

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

2021 第一季度業績報告 FIRST QUARTERLY REPORT



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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。

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- An abstract graphic in the bottom right corner of the page, composed of overlapping, semi-transparent blue shapes. It features a central, rounded, multi-faceted form that resembles a stylized sphere or a cluster of overlapping planes, surrounded by flowing, wavy lines that create a sense of motion and depth. The overall aesthetic is clean and modern, consistent with the professional look of a financial report.

CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

簡明綜合全面收益表

For the three months ended 31 March 2021 截至二零二一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	
				2021 二零二一年	2020 二零二零年
				RMB 人民幣元	RMB 人民幣元
		Notes 附註			
Revenue	收益	5	12,980,449	42,096,588	
Direct costs	直接成本		(2,489,037)	(19,450,547)	
Gross profit	毛利		10,491,412	22,646,041	
Other income and gains and losses	其他收入及收益及虧損	5	2,569,081	600,412	
Operating expenses	經營開支		(1,179,800)	(3,761,478)	
Administrative expenses	行政開支		(4,188,661)	(7,476,235)	
Reversal of/(provision for) impairment loss on accounts receivable	應收賬款減值虧損撥回/(撥備)		2,101,844	(2,107,976)	
Profit before income tax	除所得稅前溢利	6	9,793,876	9,900,764	
Income tax expense	所得稅開支	7	(2,531,699)	(2,232,801)	
Profit and total comprehensive income for the period attributable to equity owners of the Company	本公司股權擁有人應佔期內溢利及全面收入總額		7,262,177	7,667,963	
			RMB cents 人民幣分	RMB cents 人民幣分	
Earnings per share:	每股盈利：	8			
- Basic	—基本		2.02	2.13	
- Diluted	—攤薄		2.02	2.13	

NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

簡明綜合財務報表附註

For the three months ended 31 March 2021 截至二零二一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 "Listing Date").

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

2. BASIS OF PREPARATION

The condensed consolidated financial statements have been prepared in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") which collectively includes all applicable individual HKFRS, Hong Kong Accounting Standard 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(「上市日期」)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及供應醫療設備。

2. 編製基準

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》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 2021 截至二零二一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 2020 as set out in the annual report of the Company dated 23 March 2021, except for those that relate to new standards or interpretations effective for the first time for periods beginning on or after 1 January 2021. Details of any changes in accounting policies are set out in note 3. The adoption of the new and revised HKFRSs have no material effect on these condensed consolidated financial statements. The Group has not early adopted any new and 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 2020. 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 2020 consolidated financial statements.

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

2. 編製基準(續)

簡明綜合財務報表已根據本公司日期為二零二一年三月二十三日的年報所載截至二零二零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，惟與於二零二一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。採納新訂及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新訂及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二零二零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二零二零年綜合財務報表一併閱讀。

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)。

NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

簡明綜合財務報表附註

For the three months ended 31 March 2021 截至二零二一年三月三十一日止三個月

2. BASIS OF PREPARATION (Continued)

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. CHANGES IN HKFRSs

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

- Amendments to HKAS 39, HKFRS 4, HKFRS 7, HKFRS 9 and HKFRS 16: Interest Rate Benchmark Reform – Phase 2
- Amendments to HKFRS 16: COVID-19-Related Rent Concession

The amended HKFRSs that are effective from 1 January 2021 did not have any significant impact on the Group's accounting policies.

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 2020 annual financial statements.

2. 編製基準(續)

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. 香港財務報告準則變動

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39號、香港財務報告準則第4號、香港財務報告準則第7號、香港財務報告準則第9號及香港財務報告準則第16號修訂本：利率基準改革—第2階段
- 香港財務報告準則第16號修訂本：與COVID-19相關的租金優惠

自二零二一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。

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因素的主要來源與二零二零年年度財務報表所應用者相同。

NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

簡明綜合財務報表附註

For the three months ended 31 March 2021 截至二零二一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	
		2021	2020
		二零二一年	二零二零年
		RMB	RMB
		人民幣元	人民幣元
		(Unaudited)	(Unaudited)
		(未經審核)	(未經審核)
Revenue	收益		
Finance lease income	融資租賃收入	2,955,058	9,897,950
Income from receivables from sale-leaseback transactions	售後租回交易應收款項的收入	7,466,260	8,826,958
Factoring income	保理收入	2,471,196	6,395,753
Advisory service fee income	諮詢服務費收入	87,935	2,436,560
Sale of goods	出售貨品	-	14,539,367
		12,980,449	42,096,588
Other income and gains/(losses)	其他收入及收益/(虧損)		
Bank interest income	銀行利息收入	620,398	638,506
Recharge of insurance premium (note a)	保險費補還(附註a)	-	86,180
Penalty charged to customers	收取客戶罰款	399,272	177,430
Change in fair value of derivative financial liabilities	衍生金融負債公平值變動	-	(722,654)
Government grants (note (b))	政府補助(附註(b))	713,188	31,703
Loss on disposal of plant and equipment	出售廠房及設備的虧損	(1,222)	(43,348)
Maintenance service income	保養服務收入	584,906	275,943
Imputed interest income on trade receivables	貿易應收款項的推算利息收入	181,093	196,538
Others	其他	71,446	(39,886)
		2,569,081	600,412

Notes:

- (a) The amount mainly represented the mark-up on recharge of insurance premium for the lease assets paid by the Group on behalf and recharged to its finance lease customers.
- (b) 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) 該金額主要指本集團就租賃資產代表其融資租賃客戶支付並向有關融資租賃客戶收回的標高保險費。
- (b) 該金額主要指地方稅務機關退還的增值稅，其權利於期末前由有關當局酌情釐定。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 2021 截至二零二一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	
		2021 二零二一年 RMB 人民幣元	2020 二零二零年 RMB 人民幣元
Profit before income tax is arrived at after charging:	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：	2,489,037	6,207,043
- Interest expenses on interest-bearing bank and other borrowings**	- 計息銀行及其他借款的利息開支**	2,211,628	3,975,629
- Interest expenses on lease liabilities	- 租賃負債的利息開支	24,299	7,641
- Bank charges and other expenses	- 銀行手續費及其他開支	253,110	316,419
- Interest charge on amount due to an intermediate holding company**	- 應付一家中介控股公司款項的利息費用**	-	1,907,354
Cost of inventories sold	已售存貨成本	-	13,243,504
Depreciation of plant and equipment*	廠房及設備折舊*	33,953	189,429
Depreciation of right-of-use assets*	使用權資產折舊*	278,123	218,764
Amortisation of intangible assets	無形資產攤銷	84,783	-
Expenses relating to short-term leases***	與短期租賃有關的開支***	25,833	113,673
Loss on modification of leases	修改租賃的虧損	-	64,019
Gain on termination of leases	終止租賃的收益	(17,552)	-
(Reversal of)/provision for loss on accounts receivable****	應收賬款虧損 (撥回)/撥備****	(2,101,844)	2,107,976
Exchange gain	匯兌收益	(654)	(3,342)
Loss on disposal of plant and equipment	出售廠房及設備的虧損	-	43,348
Staff costs (including directors' emoluments) comprise:	員工成本(包括董事酬金) 包括：	3,009,734	7,074,894
Salaries, allowances and benefits in kind	薪金、津貼及實物利益	2,607,539	6,422,582
Discretionary bonuses	酌情花紅	-	42,708
Contribution to defined contribution retirement plan	向界定供款退休計劃供款	402,195	609,604

* Depreciation charges are recognised in the condensed consolidated statement of comprehensive income as administrative expenses for the three months ended 31 March 2021 and 2020, 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二零二一年及二零二零年三月三十一日至三個月在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 2021 截至二零二一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	
		2021 二零二一年 RMB 人民幣元	2020 二零二零年 RMB 人民幣元
Income tax	所得稅		
- Current period	- 本期間	2,006,238	2,940,459
Deferred tax	遞延稅項		
- Credited for the period	- 期內抵免	525,461	(707,658)
Income tax expense	所得稅開支	2,531,699	2,232,801

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 2021 截至二零二一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:

Profit attributable to equity owners of the Company	本公司權益擁有人應佔溢利
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7,262,177

7,667,963

Weighted average number of ordinary shares for the purpose of calculating basic earnings per share	就計算每股基本盈利的普通股加權平均數目
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359,340,000

359,340,000

Diluted earnings per share

There were no potential dilutive ordinary shares outstanding during the three months ended 31 March 2021 and 2020, respectively, and hence the diluted earnings per share are the same as the basic earnings per share.

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

2021	2020
二零二一年	二零二零年
RMB	RMB
人民幣元	人民幣元
(Unaudited)	(Unaudited)
(未經審核)	(未經審核)

Numbers of shares 股份數目

Three months ended 31 March

截至三月三十一日止三個月

2021	2020
二零二一年	二零二零年
(Unaudited)	(Unaudited)
(未經審核)	(未經審核)

每股攤薄盈利

截至二零二一年及二零二零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。

NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

簡明綜合財務報表附註

For the three months ended 31 March 2021 截至二零二一年三月三十一日止三個月

9. DIVIDENDS

On 23 March 2021, the Board proposed to pay the final dividend of RMB0.003 per share for the year ended 31 December 2020.

No dividends were paid during the Reporting Period (three months ended 31 March 2020: nil). The Directors do not recommend the payment of a dividend in respect of the Reporting Period (three months ended 31 March 2020: nil).

9. 股息

於二零二一年三月二十三日，董事會建議派付截至二零二零年十二月三十一日止年度的末期股息每股人民幣0.003元。

報告期內概無派付股息(截至二零二零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(截至二零二零年三月三十一日止三個月：無)。

10. CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the three months ended 31 March 2021

10. 簡明綜合權益變動表

截至二零二一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	Retained profits	Total equity
		股本	合併儲備	資本儲備	法定儲備	保留溢利	權益總額
		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
At 1 January 2020	於二零二零年一月一日	359,340,000	1,582,035	31,096,839	12,946,999	69,026,741	473,992,614
Profit and total comprehensive income for the period	期內溢利及全面收入總額	-	-	-	-	7,667,963	7,667,963
At 31 March 2020	於二零二零年三月三十一日	359,340,000	1,582,035	31,096,839	12,946,999	76,694,704	481,660,577
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

MANAGEMENT DISCUSSION AND ANALYSIS

管理層討論及分析

BUSINESS REVIEW

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.

During the Reporting Period, considering the uncertainty on the stability of the global supply chain in the future, the Company further slowed down its business expansion and shifted its focus from business development to corporate assets safety management. The Group optimized its risk assessment system to enhance the multi-dimensional assessment of customer risks, industry risks, asset operation risks and business risks of specific projects; strengthened asset management and carried out asset classification management for ongoing projects; ensured that customers were under monitoring to improve asset security. At the same time, the Group also strengthened risk monitoring of key customers and industries to enhance its overall risk management capability. In terms of internal management, the Group aimed to improve management efficiency, implemented sound operation requirements, promoted the linkage of comprehensive budget management, operation plan and performance appraisal, and ensured the smooth achievement of operation and budget objectives. In the future, the Group will continue to implement prudent risk management and internal control measures, lay a solid foundation while ensuring the safety of assets, and give full play to the advantages of the industry on the basis of the main business of the finance leasing to carry out investment business in due course.

業務回顧

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。

於報告期內，考慮未來全球供應鏈穩定性的不確定性，本公司進一步放緩業務拓展節奏，將重點從業務拓展轉移到公司資產安全管理。本集團亦優化了風險評估體系，提升對客戶風險、行業風險、資產運營風險及具體項目的商務風險多維度評估。加強資產管理，對於執行中項目進行資產分類管理。確保客戶處於監控中，以提升資產安全性。同時，本集團也加強對重點客戶和行業的風險監控，提升整體風險管理能力。內部管理方面，本集團以提升管理效率為目標，落實穩健經營要求，推進全面預算管理、經營計劃、績效考核聯動，保障經營和預算目標順利達成。未來，本集團將繼續實施審慎的風險管理及內部控制措施，並在確保資產安全的同時夯實基礎，在融資租賃主業基礎上發揮行業優勢適時開展投資業務。

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 RMB12.98 million, representing a decrease of approximately 69.17% from approximately RMB42.10 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, factoring services, medical trade and consulting services. During the Reporting Period, the Group recorded a profit of approximately RMB7.26 million, representing a decrease of approximately 5.35% from approximately RMB7.67 million for the same period of last year. The decrease 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 RMB2.49 million, representing a decrease of approximately 87.20% from approximately RMB19.45 million for the same period of last year, which was mainly due to the decrease in interest-bearing bank borrowings and medical trade costs.

Other income and gains and losses

During the Reporting Period, the Group's other income and gains amounted to approximately RMB2.57 million, representing an increase of approximately 328.33% from approximately RMB0.60 million for the same period of last year. The increase was because of the absence of fair value loss of derivative financial liabilities and 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12.98百萬元，較上年同期約為人民幣42.10百萬元降低約69.17%。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、保理服務、醫療貿易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7.26百萬元，較上年同期約人民幣7.67百萬元下降約5.35%。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2.49百萬元，較上年同期約為人民幣19.45百萬元減少約87.20%，主要由於計息銀行借款減少及醫療貿易成本下降所致。

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2.57百萬元，較上年同期其他收入及收益約人民幣0.60百萬元增加約328.33%，增加由於於報告期內並無衍生金融負債公平值虧損及收到政府補貼所致。

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 RMB1.18 million, representing a decrease of approximately 68.62% from approximately RMB3.76 million for the same period of last year, which was mainly due to the adjustment of corporate strategy to optimize the Group's organization structure and decrease in number of the sales personnel within the Group.

Administrative expenses

During the Reporting Period, the Group's administrative expenses amounted to approximately RMB4.19 million, representing a decrease of approximately 43.98% from approximately RMB7.48 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/(provision for) impairment loss

During the Reporting Period, the Group's reversal of impairment loss on accounts receivable was approximately RMB2.10 million, while there was a provision for impairment of accounts receivable of approximately RMB2.11 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 RMB2.53 million, representing an increase of approximately 13.45% from approximately RMB2.23 million for the same period of last year, which was mainly due to the increase in deferred tax.

經營開支

於報告期內，本集團經營開支約為人民幣1.18百萬元，較上年同期約為人民幣3.76百萬元減少約68.62%，主要由於為優化本集團的組織架構而調整公司策略及減少本集團內部銷售人員所致。

行政開支

於報告期內，本集團行政開支約為人民幣4.19百萬元，較上年同期約為人民幣7.48百萬元減少約43.98%。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／(撥備)

於報告期內，本集團應收賬款減值虧損撥回約為人民幣2.10百萬元，上年同期應收賬款減值虧損撥備約為人民幣2.11百萬元，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2.53百萬元，較上年同期約為人民幣2.23百萬元增加約13.45%，主要由於遞延稅項增加所致。

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 Appendix 15 to the GEM Listing Rules. 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GEM上市規則附錄十五所載企業管治守則(「**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

本公司已採納有關董事及本公司監事(「**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 2021, 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

於二零二一年三月三十一日，據董事所知，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 held in the relevant class shares of the Company ⁽¹⁾ 於本公司相關類別股份持有的股份數目 ⁽¹⁾	Percentage (approximate)	Number of shares held in the total share capital of the Company ⁽¹⁾ 於本公司股本總額持有的股份數目 ⁽¹⁾	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”] ⁽²⁾	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”] ⁽²⁾	內資股	實益擁有人				
Mr. Zhao Dehua [“Mr. Zhao”] ⁽²⁾	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”] ⁽²⁾	內資股	受控法團的權益				
Mr. Gong Liang [“Mr. Gong”] ⁽²⁾	Domestic shares	Interest of a controlled corporation	80,000,000 (L)	66.67%	80,000,000 (L)	22.26%
貢亮先生[“貢先生”] ⁽²⁾	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 held in the relevant class shares of the Company ⁽¹⁾ 於本公司相關類別股份持有的股份數目 ⁽¹⁾	Percentage (approximate)	Number of shares held in the total share capital of the Company ⁽¹⁾ 於本公司股本總額持有的股份數目 ⁽¹⁾	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)
Hong Kong Shanshan Resources Company Limited ["Shanshan HK"] ^{(3) (4) (5) (6)} 香港杉杉資源有限公司 (「杉杉香港」) ⁽³⁾⁽⁴⁾⁽⁵⁾⁽⁶⁾	Unlisted foreign shares	Beneficial owner	70,445,200 (L)	47.12%	70,445,200 (L)	19.60%
Ningbo Shanshan Co., Ltd. ["Shanshan"] ⁽³⁾ 寧波杉杉股份有限公司 (「杉杉股份」) ⁽³⁾	Unlisted foreign shares	Interest of a controlled corporation	70,445,200 (L)	47.12%	70,445,200 (L)	19.60%
	非上市外資股	受控法團的權益				
	Domestic shares	Interest of a controlled corporation	2,000,000 (L)	1.67%	2,000,000 (L)	0.56%
	內資股	受控法團的權益				
Shanshan Group Co., Ltd. ["Shanshan Group"] ⁽⁴⁾ 杉杉集團有限公司 (「杉杉集團」) ⁽⁴⁾	Unlisted foreign shares	Interest of a controlled corporation	70,445,200 (L)	47.12%	70,445,200 (L)	19.60%
	非上市外資股	受控法團的權益				
	Domestic shares	Interest of a controlled corporation	2,000,000 (L)	1.67%	2,000,000 (L)	0.56%
	內資股	受控法團的權益				
Ningbo Yonggang Clothing Investment Co., Ltd. ["Ningbo Yonggang"] ⁽⁵⁾ 寧波甬港服裝投資有限公司 (「寧波甬港」) ⁽⁵⁾	Unlisted foreign shares	Interest of a controlled corporation	70,445,200 (L)	47.12%	70,445,200 (L)	19.60%
	非上市外資股	受控法團的權益				
	Domestic shares	Interest of a controlled corporation	2,000,000 (L)	1.67%	2,000,000 (L)	0.56%
	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 held in the relevant class shares of the Company ⁽¹⁾ 於本公司相關類別股份持有的股份數目 ⁽¹⁾	Percentage (approximate)	Number of shares held in the total share capital of the Company ⁽¹⁾ 於本公司股本總額持有的股份數目 ⁽¹⁾	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)
Shanshan Holding Co., Ltd. [“Shanshan Holding”] ⁽⁶⁾	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%
杉杉控股有限公司 [“杉杉控股”] ⁽⁶⁾	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	2,000,000 (L)	1.67%	2,000,000 (L)	0.56%
Ningbo Qingang Investment Co., Ltd. [“Qingang Investment”] ⁽⁷⁾	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%
寧波青剛投資有限公司 [“青剛投資”] ⁽⁷⁾	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	2,000,000 (L)	1.67%	2,000,000 (L)	0.56%
Mr. Zheng Yonggang [“Mr. Zheng”] ⁽⁸⁾	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%
鄭永剛先生(「鄭先生」) ⁽⁸⁾	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	2,000,000 (L)	1.67%	2,000,000 (L)	0.56%
Ms. Zhou Jiqing [“Ms. Zhou”] ⁽⁸⁾	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%
周繼青女士(「周女士」) ⁽⁸⁾	Domestic shares 內資股	Interest of a controlled corporation 受控法團的權益	2,000,000 (L)	1.67%	2,000,000 (L)	0.56%

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 held in the relevant class shares of the Company ⁽¹⁾ 於本公司相關類別股份持有的股份數目 ⁽¹⁾	Percentage (approximate)	Number of shares held in the total share capital of the Company ⁽¹⁾ 於本公司股本總額持有的股份數目 ⁽¹⁾	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 Youke Yu Technology Development Co., Ltd. ["Youke Yu"] ⁽⁹⁾	Unlisted foreign shares	Beneficial owner	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%
北京優科玉科技發展有限公司 (「優科玉」) ⁽⁹⁾	非上市外資股	實益擁有人				
Beijing Xinmao Licheng Trading Co., Ltd. ["Xinmao Licheng"] ⁽⁹⁾	Unlisted foreign shares	Interest of a controlled corporation	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%
北京鑫茂立成商貿有限公司 (「鑫茂立成」) ⁽⁹⁾	非上市外資股	受控法團的權益				
Mr. Guo Lidong ["Mr. Guo"] ⁽⁹⁾	Unlisted foreign shares	Interest of a controlled corporation	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%
郭立冬先生(「郭先生」) ⁽⁹⁾	非上市外資股	受控法團的權益				
Mr. Yan Wenge ["Mr. Yan"] ⁽⁹⁾	Unlisted foreign shares	Interest of a controlled corporation	46,714,200 (L)	31.25%	46,714,200 (L)	13.00%
晏文革先生(「晏先生」) ⁽⁹⁾	非上市外資股	受控法團的權益				
Beijing Hengsheng Rongcheng Trading Co., Ltd. ⁽¹⁰⁾	Unlisted foreign shares	Beneficial owner	32,340,600 (L)	21.63%	32,340,600 (L)	9.00%
北京恆盛融誠商貿有限公司 ⁽¹⁰⁾	非上市外資股	實益擁有人				

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Name of Shareholder	Class of shares	Nature of interest	Number of shares held in the relevant class shares of the Company ⁽¹⁾ 於本公司相關類別股份持有的股份數目 ⁽¹⁾	Percentage (approximate)	Number of shares held in the total share capital of the Company ⁽¹⁾ 於本公司股本總額持有的股份數目 ⁽¹⁾	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 ⁽¹⁰⁾ 武悅女士 ⁽¹⁰⁾	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%

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Notes:

- (1) The letter "L" denotes the person's long position in the shares. As at 31 March 2021, 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) Shanshan is a joint stock limited company established in the PRC whose shares are listed on the Shanghai Stock Exchange (Stock Code: 600884) and is the sole shareholder of Shanshan HK. Shanshan is also indirectly interested in 40% of the equity interest of Shanghai Shanshan Chuanghui Venture Investment Management Co. Ltd. (上海杉杉創暉創業投資管理有限公司) which is the general partner of Nantong Shanshan Venture Capital Centre (Limited Partnership) (南通杉杉創業投資中心(有限合夥)) ("Nantong Shanshan"). By virtue of the SFO, Shanshan is deemed to be interested in the shares held by Shanshan HK and Nantong Shanshan.
- (4) Shanshan Group holds 32.69% of the registered share capital of Shanshan, and (together with Shanshan Holding) controls the majority of the board of directors of Shanshan. By virtue of the SFO, Shanshan Group is deemed to be interested in the shares held by Shanshan HK and Nantong Shanshan.
- (5) Ningbo Yonggang is interested in 10.44% of the registered capital of Shanshan Group, which (together with Shanshan Holding) controls the majority of the board of directors of Shanshan. By virtue of the SFO, Ningbo Yonggang is deemed to be interested in the shares held by Shanshan HK and Nantong Shanshan.
- (6) Shanshan Holding directly holds approximately 7.18% of the registered share capital of Shanshan and indirectly holds approximately 32.69% of the registered share capital of Shanshan through (i) Ningbo Yonggang (a corporation of which Shanshan Holding is interested in 97.34% of its registered capital), and (ii) Shanshan Group (a corporation of which Shanshan Holding directly holds 54.08% and indirectly holds 10.44% through Ningbo Yonggang). By virtue of the SFO, Shanshan Holding is deemed to be interested in the shares held by Shanshan HK and Nantong Shanshan.

附註：

- (1) 字母「L」指該人士於股份的好倉。於二零二一年三月三十一日，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) 杉杉股份是一間於中國成立的股份有限公司，其股份於上海證券交易所上市(股份代號：600884)，並為杉杉香港的唯一股東。杉杉股份亦間接擁有上海杉杉創暉創業投資管理有限公司的40%股權，而上海杉杉創暉創業投資管理有限公司則為南通杉杉創業投資中心(有限合夥)(「南通杉杉」)的一般合夥人。根據證券及期貨條例，杉杉股份被視為於杉杉香港及南通杉杉持有的股份中擁有權益。
- (4) 杉杉集團持有杉杉股份註冊股本的32.69%，並(連同杉杉控股)控制杉杉股份董事會大多數的組成。根據證券及期貨條例，杉杉集團被視為於杉杉香港及南通杉杉持有的股份中擁有權益。
- (5) 寧波甬港持有杉杉集團註冊資本的10.44%，並(連同杉杉控股)控制杉杉股份董事會大多數的組成。根據證券及期貨條例，寧波甬港被視為於杉杉香港及南通杉杉持有的股份中擁有權益。
- (6) 杉杉控股直接持有杉杉股份的註冊股本約7.18%及透過(i)寧波甬港(一個由杉杉控股於其註冊資本中擁有97.34%權益的法團)，及(ii)杉杉集團(一個由杉杉控股直接持有54.08%權益及透過寧波甬港間接持有10.44%權益的法團)間接持有杉杉股份的註冊股本約32.69%。根據證券及期貨條例，杉杉控股被視為於杉杉香港及南通杉杉持有的股份中擁有權益。

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- (7) *Qinggang Investment owns approximately 61.81% of the registered capital of Shanshan Holding. By virtue of the SFO, Qinggang Investment is deemed to be interested in the shares held by Shanshan HK and Nantong Shanshan.*
- (7) 青剛投資擁有杉杉控股約61.81%的註冊資本。根據證券及期貨條例，青剛投資被視為於杉杉香港及南通杉杉持有的股份中擁有權益。
- (8) *Qinggang Investment is owned as to 51% by Mr. Zheng and 49% by Ms. Zhou. By virtue of the SFO, Mr. Zheng and Ms. Zhou are deemed to be interested in the shares held by Shanshan HK and Nantong Shanshan.*
- (8) 青剛投資由鄭先生及周女士分別擁有51%及49%。根據證券及期貨條例，鄭先生與周女士被視為於杉杉香港及南通杉杉持有的股份中擁有權益。
- (9) *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.*
- (9) 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。
- (10) *Beijing Hengsheng Rongcheng Trading Co., Ltd. is wholly owned by Ms. Wu Yue.*
- (10) 北京恆盛融誠商貿有限公司由武悅女士全資擁有。

* *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 2021, 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 which were recorded in the register required to be kept by the Company under Section 336 of the SFO.

除上文披露者外，於二零二一年三月三十一日，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已記錄於本公司根據證券及期貨條例第336條而須備存的登記冊內之權益或淡倉。

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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 2021, the following Directors, Supervisors or chief executives of the Company had interest or short position in the shares, underlying shares and debentures of the Company or any of its associated corporations (within the meaning of Part XV of the SFO) which were recorded in the register required to be kept pursuant to Section 352 of the SFO, or 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):

Interest in the associated corporation (long position)

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

於二零二一年三月三十一日，下列董事、監事或本公司最高行政人員於本公司或其任何相聯法團(定義見證券及期貨條例第XV部)的股份、相關股份及債權證中，擁有已記錄於根據證券及期貨條例第352條而須備存的登記冊內之權益或淡倉，或擁有根據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於監事，適用程度與董事相同)已另行知會本公司及聯交所之權益或淡倉：

於相聯法團之權益(好倉)

Name	Associated corporation	Nature of interest	Number of shares	Approximate percentage of share capital (%)
姓名	相聯法團	權益性質	股份數目	股本概約百分比(%)
Mr. Zhuang Wei	Shanshan Holding	Interest of a controlled corporation	22,000,000	2.20
莊巍先生	杉杉控股	受控法團的權益		

Note: Mr. Zhuang Wei is deemed to be interested in the shares of Shanshan Holding held by Ningbo Meishan Bonded Port Area Longhe Investment Partnership (L.P.) (寧波梅山保港區瀧和投資合夥企業(有限合夥)), which is a corporation 99% owned by Mr. Zhuang Wei. Shanshan Holding is a controlling Shareholder of the Company.

附註：莊巍先生被視為於其擁有99%權益的法團寧波梅山保港區瀧和投資合夥企業(有限合夥)所持有的杉杉控股的股份中擁有權益。杉杉控股為本公司之控股股東。

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Saved as disclosed above, none of the Directors, Supervisors or chief executives of the Company had an interest or short position in the shares, underlying shares and debentures of the Company or any of its associated corporations (within the meaning of Part XV of the SFO) which were recorded in the register required to be kept under Section 352 of the SFO, or 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 23 March 2021, the Board proposed to pay the final dividend of RMB0.003 per share for the year ended 31 December 2020. The Board did not recommend any dividend for the Reporting Period (three months ended 31 March 2020: nil).

COMPETING INTERESTS

The Directors have confirmed that, as at 31 March 2021, 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.

除上文所披露者外，概無董事、監事或本公司最高行政人員於本公司或其任何相聯法團(定義見證券及期貨條例第XV部)的股份、相關股份及債權證中，擁有已記錄於根據證券及期貨條例第352條而須備存的登記冊內之權益或淡倉，或擁有根據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於監事，適用程度與董事相同)已另行知會本公司及聯交所之權益或淡倉。

股息

於二零二一年三月二十三日，董事會建議派付截至二零二零年十二月三十一日止年度之末期股息每股人民幣0.003元。董事會不建議就報告期間派付任何股息(截至二零二零年三月三十一日止三個月：無)。

競爭權益

董事確認，於二零二一年三月三十一日，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。

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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. Zhuang Wei
Chairman

Hong Kong, 10 May 2021

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

Executive Directors:

Mr. Li Peng (李鵬)
Mr. Weng Jianxing (翁建興)
Ms. Wang Ying (王瑩)

Non-executive Directors:

Mr. Zhuang Wei (莊巍)
Mr. Qian Cheng (錢程)
Mr. Sun Luran (孫路然)

Independent non-executive Directors:

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

購買、出售或贖回本公司上市證券

於報告期內，本公司或其任何附屬公司概無購買、出售或購回本公司任何上市證券。

代表董事會
富銀融資租賃(深圳)股份有限公司
主席
莊巍先生

香港，二零二一年五月十日

於本報告日期，董事會的成員如下：

執行董事：

李鵬先生
翁建興先生
王瑩女士

非執行董事：

莊巍先生
錢程先生
孫路然先生

獨立非執行董事：

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

