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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)

PROFIT WARNING

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 year ended 31 December 2025 and the information currently available to the Board, the profit before tax for the year ended 31 December 2025 is expected to be not less than approximately HK\$25 million as compared to the profit before tax for the year ended 31 December 2024 of approximately HK\$37 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 year ended 31 December 2025 and the information currently available to the Board, the profit before tax for the year ended 31 December 2025 is expected to be not less than approximately HK\$25 million as compared to the profit before tax for the year ended 31 December 2024 of approximately HK\$37 million.

The decrease in the Group's profit before tax is mainly attributable to higher impairment losses on loan receivables resulting from an increase in number of loans granted during the year and a growth of loan receivables as at 31 December 2025, higher expenditure on advertising and promotion for brand awareness and recognition incurred during the year.

As the Company is still in the process of finalising the Group's results for the year ended 31 December 2025, the information contained in this announcement is only based on preliminary assessment made by the Board with reference to the latest information currently available and the latest unaudited consolidated management accounts of the Group which are subject to finalisation. Such information has not been reviewed or audited by the auditors of the Company nor reviewed by the members of the audit committee of the Company and may be different from the audited consolidated results of the Group for the year ended 31 December 2025. The Company's shareholders and potential investors are therefore advised to read carefully the annual results announcement of the Company for the year ended 31 December 2025, which is expected to be published on 27 March 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, 27 February 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