)</sup> 於本公司股本總額中擁有權益的股份數目 <sup>(1)</sup>	Percentage (approximate)
股東名稱／姓名	股份類別	權益性質		百分比(概約)		百分比(概約)
Mr. Gong Liang ("Mr. Gong") <sup>(2)</sup> 貢亮先生(「貢先生」) <sup>(2)</sup>	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	80,000,000 (L)	66.67%	80,000,000 (L)	22.26%
Shenzhen Zhonglian Financial Holding Investment Development Co., Ltd. ["Shenzhen Zhonglian"] <sup>(3)</sup> 深圳眾聯金控投資發展有限公司 (「深圳眾聯」) <sup>(3)</sup>	Unlisted foreign shares 非上市外資股	Beneficial owner 實益擁有人	70,445,200 (L)	47.12%	70,445,200 (L)	19.60%
深圳眾聯金控投資發展有限公司 (「深圳眾聯」) <sup>(3)</sup>	Domestic shares 內資股	Beneficial owner 實益擁有人	5,000,000 (L)	4.17%	5,000,000 (L)	1.39%
Hainan Mujing Chengyuan Technology Partnership (Limited Partnership) ["Mujing Chengyuan"] <sup>(3)</sup> 海南木景誠苑科技合夥企業 (有限合夥)(「木景誠苑」) <sup>(3)</sup>	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	70,445,200 (L)	47.12%	70,445,200 (L)	19.60%
海南木景誠苑科技合夥企業 (有限合夥)(「木景誠苑」) <sup>(3)</sup>	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	5,000,000 (L)	4.17%	5,000,000 (L)	1.39%

## CORPORATE GOVERNANCE AND OTHER INFORMATION

### 企業管治及其他資料

Name of Shareholder	Class of shares	Nature of interest	Number of shares interested in the relevant class of shares of the Company <sup>(1)</sup> 於本公司相關類別股份中擁有權益的股份數目 <sup>(1)</sup>	Percentage (approximate)	Number of shares interested in the total share capital of the Company <sup>(1)</sup> 於本公司股本總額中擁有權益的股份數目 <sup>(1)</sup>	Percentage (approximate)
股東名稱／姓名	股份類別	權益性質		百分比(概約)		百分比(概約)
Mr. Gong Changjiu [“Mr. Gong Changjiu”] <sup>(3)</sup> 宮長久先生 (「宮長久先生」) <sup>(3)</sup>	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	70,445,200 (L)	47.12%	70,445,200 (L)	19.60%
	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	5,000,000 (L)	4.17%	5,000,000 (L)	1.39%
Mr. Xu Dongsheng [“Mr. Xu”] <sup>(3)</sup> 許東升先生(「許先生」) <sup>(3)</sup>	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	70,445,200 (L)	47.12%	70,445,200 (L)	19.60%
	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	5,000,000 (L)	4.17%	5,000,000 (L)	1.39%
Beijing Youke Yu Technology Development Co., Ltd. [“Youke Yu”] <sup>(4)</sup> 北京優科玉科技發展有限公司 (「優科玉」) <sup>(4)</sup>	Unlisted foreign shares 非上市外資股	Beneficial owner 實益擁有人	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%

## CORPORATE GOVERNANCE AND OTHER INFORMATION

### 企業管治及其他資料

Name of Shareholder	Class of shares	Nature of interest	Number of shares interested in the relevant class of shares of the Company <sup>(1)</sup> 於本公司相關類別股份中擁有權益的股份數目 <sup>(1)</sup>	Percentage (approximate)	Number of shares interested in the total share capital of the Company <sup>(1)</sup> 於本公司股本總額中擁有權益的股份數目 <sup>(1)</sup>	Percentage (approximate)
股東名稱／姓名	股份類別	權益性質		百分比(概約)		百分比(概約)
Beijing Xinmao Licheng Trading Co., Ltd. ("Xinmao Licheng") <sup>(4)</sup> 北京鑫茂立成商貿有限公司 (「鑫茂立成」) <sup>(4)</sup>	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%
Mr. Guo Lidong ("Mr. Guo") <sup>(4)</sup> 郭立冬先生(「郭先生」) <sup>(4)</sup>	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%
Mr. Yan Wenge ("Mr. Yan") <sup>(4)</sup> 晏文革先生(「晏先生」) <sup>(4)</sup>	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%
Beijing Hengsheng Rongcheng Trading Co., Ltd. <sup>(5)</sup> 北京恆盛融誠商貿有限公司 <sup>(5)</sup>	Unlisted foreign shares 非上市外資股	Beneficial owner 實益擁有人	32,340,600 (L)	21.63%	32,340,600 (L)	9.00%

## CORPORATE GOVERNANCE AND OTHER INFORMATION

### 企業管治及其他資料

Name of Shareholder	Class of shares	Nature of interest	Number of shares interested in the relevant class of shares of the Company <sup>(1)</sup> 於本公司相關類別股份中擁有權益的股份數目 <sup>(1)</sup>	Percentage (approximate)	Number of shares interested in the total share capital of the Company <sup>(1)</sup> 於本公司股本總額中擁有權益的股份數目 <sup>(1)</sup>	Percentage (approximate)
股東名稱／姓名	股份類別	權益性質		百分比(概約)		百分比(概約)
Ms. Wu Yue <sup>(5)</sup> 武悦女士 <sup>(5)</sup>	Unlisted foreign shares 非上市外資股	Interest of a controlled corporation 受控法團的權益	32,340,600 (L)	21.63%	32,340,600 (L)	9.00%
KKC Capital Limited	H shares H股	Investment manager 投資經理	9,408,000 (L)	10.47%	9,408,000 (L)	2.62%
KKC Capital SPC – KKC Capital High Growth Fund Segregated Portfolio	H shares H股	Beneficial owner 實益擁有人	9,408,000 (L)	10.47%	9,408,000 (L)	2.62%
A Plus Capital Management Limited	H shares H股	Investment manager 投資經理	9,318,000 (L)	10.37%	9,318,000 (L)	2.59%
Tiger Capital Fund SPC – Tiger Global SP	H shares H股	Beneficial owner 實益擁有人	9,318,000 (L)	10.37%	9,318,000 (L)	2.59%

## CORPORATE GOVERNANCE AND OTHER INFORMATION

### 企業管治及其他資料

#### Notes:

- (1) The letter "L" denotes the person's long position in the shares. As at 31 March 2022, the Company issued a total of 359,340,000 shares, including 120,000,000 domestic shares, 89,840,000 H shares and 149,500,000 unlisted foreign shares.
  - (2) Dayuan Tiandi is owned as to 55% by Mr. Zhao and 45% by Mr. Gong. By virtue of the SFO, Mr. Zhao and Mr. Gong are deemed to be interested in the shares held by Dayuan Tiandi.
  - (3) Shenzhen ZhongLian is owned as to 90% by Mujing Chengyuan and 10% by Mr. Gong Changjiu. Mujing Chengyuan is in turn owned as to 51% by Mr. Gong Changjiu and 49% by Mr. Xu. By virtue of the SFO, Mr. Gong Changjiu and Mr. Xu are deemed to be interested in the shares held by Shenzhen ZhongLian.
  - (4) Youke Yu is owned as to 20% by Mr. Guo and 80% by Xinmao Licheng. Xinmao Licheng is in turn owned as to 50% by Mr. Guo and 50% by Mr. Yan. By virtue of the SFO, Xinmao Licheng, Mr. Guo and Mr. Yan are deemed to be interested in the shares held by Youke Yu.
  - (5) Beijing Hengsheng Rongcheng Trading Co., Ltd. is wholly owned by Ms. Wu Yue. By virtue of the SFO, Ms. Wu Yue is deemed to be interested in the shares held by Beijing Hengsheng Rongcheng Trading Co., Ltd..
- \* If there is any inconsistency between the Chinese names of the entities, companies or legal entities incorporated in the PRC and their English translations, the Chinese names shall prevail. The English translations of the Chinese names of such entities, companies or legal entities are provided for illustration purposes only.

Save as disclosed above, as at 31 March 2022, the Directors were not aware of any other person or corporation which had any interest or short position in the shares or underlying shares of the Company as recorded in the register required to be kept by the Company under Section 336 of the SFO.

#### 附註：

- (1) 字母「L」指該人士於股份的好倉。於二零二二年三月三十一日，本公司總共發行了359,340,000股股份，包括120,000,000股內資股、89,840,000股H股及149,500,000股非上市外資股。
- (2) 大苑天地由趙先生及貢先生分別擁有55%及45%。根據證券及期貨條例，趙先生與貢先生被視為於大苑天地持有的股份中擁有權益。
- (3) 深圳眾聯由木景誠苑與宮長久先生分別擁有90%及10%，而木景誠苑由宮長久先生與許先生分別擁有51%及49%。根據證券及期貨條例，宮長久先生及許先生被視為於深圳眾聯持有的股份中擁有權益。
- (4) 優科玉由郭先生與鑫茂立成分別擁有20%及80%，而鑫茂立成由郭先生與晏先生分別擁有50%及50%。根據證券及期貨條例，鑫茂立成、郭先生與晏先生被視為於優科玉持有的股份中擁有權益。
- (5) 北京恆盛融誠商貿有限公司由武悅女士全資擁有。根據證券及期貨條例，武悅女士被視為於北京恆盛融誠商貿有限公司持有的股份中擁有權益。

除上文所披露者外，於二零二二年三月三十一日，董事並不知悉任何其他人士或法團於本公司股份或相關股份中擁有任何須記錄於本公司根據證券及期貨條例第336條須予以存置的登記冊內的權益或淡倉。

## CORPORATE GOVERNANCE AND OTHER INFORMATION

### 企業管治及其他資料

#### **Interests and short positions held by Directors, Supervisors and chief executives of the Company in the shares, underlying shares and debentures of the Company and its associated corporations**

As at 31 March 2022, none of the Directors, Supervisors or chief executive of the Company had an interest or short position in the shares, underlying shares or debentures of the Company or its associated corporation as recorded in the register required to be kept by the Company under Section 352 of the SFO, or as otherwise notified to the Company and the Stock Exchange pursuant to the required standard of dealings by directors of listed issuers as referred to in Rule 5.46 of the GEM Listing Rules (which shall be deemed to apply to the Supervisors to the same extent as it applies to the Directors).

#### **DIVIDEND**

On 30 March 2022, the Board proposed to pay the final dividend of RMB0.013 per share for the year ended 31 December 2021. The Board did not recommend any dividend for the Reporting Period (three months ended 31 March 2021: nil).

#### **COMPETING INTERESTS**

The Directors have confirmed that, as at 31 March 2022, none of the Directors, controlling Shareholders and their respective close associates (as defined in the GEM Listing Rules) had any interests in any business (other than that of the Group) which competes or may compete with the business of the Group or any other conflicts of interest which such person has or may have with the Group which must be disclosed in this report.

本公司董事、監事及最高行政人員於本公司及其相聯法團之股份、相關股份及債權證的權益及淡倉

於二零二二年三月三十一日，概無任何本公司董事、監事或最高行政人員於本公司或其相聯法團的股份、相關股份或債權證中，擁有任何記錄於本公司根據證券及期貨條例第352條須予存置之登記冊所登記的權益或淡倉，或根據GEM上市規則第5.46條所述上市發行人董事進行買賣的規定準則(有關規定被視為同樣適用監事，適用程度與董事相同)須知會本公司及聯交所的權益或淡倉。

#### **股息**

於二零二二年三月三十日，董事會建議派付截至二零二一年十二月三十一日止年度之末期股息每股人民幣0.013元。董事會不建議就報告期內派付任何股息(截至二零二一年三月三十一日止三個月：無)。

#### **競爭權益**

董事確認，於二零二二年三月三十一日，概無董事、控股股東及彼等各自的緊密聯繫人(定義見GEM上市規則)於與本集團業務構成或可能構成競爭的任何業務(本集團業務除外)中擁有權益，亦無與本集團有或可能有任何其他利益衝突而須在本報告中披露。

## CORPORATE GOVERNANCE AND OTHER INFORMATION 企業管治及其他資料

### **PURCHASE, SALE OR REDEMPTION OF THE COMPANY'S LISTED SECURITIES**

Neither the Company, nor any of its subsidiaries has purchased, sold or redeemed any of the Company's listed securities during the Reporting Period.

On behalf of the Board  
**FY Financial (Shenzhen) Co., Ltd.**  
**Mr. Li Peng**  
*Chairman*

代表董事會  
富銀融資租賃(深圳)股份有限公司  
主席  
李鵬先生

Hong Kong, 6 May 2022

香港，二零二二年五月六日

As at the date of this report, the Board comprises:

於本報告日期，董事會的成員如下：

#### *Executive Directors:*

#### *執行董事：*

Mr. Li Peng (李鵬)  
Mr. Weng Jianxing (翁建興)  
Ms. Gong Xiaoting (貢曉婷)

李鵬先生  
翁建興先生  
貢曉婷女士

#### *Non-executive Directors:*

#### *非執行董事：*

Mr. Peng Qilei (彭期磊)  
Ms. Liu Jing (劉敬)  
Mr. Tong Fangyan (仝芳妍)

彭期磊先生  
劉敬女士  
仝芳妍先生

#### *Independent non-executive Directors:*

#### *獨立非執行董事：*

Mr. Fung Che Wai Anthony (馮志偉)  
Mr. Hon Leung (韓亮)  
Mr. Liu Shengwen (劉升文)

馮志偉先生  
韓亮先生  
劉升文先生



**富銀融資租賃(深圳)股份有限公司**  
**FY Financial (Shenzhen) Co., Ltd.**

[www.fyleasing.com](http://www.fyleasing.com)