STARCOIN GROUP LIMITED
星 太 鏈 集 團 有 限 公 司

(Formerly known as Innovative Pharmaceutical Biotech Limited 領航醫藥及生物科技有限公司)
(Incorporated in the Cayman Islands and continued in Bermuda with limited liability)
(Stock Code: 399)

VOLUNTARY ANNOUNCEMENT

STRATEGIC COOPERATION FRAMEWORK AGREEMENT IN RELATION TO A RWA TOKENIZATION PROJECT

This announcement is made by Starcoin Group Limited (formerly known as Innovative Pharmaceutical Biotech Limited) (the "**Company**") on a voluntary basis.

The board (the "**Board**") of directors (the "**Directors**") of the Company is pleased to announce that on 12 February 2026, the Company has entered into the strategic cooperation framework agreement in relation to a gold Real World Assets ("**RWA**") tokenization project (the "**Framework Agreement**") with China International Digital Finance Group Limited (the "**China Digital Finance**").

THE FRAMEWORK AGREEMENT

The principal terms of the Framework Agreement are as follows:

(1) The parties to the Framework Agreement intend to establish several project entities.

(2) China Digital Finance will provide the underlying assets for tokenization and coordinate the necessary resources to obtain a Hong Kong relevant issuer license.

(3) The Company will provide blockchain infrastructure, system security, and technical support for digital asset registration, circulation, and real-time auditability.

(4) The Company will introduce additional strategic partners to support the gold RWA tokenization project.

(5) The Framework Agreement sets out preliminary principles for management fees, fixed returns to gold providers, allocation of marketing costs, and distribution of operating profits and excess returns among project entities. Final terms will be subject to negotiation and execution of definitive agreements.

INFORMATION OF CHINA DIGITAL FINANCE

China Digital Finance is company incorporated in Hong Kong and a wholly owned subsidiary of a state-owned entity.

REASONS AND BENEFITS FOR THE FRAMEWORK AGREEMENT

The Board believes that the cooperation aligns with the Group's strategic development in blockchain infrastructure and digital asset technology. The Framework Agreement enables the Group to participate in a large-scale, asset-backed digital reserve ecosystem. It strengthens the Group's international presence in digital finance and cross-border settlement applications, by leveraging Hong Kong's relevant regulatory framework. The cooperation is expected to create new revenue streams and diversify income sources through the provision of technology services, participation in ecosystem operations and RWA-related businesses.

The Board considers that the terms of the Framework Agreement to be fair and reasonable and in the interests of the Company and its shareholders as a whole.

GENERAL

This announcement is made by the Company on a voluntary basis. The purpose of this announcement is to keep the shareholders and potential investors of the Company informed of the latest business development of the Group.

The Framework Agreement is subject to the entering into of the formal agreement. The Framework Agreement therefore may or may not proceed. The Company will publish an announcement in compliance with the Listing Rules as when and appropriate. Shareholders and potential investors of the Company are advised to exercise caution when dealing in the shares of the Company.

By order of the Board
Starcoin Group Limited
Yeung Yung
Chairman

Hong Kong, 13 February 2026

As at the date of this announcement, the Board comprises, Dr. Yeung Yung (Chairman and executive Director), Mr. Gao Yuan Xing (executive Director), Mr. Tang Rong (executive Director), Ms. Qi Shujuan (executive Director), Dr. Long Fan (executive Director), Dr. Wu Ming (executive Director), Mr. Zhang Shen (executive Director), Mr. Zhang Yi (non-executive Director), Ms. Chen Weijun (independent non-executive Director), Mr. Wang Rongliang (independent non-executive Director) Mr. Chen Jinzhong (independent non-executive Director), Dr. Xia Tingkang, Tim (independent non-executive Director) and Ms. Sun Sizheng (independent non-executive Director).

Please also refer to the published version of this announcement on the Company's website: www.starcoingroup.com and www.irasia.com/listco/hk/starcoingroup.