遠東宏信有限公司
FAR EAST HORIZON LIMITED

(Incorporated in Hong Kong with limited liability)
(Stock Code: 3360)

UNAUDITED OPERATION SUMMARY FOR THE THIRD QUARTER OF 2025 AS AT 30 SEPTEMBER 2025

This announcement sets out the unaudited operation summary of Far East Horizon Limited (the "**Company**") and its subsidiaries (the "**Group**") for the third quarter ended 30 September 2025 (the "**Period under Review**").

This announcement is made in accordance with the requirements of 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 Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

Since 2025, the Group has adhered to a prudent and steady operation strategy, progressing all business operations steadily. Profit attributable to ordinary shareholders for the first three quarters ended 30 September 2025 increased year-on-year.

Financial business: The Group continued to give full play to the advantage of deep industry expertise, with revenue from the financial business achieving steady year-on-year growth. The total interest-earning assets as at the end of the Period under Review leveled with a slight increase as compared to the end of 2024. Net interest margins improved both on a year-on-year and quarter-on-quarter basis, while funding costs declined further. The asset quality remained robust, with non-performing asset balances basically staying stable and provision coverage maintaining at a prudent level. In particular, the business model of inclusive finance business has been developing increasingly mature, and continued its steady expansion under the premise of controllable risks, with a consistently prudent write-off approach being adopted. At the end of the Period under Review, the scale of interest-earning assets in the inclusive finance business increased by more than 60% year-on-year, while revenue for the first three quarters ended 30 September 2025 doubled year-on-year. The fair value of investment-related businesses continued its positive recovery.

Horizon Construction Development: For details of the operation, please refer to the announcement in relation to the unaudited operation summary for the third quarter of 2025 issued by Horizon Construction Development on 21 October 2025.

Horizon Healthcare: During the Period under Review, Horizon Healthcare adhered to its established strategic direction and operated steadily overall. While revenue declined year on year, it remained profitable as a whole.

In addition, as of 30 September 2025, the Group continued to adhere to the steady and prudent risk management strategy. The hedging management measures for interest rates and exchange rates remained effective, and the liquidity position remained ample and sound as always.

Looking forward to the full year, the Group will, as always, uphold the development strategy of "finance + industry" and develop all businesses in a prudent and steady manner, striving to improve shareholder returns and continue to create value for shareholders.

CAUTION STATEMENT

The board of directors (the "**Board**") of the Company hereby reminds investors that the above operation summary for the third quarter ended 30 September 2025 is based on the Group's internal information and management accounts which are not reviewed or audited by auditors. In the meantime, investors are advised to exercise caution in dealing in the shares of the Company.

Words such as "may", "could", "will", "expect", "intend", "estimate", "anticipate", "believe", "plan", "seek", "continue" or similar expressions in this announcement are forward-looking statements. These forward-looking statements are not guarantees of future performance. Rather, they are based on current views and assumptions and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of the Group and are difficult to predict, that will or may cause actual results to differ materially from any future results or developments expressed or implied from the forward-looking statements. Such risks and uncertainties include the effects of volatility in domestic and international financial markets and macro-economics, economic conditions in individual markets in which the Group operates, and other factors affecting the level of the Group's business activities and the costs and availability of financing for the Group's activities.

Any forward-looking statements contained in this announcement should not be taken as a presentation that such trends or activities will continue in the future. No statement in this announcement is intended to be a profit forecast or to imply that the earnings of the Group as at the date of this announcement or in future will necessarily match or exceed the historical or published earnings of the Group. Each forward-looking statement speaks only as of the date of the particular statement. The Group expressly disclaims any obligation or undertaking to release publicly any updated information or revisions to any forward-looking statements contained herein to reflect any change in the Group's expectations with regard thereto or any change in events, conditions or circumstances on which any such statement is based.

By order of the Board
Far East Horizon Limited
KONG Fanxing
Chairman, Chief Executive Officer and Executive Director

Hong Kong, 21 October 2025

As at the date of this announcement, the executive directors of the Company are Mr. KONG Fanxing (Chairman), Mr. WANG Mingzhe and Mr. CAO Jian, the non-executive directors of the Company are Mr. CHEN Shumin, Ms. WEI Mengmeng, Mr. LIU Haifeng David, Mr. KUO Ming-Jian and Mr. John LAW, and the independent non-executive directors of the Company are Mr. HAN Xiaojing, Mr. LIU Jialin, Mr. YIP Wai Ming and Mr. WONG Ka Fai Jimmy.