Zero Fintech Group Limited
零在科技金融集團有限公司
(Incorporated in Bermuda with limited liability)
(Stock Code: 00093)

POSITIVE PROFIT ALERT

This announcement is made by the Company pursuant to Rule 13.09 of the Listing Rules and the Inside Information Provisions (as defined under the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong).

The Board wishes to inform the shareholders of the Company and potential investors that, based on the preliminary review of the unaudited consolidated management accounts of the Group for the six months ended 30 June 2026 and the information currently available to the Board, the profit before tax for the six months ended 30 June 2026 is expected to be not less than approximately HK$65 million as compared to the profit before tax for the six months ended 30 June 2025 of approximately HK$25 million.

Shareholders and potential investors of the Company are advised to exercise caution when dealing in the shares of the Company.

This announcement is made by Zero Fintech Group Limited (the "**Company**", together with its subsidiaries, the "**Group**") pursuant to Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**") and the Inside Information Provisions (as defined under the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Cap. 571 of the Laws of Hong Kong).

The board of directors of the Company (the "**Board**") wishes to inform the shareholders of the Company and potential investors that, based on the preliminary review of the unaudited consolidated management accounts of the Group for the six months ended 30 June 2026 and the information currently available to the Board, the profit before tax for the six months ended 30 June 2026 is expected to be not less than approximately HK$65 million as compared to the profit before tax for the six months ended 30 June 2025 of approximately HK$25 million.

The increase in profit before tax of the Group is mainly contributed by the outstanding performance of money lending business that the interest income experienced substantial growth, which was primarily driven by the scale-up of the Group's loan receivables portfolio.

The Company is still in the process of preparing and finalising the Group's results for the six months ended 30 June 2026. The information contained in this announcement is only based on a preliminary assessment made by the Board with reference to the current unaudited consolidated management accounts of the Group, and is subject to further review by the Board and the auditor of the Company. The Company's shareholders and potential investors are therefore advised to read carefully the unaudited interim results announcement of the Company for the six months ended 30 June 2026, which is expected to be published on 27 August 2026.

Accordingly, 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
Zero Fintech Group Limited
LEE Lap
Chairman

Hong Kong, 13 August 2026

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

Executive Directors:
Mr. Lee Lap *(Chairman)*
Mr. Tommy Lee *(Vice Chairman & Chief Executive Officer)*
Mr. Chau Hau Shing

Independent Non-Executive Directors:
Mr. Shu Wa Tung, Laurence
Mr. Wu Wai Pan
Ms. Chak Wai Ting