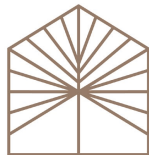


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ZXZN Qi-House Holdings Limited
中顯智能齊家控股有限公司

(formerly known as Qi-House Holdings Limited 齊家控股有限公司)

(Incorporated in the Cayman Islands with limited liability)

(Stock code: 8395)

SUPPLEMENTAL ANNOUNCEMENT
IN RELATION TO THE ANNUAL RESULTS ANNOUNCEMENT AND
THE ANNUAL REPORT
FOR THE YEAR ENDED 2024

Reference is made to the annual results announcement for the year ended 31 March 2024 (the “**2024 Annual Results Announcement**”) dated 21 June 2024, the annual report for the year ended 31 March 2024 (the “**2024 Annual Report**”) dated 26 June 2024 and the supplemental announcement in relation to the annual results announcement and the annual report for the year ended 31 March 2023 dated 8 August 2023 of ZXZN Qi-House Holdings Limited (the “**Company**”, together with its subsidiaries, the “**Group**”). Unless otherwise defined, capitalised terms used in this announcement shall have the same meanings as those defined in the 2024 Annual Results Announcement.

The Company would like to provide the following supplemental information in relation to the Group’s consumer loan services business, which should be read in conjunction with the 2024 Annual Results Announcement and the 2024 Annual Report.

(I) Major terms of loans

Super Easy Finance Limited (“**Super Easy**”) offers loans with loan tenor ranges from 3 to 60 months, with most of the loans averaging 12 months or less. During the year ended 31 March 2024, Super Easy granted 36 loans that have tenor of 9 to 12 months, and none of the loan that have tenor of more than 12 months or more.

The interest rate for the loans granted ranges from 7.5% to 48% per annum, whilst the interest rate charged and the amount of collateral required (if required) for each loan depends on the risk of default expected.

All the loans granted by Super Easy are unsecured, no collaterals and guarantees.

(II) Breakdowns of loans by categories

During the year ended 31 March 2024, the Group offered loans to 29 individual borrowers and seven corporate borrowers. None of the individual and corporate borrowers are associated companies, joint ventures or connected persons of the Group. During the year ended 31 March 2024, all granted loans are unsecured personal or corporate loans.

(III) Size and diversity of borrowers

As at 31 March 2024, the loan receivables from the five largest loan borrowers (five corporate borrowers) were approximately HK\$13.6 million (representing approximately 90% of the total portfolio).

(IV) Breakdown of loan receivables

	For year ended 31 March	
	2024	2023
Loan data:		
Gross loan balance (HK\$)	15,144,992	10,742,888
Loan originated for the year (HK\$)	25,284,984	38,692,000
Number of loans originated	34	91
Average gross balance per loan (HK\$)	743,676	425,187
Ratios for the year:		
Average return on loans	21.2%	14.9%
Loan impairment ratio	2.2%	0.3%

The breakdown of gross loan balance as at 31 March 2024 is as follows:

	Gross loan balance				Total
	HK\$250,000 or below	HK\$500,000 or below but above HK\$250,000	HK\$750,000 or below but above HK\$500,000	Above HK\$750,000	
% of customer	38.5%	23.1%	0.0%	38.4%	100.0%

The ageing analysis of loans receivable as at 31 March 2024 is as follows:

	Loan tenor				
	0–90 days	91–180 days	181–270 days	More than 270 days	Total
Loans receivable (HK\$)	13,628,000	Nil	500,000	680,000	14,808,000

(V) Loan Impairments

Super Easy reviews regularly the recoverable amount of loan receivables by taking into account of the market conditions, customers’ profiles including any significant changes in the payment status of the borrowers and quality of third-party guarantees to ensure that adequate impairment is made for the irrecoverable amounts.

For events and circumstances that may lead to the Group in recognizing or further making impairment of its loans, factors would normally include (a) delay in settlement of loan interest or loan principal amounts by the borrower on due date; (b) existing or forecast adverse changes in business, financial or economic conditions that are expected to cause a significant decrease in the borrower’s ability to meet its debt obligations; (c) legal actions being taken by the Group against the borrower; and (d) the borrower filed or expected to file for bankruptcy.

During the year ended 31 March 2024, a loan impairment of HK\$337,257 (2023: HK\$34,649) was recognized for the loan receivables. The loan impairment assessment was prepared on the basis of Expected Credit Loss in accordance with “HKFRS 9 — Financial Instruments”.

For detailed impairment policies, please refer to clause 2.10 of the Summary of Material Accounting Policies of the 2024 Annual Report.

On behalf of the Board
ZXZN Qi-House Holdings Limited
TONG Tang Joseph
Co-Chairman and Chief Executive Officer

Hong Kong, 25 November 2024

As at the date of this announcement, the Board comprises Mr. TONG Tang Joseph, Mr. YU Quansheng, Ms. Mary Kathleen BABINGTON, Mr. TSUI Wing Tak, Mr. BIAN Dahai and Mr. JIAO Dejun as the executive Directors, and Mr. YEUNG Man Chung Charles, Mr. TSANG Wai Yin, and Mr. SIT Hoi Wah Kenneth as the independent non-executive Directors.

This announcement, for which the Directors collectively and individually accept full responsibility, includes particulars given in compliance with 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 announcement is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this announcement misleading.

This announcement will remain on the GEM website at www.hkgem.com on the “Latest Listed Company Announcements” page for at least 7 days from the date of its posting and on the Company’s website at <https://qihouseholdings.com>.