Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.

中國恒嘉融資租賃集團有限公司
CHINA EVER GRAND FINANCIAL LEASING GROUP CO., LTD.

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 379)

ANNOUNCEMENT OF INTERIM RESULTS FOR THE SIX MONTHS ENDED 30 JUNE 2026

The board (the "Board") of directors (the "Director(s)") of China Ever Grand Financial Leasing Group Co., Ltd. (the "Company") hereby presented the unaudited interim condensed consolidated results of the Company and its subsidiaries (collectively, the "Group") for the six months ended 30 June 2026 (the "Current Period") together with the comparative figures for the corresponding period in 2025 (the "Corresponding Period") as follows:

CONDENSED CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the six months ended 30 June 2026

		Six months ended 30 June	
		2026	2025
		(Unaudited)	(Unaudited)
	Notes	***HK$'000***	*HK$'000*
Revenue	*5*		
Contracts with customers		**58,593**	37,212
Leases		**2,430**	2,662
Interest under effective interest method		**37**	–
Total revenue		**61,060**	39,874
Cost of revenue		**(54,601)**	(32,578)
Gross profit		**6,459**	7,296
Other income	*7*	**662**	90
Other gains and losses	*8*	**(3,249)**	(13,266)
Administrative expenses		**(16,187)**	(16,190)
Impairment losses under expected credit loss ("ECL") model	*9*	**(1,172)**	(559)
Gain on disposal of subsidiaries	*18*	**54,524**	–
Share of results of associates		**4,602**	(14,764)
Finance costs	*10*	**(110)**	(260)

	Notes	Six months ended 30 June **2026** **(Unaudited)** ***HK$'000***	2025 (Unaudited) *HK$'000*
Profit/(Loss) before taxation	*11*	**45,529**	(37,653)
Income tax expense	*12*	**–**	–
Profit/(Loss) for the period attributable to owners of the Company		**45,529**	(37,653)
Other comprehensive income			
Items that will not be reclassified subsequently to profit or loss:			
Fair value changes on equity investments at fair value through other comprehensive income ("FVTOCI")		**87,065**	6,046
Share of other comprehensive expense of an associate		**–**	(1,584)
Items that are or may be reclassified subsequently to profit or loss:			
Exchange differences arising on translation to presentation currency		**4,990**	4,712
Reclassification of translation reserve upon disposal of subsidiaries		**(567)**	–
Other comprehensive income for the period, net of tax		**91,488**	9,174
Total comprehensive income/(expense) for the period attributable to owners of the Company		**137,017**	(28,479)
		HK$ cent	*HK$ cent*
Earnings/(Loss) per share	*14*		
Basic and diluted		**2.70**	(2.23)

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

	Notes	**30 June 2026 (Unaudited)** *HK$'000*	31 December 2025 (Audited) *HK$'000*
Non-current assets			
Property, plant and equipment		**43,390**	44,293
Investment properties		**56,808**	57,158
Goodwill		**332**	332
Interests in associates		**61,128**	56,526
Equity investments at FVTOCI		**138,200**	50,700
Deposits paid		**210**	450
		300,068	209,459
Current assets			
Inventories		**15,066**	14,514
Loans receivable		**5,393**	4,221
Trade receivables	*15*	**7,202**	8,990
Other receivables, deposits and prepayments	*16*	**22,672**	13,107
Financial assets at fair value through profit or loss ("FVTPL")		**781**	2,853
Restricted cash		**1,168**	–
Cash and cash equivalents		**100,886**	49,202
		153,168	92,887
Assets classified as held for sale		**–**	31,690
		153,168	124,577

	Notes	30 June 2026 (Unaudited) HK$'000	31 December 2025 (Audited) HK$'000
Current liabilities			
Trade and other payables	*17*	**16,938**	30,966
Deposits received		**267**	256
Lease liabilities		**1,940**	2,137
Tax payables		**19,032**	19,032
Borrowing		**–**	2,883
		38,177	55,274
Net current assets		**114,991**	69,303
Total assets less current liabilities		**415,059**	278,762
Non-current liability			
Lease liabilities		**316**	1,036
Net assets		**414,743**	277,726
Capital and reserves			
Share capital		**168,730**	168,730
Reserves		**246,013**	108,996
Total equity		**414,743**	277,726

NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

For the six months ended 30 June 2026

1. CORPORATE INFORMATION

The Company is a public limited company incorporated in the Cayman Islands as an exempted company with limited liability and its shares are listed on The Stock Exchange of Hong Kong Limited (the "Stock Exchange"). The addresses of the registered office and principal place of business of the Company are disclosed in the corporate information section on the 2026 interim report.

During the Current Period, the principal activities of the Group were sale of daily necessities, medical, health, hygiene and pet products, manufacturing and sale of food products and nutrient enhancers, the trading of equity securities, investment in properties, investment holdings, money lending business in Hong Kong and Mainland China.

2. BASIS OF PREPARATION

These interim condensed consolidated financial statements have been prepared in accordance with the Hong Kong Accounting Standard ("HKAS") 34 "*Interim Financial Reporting*" issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA") and the applicable disclosures required by the Rules Governing the Listing of Securities on the Stock Exchange (the "Listing Rules").

These interim condensed consolidated financial statements should be read in conjunction with the annual consolidated financial statements for the year ended 31 December 2025. The accounting policies and methods of computation used in the preparation of these interim condensed consolidated financial statements are consistent with those used in the annual consolidated financial statements for the year ended 31 December 2025 except those that relate to new standards or interpretations effective for the first time for periods beginning on or after 1 January 2026. The Group has not early adopted any new or revised HKFRSs that has been issued but not yet effective in the current accounting period.

The preparation of these interim condensed consolidated financial statements in compliance with HKAS 34 requires the use of certain judgements, estimates and assumptions that affect the application of policies and the reported amounts of assets and liabilities, income and expenses on a year-to-date basis. Actual results may differ from these estimates. The areas where significant judgments and estimates have been made in preparing the interim financial statements and their effect are disclosed in note 4.

These interim condensed consolidated financial statements are presented in Hong Kong Dollars ("HK$") and all values are rounded to the nearest thousand ("HK$'000"), unless otherwise stated. These interim condensed consolidated financial statements contain interim condensed consolidated financial statements and selected explanatory notes. The notes include an explanation of events and transactions that are significant to an understanding of the changes in financial position and performance of the Group since the 2025 annual financial statements. These interim condensed consolidated financial statements and notes do not include all of the information required for a complete set of financial statements prepared in accordance with HKFRS Accounting Standards and should be read in conjunction with the 2025 annual financial statements.

3. APPLICATION OF AMENDMENTS TO HKFRS ACCOUNTING STANDARDS

In the Current Period, the Group has applied the following amendments to HKFRS Accounting Standards issued by HKICPA for the first time, which are mandatorily effective for the annual periods beginning on or after 1 January 2026 for the preparation of the consolidated financial statements:

HKFRS 7 and 9	*Amendments in relation to Classification and Measurement of Financial Instruments*
HKFRS 7 and 9	*Amendments in relation to Contracts Referencing Nature-dependent Electricity*
Annual Improvements to HKFRS Accounting Standards – Volume 11	*Amendments to HKFRS 1, HKFRS 7, HKFRS 9, HKFRS 10 and HKAS 7*

The application of the amendments to HKFRS Accounting Standards in the Current Period has had no material impact on the Group's financial positions and performance for the current and prior periods and/or on the disclosures set out in these interim condensed consolidated financial statements.

4. USE OF JUDGEMENTS AND ESTIMATES

In preparing these interim condensed consolidated financial statements, the significant judgements made by the management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to 2025 annual financial statements.

5. REVENUE

An analysis of the Group's revenue for the period is as follows:

	Six months ended 30 June	
	2026	2025
	(Unaudited)	(Unaudited)
	HK$'000	*HK$'000*
Revenue from contracts with customers		
Sale of		
– Daily necessities, medical, health and hygiene products	**56,141**	35,803
– Food additives and nutrient enhancers	**1,764**	1,409
– Pet products	**688**	–
	58,593	37,212
Leases		
Rental income	**2,430**	2,662
Interest under effective interest method		
Interest income from loans receivable	**37**	–
Total revenue	**61,060**	39,874

The revenue from contracts with customers within HKFRS 15 is disaggregated as follows:

	Six months ended 30 June	
	2026	2025
	(Unaudited)	(Unaudited)
	HK$'000	*HK$'000*
Geographical information:		
Hong Kong	**56,281**	35,803
Mainland China	**1,854**	1,409
Taiwan	**408**	–
Overseas	**50**	–
	58,593	37,212
Timing of revenue recognition:		
At a point in time	**58,593**	37,212

Performance obligation for contacts with customers:

Revenue is recognised at a point in time when customers obtain control of the goods at the goods are delivered to and have been accepted. Revenue is thus recognised upon when the customers accepted the products. There is generally only one performance obligation. Invoices are usually payable within 0-60 days.

6. SEGMENT INFORMATION

Information reported to the executive Directors, being the chief operating decision maker ("CODM") of the Group, for the purposes of resource allocation and assessment of segment performance focuses on the nature of the operations of the Group.

Specifically, the Group's reportable and operating segments under HKFRS 8 Operating segments are as follows:

Distribution – sale of daily necessities, medical, health, hygiene and pet products ("Distribution Segment")

Manufacturing – research and development, manufacturing and sale of food additives, new food ingredients and nutritional enhancers ("Manufacturing Segment")

Investment – investment properties in Mainland China and investments in securities and money lending business in Hong Kong ("Investment Segment")

Segment revenues and results

The following is an analysis of the Group's revenue and results by reportable segments.

	Revenue		Segment results	
	Six months ended 30 June			
	2026	2025	**2026**	2025
	(Unaudited)	(Unaudited)	**(Unaudited)**	(Unaudited)
	HK$'000	*HK$'000*	***HK$'000***	*HK$'000*
Segments				
Distribution	**56,829**	35,803	**(3,530)**	(1,792)
Manufacturing	**1,764**	1,409	**(1,678)**	(2,425)
Investment	**2,467**	2,662	**51,885**	(11,632)
	61,060	39,874	**46,677**	(15,849)
Unallocated other income, gains and losses			**233**	(6)
Unallocated corporate expenses			**(5,983)**	(7,034)
Share of results of associates			**4,602**	(14,764)
Profit/(Loss) before taxation			**45,529**	(37,653)

All of the segment revenues reported above are from external customers.

The accounting policies of the reportable and operating segments are the same as the Group's accounting policies. Segment results represent the profit earned or loss incurred by each segment without allocation of certain other income, certain other gains and losses, share of results of associates and corporate expenses. This is the measure reported to the CODM for the purposes of resource allocation and performance assessment.

Segment assets and liabilities

The following is an analysis of the Group's assets and liabilities by reportable segments.

	Assets		Liabilities	
	30 June 2026 (Unaudited)	31 December 2025 (Audited)	**30 June 2026 (Unaudited)**	31 December 2025 (Audited)
	HK$'000	*HK$'000*	***HK$'000***	*HK$'000*
Segments				
Distribution	**30,679**	30,130	**3,571**	3,743
Manufacturing	**38,345**	36,799	**3,473**	6,179
Investment	**305,469**	191,404	**2,707**	13,865
	374,493	258,333	**9,751**	23,787
Interests in associates	**61,128**	56,526	**–**	–
Unallocated corporate items	**17,615**	19,177	**28,742**	32,523
	453,236	334,036	**38,493**	56,310

For the purposes of monitoring segment performances and allocating resources among segments:

- all assets are allocated to reportable and operating segments other than an office premise for administrative purpose, certain other receivables and certain cash and cash equivalents; and
- all liabilities are allocated to reportable and operating segments other than certain other payables and certain tax payables.

7. OTHER INCOME

	Six months ended 30 June	
	2026 (Unaudited)	2025 (Unaudited)
	HK$'000	*HK$'000*
Interest income from banks and non-bank financial institutions	**168**	33
Government subsidies *(Note)*	**126**	54
Sundry income	**368**	3
	662	90

Note:

The amount for the Current Period represented government subsidies obtained from the Technology Voucher Program established by the Hong Kong Government's Innovation and Technology Fund.

8. OTHER GAINS AND LOSSES

	Six months ended 30 June	
	2026	2025
	(Unaudited)	(Unaudited)
	HK$'000	*HK$'000*
		(Restated)
Fair value changes on:		
Financial assets at FVTPL	**(839)**	(1,823)
Investment properties	**(2,632)**	(11,213)
Net foreign exchange losses	**(43)**	(7)
Write-off of trade receivables	**–**	(31)
Write-off of inventories	**(20)**	(192)
Loss on disposal of property, plant and equipment	**(5)**	–
Gain on disposal of an investment property	**290**	–
	(3,249)	(13,266)

9. IMPAIRMENT LOSSES UNDER ECL MODEL

	Six months ended 30 June	
	2026	2025
	(Unaudited)	(Unaudited)
	HK$'000	*HK$'000*
Impairment losses recognised on:		
Trade receivables	**453**	–
Loans receivable	**237**	–
Other receivables	**482**	559
	1,172	559

10. FINANCE COSTS

	Six months ended 30 June	
	2026	2025
	(Unaudited)	(Unaudited)
	HK$'000	*HK$'000*
Interests on:		
Bank borrowing	**19**	51
Lease liabilities	**91**	155
Other payables	**–**	54
	110	260

11. PROFIT/(LOSS) BEFORE TAXATION

Profit/(Loss) before taxation has been arrived at after charging the following items:

	Six months ended 30 June	
	2026	2025
	(Unaudited)	(Unaudited)
	HK$'000	*HK$'000*
Depreciation of property, plant and equipment	**10**	353
Depreciation of right-of-use assets	**2,260**	2,190
Total depreciation	**2,270**	2,543
Cost of inventories sold (included in cost of revenue)	**54,601**	32,578
Staff costs (including directors' and chief executive's emoluments)	**7,614**	8,349
Short-term lease expenses	**203**	194

12. INCOME TAX EXPENSE

No provisions for Hong Kong Profits Tax and Enterprise Income Tax of the People's Republic of China (the "PRC") have been provided as there are no assessable profits in Hong Kong and the PRC for both periods.

13. DIVIDEND

The Board does not recommend payment of an interim dividend for the six months ended 30 June 2026 (six months ended 30 June 2025: Nil).

14. EARNINGS/(LOSS) PER SHARE

The calculation of the basic and diluted earnings/(loss) per share attributable to owners of the Company is based on the following data:

	Six months ended 30 June	
	2026	2025
	(Unaudited)	(Unaudited)
	HK$'000	*HK$'000*
Profit/(Loss)		
Profit/(Loss) for the period attributable to owners of the Company	**45,529**	(37,653)

	2026	2025
	'000	*'000*
Number of shares		
Weighted average number of ordinary shares for the purpose of basic and diluted earnings/(loss) per share	**1,687,303**	1,687,303

The Company has no dilutive potential ordinary shares in issue during the current and prior period and, therefore, the diluted loss per share is the same as basic earnings/(loss) per share for the six months ended 30 June 2026 and 2025.

15. TRADE RECEIVABLES

	30 June	31 December
	2026	2025
	(Unaudited)	(Audited)
	HK$'000	*HK$'000*
Trade receivables	**9,518**	10,830
Less: Impairment allowance	**(2,316)**	(1,840)
Trade receivables, net	**7,202**	8,990

The credit period granted to customers ranged from 0 to 60 days.

As at 30 June 2026 and 31 December 2025, the allowance for impairment on trade receivables has been recognised in accordance with the simplified approach, i.e. lifetime ECLs set out in HKFRS 9. An ageing analysis of trade receivables, net of impairment allowance as at the end of the reporting period, based on the invoice date, is as follows:

	30 June 2026 (Unaudited) *HK$'000*	31 December 2025 (Audited) *HK$'000*
0-30 days	**2,352**	1,607
31-90 days	**1,834**	5,285
91-270 days	**2,839**	1,918
Over 270 days	**177**	180
	7,202	8,990

16. OTHER RECEIVABLES, DEPOSITS AND PREPAYMENTS

	Note	**30 June 2026 (Unaudited)** *HK$'000*	31 December 2025 (Audited) *HK$'000*
Other receivables		**11,508**	11,617
Final payment for the consideration of disposal of subsidiaries	*18*	**8,076**	–
Prepayments		**791**	854
Prepayments for purchases of goods		**8,069**	6,477
Deposits		**659**	593
		29,103	19,541
Less: Impairment allowance		**(6,221)**	(5,984)
Total other receivables, deposits and prepayments		**22,882**	13,557
Analysed for reporting purposes:			
Non-current assets		**210**	450
Current assets		**22,672**	13,107
		22,882	13,557

17. TRADE AND OTHER PAYABLES

	30 June 2026 (Unaudited) *HK$'000*	31 December 2025 (Audited) *HK$'000*
Trade payables	**934**	776
Accruals	**6,033**	9,681
Receipts in advance	**2,381**	3,479
Deposit received	**–**	7,062
Other payables	**7,590**	9,968
	16,938	30,966

Included in trade and other payables are trade creditors with the following ageing analysis, based on invoice dates, as at the end of reporting period:

	30 June 2026 (Unaudited) *HK$'000*	31 December 2025 (Audited) *HK$'000*
0-30 days	**339**	–
31-90 days	**3**	209
91-270 days	**5**	35
Over 270 days	**587**	532
	934	776

18. GAIN ON DISPOSAL OF SUBSIDIARIES

With reference to the Company's circular dated 2 April 2026, on 3 February 2026 (as amended on 9 February 2026), the Group entered into the conditional agreement to dispose of 100% its equity interests in China Ever Grand Capital Group Limited and its Hong Kong subsidiary, Hong Kong Ever Grand Capital Limited, which holds 51.39% equity interest in Beijing Ever Grand International Financial Leasing Co. Ltd. (collectively, "CEGC Group") at the consideration of RMB70,000,000. The transaction was completed on 12 May 2026.

The assets and liabilities of the CEGC Group on the date of disposal and the calculation of the gain arising thereon were as follows:

	HK$'000
Equity investments at FVTOCI	**25,050**
Cash and cash equivalents	**1**
Net assets disposed of	**25,051**
Release of translation reserve upon derecognition	**(567)**
Gain on disposal of subsidiaries	**54,524**
Consideration	**79,008**

According to the sale and purchase agreement, the remaining balance of the consideration in the sum of RMB7,000,000 (equivalent to HK$8,076,000 as at 30 June 2026) to be paid by the purchaser within 60 days after the completion. The amount has been received after the end of the reporting period.

19. LITIGATION

On 6 January 2026, Livingzone (Shanghai) Bio-Chem Technology Co., Ltd. ("Livingzone"), a wholly owned subsidiary of the Company, has been served with a summons and complaint from the Shanghai Minhang District People's Court under case number (2026) Hu 0112 Min Chu No. 4101 in respect of a claim of rental deposit and relative compensation for an amount of RMB1,012,570 brought by the plaintiff from an alleged breach of a tenancy agreement dated 19 November 2024 signed by both parties. The Court has ordered the freezing of RMB1,012,570 in bank deposits of Livingzone. Livingzone subsequently filed a counterclaim, demanding the forfeiture of the plaintiff's rental deposit of RMB231,285 and relative compensations of RMB281,285. On 29 April 2026, the Court ruled that Livingzone shall return the rental deposit of RMB231,285 and pay relative compensations totaling RMB311,285 to the plaintiff. Livingzone shall also bear the litigation costs of RMB10,000 and preservation fee of RMB5,000 already paid by the plaintiff. In May 2026, Livingzone filed an appeal with the Shanghai First Intermediate People's Court to request the Court to overturn the judgement and dismiss all of the plaintiff's claims, and to support the Livingzone's counterclaim filed in the first instance to order the plaintiff to bear all litigation costs and preservation fee. At the same time, the plaintiff also filed an appeal with the Shanghai First Intermediate People's Court under case number (2026) Hu 01 Min Zhong No. 12176 in respect of a claim of additional relative compensations of RMB495,000. No provision has been made as at the end of the reporting period.

20. COMPARATIVE FIGURES

Certain comparative figures have been reclassified to conform to current period's presentation.

MANAGEMENT DISCUSSION AND ANALYSIS

BUSINESS REVIEW

During the Current Period, the Group's revenue increased by 53.1% to HK$61.1 million as compared to that of HK$39.9 million for the Corresponding Period. The Group's gross profit decreased by 11.5% to HK$6.5 million for the Current Period as compared to that of HK$7.3 million for the Corresponding Period. The Group recorded a net profit of HK$45.5 million for the Current Period, as compared to a net loss of HK$37.7 million for the Corresponding Period. The turnaround from loss to profit was primarily attributable to the accounting gain of HK$54.5 million arising from disposal of subsidiaries of the Company. Such accounting gain is non-recurring in nature. Excluding the accounting impact of such gain, the Group continued to record a net loss for the Current Period.

The Group operated three segments during the Current Period: Distribution Segment, Manufacturing Segment and Investment Segment in Hong Kong and Mainland China.

Distribution Segment

The Distribution Segment includes distribution of daily necessities, medical, health, hygiene and pet products. Its revenue increased by 58.7% to HK$56.8 million in the Current Period as compared to that of HK$35.8 million in the Corresponding Period. Such increase was attributable to the increased sales of a traditional Chinese medical product as a result of price reductions. This segment recorded a net loss of HK$3.5 million in the Current Period (Corresponding Period: HK$1.8 million).

The Group has commenced to distribute pet products since early 2026. Pet distribution is operated by Ever Grand Trading Group Limited ("EGTG"), which specializes in introducing, operating, and expanding the market presence of premium global pet brands. Its business team has over 20 years of experience in domestic and international marketing and brand operations, with deep expertise in the pet industry. Its current focus is on certain brands and product lines, including Vitalwave, meoof, cirius pet, FORZA10, Lindocat and MjAMjAM.

Manufacturing Segment

The Manufacturing Segment includes manufacturing of healthy food products and food additives such as instant noodles made of Chlamdyonas Reininhardtii. During the Current Period, it recorded revenue of HK$1.8 million (Corresponding Period: HK$1.4 million) and a net loss of HK$1.7 million (Corresponding Period: HK$2.4 million). This segment generated minimal sales and persistent loss during the Current Period because of the cut throat competition in the China's food market and the difficulty to bring down the product costs due to limited scale of production.

Investment Segment

Revenue from the Investment Segment decreased by 7.3% to HK$2.5 million in the Current Period as compared to that of HK$2.7 million in the Corresponding Period, which was mainly attributable to rental income decreased after disposal of certain investment properties in Shanghai. This segment recorded a net profit of HK$51.9 million in the Current Period (Corresponding Period: a net loss of HK$11.6 million). The turnaround from loss to profit was primarily attributable to a gain of HK$54.5 million arising from disposal of subsidiaries.

FINANCIAL REVIEW

Revenue

The Group's revenue increased by 53.1% to HK$61.1 million for the Current Period as compared to that of HK$39.9 million for the Corresponding Period, which was mainly attributable to the increase in sales performance of medical products in Hong Kong.

Gross profit

The Group's gross profit decreased by 11.5% to HK$6.5 million for the Current Period as compared to that of HK$7.3 million for the Corresponding Period. The gross profit margin was dropped from 18.3% in the Corresponding Period to 10.6% in the Current Period, because of intense competition in a traditional Chinese medicine product, which required price reductions to attract customers.

Other income

Other income of HK$662,000 in the Current Period (Corresponding Period: HK$90,000) was mainly arising from interest income from fixed bank deposits and sundry income.

Other gains and losses

Other gains and losses in the Current Period were a net loss of HK$3.2 million (Corresponding Period: HK$13.3 million), mainly comprising of fair value losses on investment properties of HK$2.6 million (Corresponding Period: HK$11.2 million).

Administrative expenses

The Group's administrative expenses remained stable at HK$16.2 million for the Current Period, the same as the Corresponding Period. These mainly included staff costs (including directors and chief executive's emoluments) of HK$7.6 million (Corresponding Period: HK$8.3 million), legal and professional fees, depreciation of property, plant and equipment and various administrative expenses.

Share of associates' results

The share of results of associates amounted to a profit of HK$4.6 million for the Current Period as compared to that of a loss of HK$14.8 million for the Corresponding Period. During the Current Period, the Group shared a profit of Top Insight Limited of HK$4.4 million (Corresponding Period: loss of HK$14.7 million), mainly arising from fair value gain on investment properties, and a profit of Simagi Finance Company Limited of HK$0.2 million (Corresponding Period: loss of HK$1.2 million).

Profit/(Loss) for the period attributable to owners of the Company

During the Current Period, the Group recorded a net profit attributable to owners of the Company of HK$45.5 million (Corresponding Period: a loss of HK$37.7 million). The turnaround from loss to profit was primarily attributable to the gain of HK$54.5 million arising from disposal of subsidiaries of the Company.

Total comprehensive income/(expense) for the period

The Group recorded other comprehensive income of HK$91.5 million for the Current Period (Corresponding Period: HK$9.2 million), mainly including fair value changes of equity investments at FVTOCI. An analysis of fair value changes of equity investments at FVTOCI is shown as follows:

		Six months ended 30 June	
		2026	2025
		(Unaudited)	(Unaudited)
	Notes	***HK$'000***	*HK$'000*
Name of unlisted equity investments held by the Group:			
Imagi Brokerage Limited	*(a)*	**41,500**	3,900
Era Bright Limited	*(b)*	**46,000**	(2,500)
Beijing Ever Grand International Financial Leasing Co. Ltd.		**(435)**	4,646
		87,065	6,046

Notes:

(a) Fair value gain was mainly due to significant increase in fair value on its financial assets at FVTOCI, and increase in profit arising from increase in revenue from its securities brokerage and asset management segment and a realised gain on disposal of investments classified as held-for-trading for the Current Period.

(b) Fair value gain was mainly due to significant increase in fair value gain on its financial assets at fair value through profit or loss for the Current Period.

In summary, the Group recorded the total comprehensive income of HK$137.0 million for the Current Period (Corresponding Period: expense of HK$28.5 million).

FINANCIAL POSITION

The total assets of the Group as at 30 June 2026 amounted to HK$453.2 million, representing an increase of HK$119.2 million or 35.7% as compared with HK$334.0 million as at 31 December 2025. Such increase was mainly attributable to increase in equity investments at FVTOCI and cash and cash equivalents. The total liabilities of the Group as at 30 June 2026 amounted to HK$38.5 million, representing a decrease of HK$17.8 million or 31.6% as compared with HK$56.3 million as at 31 December 2025.

The gearing ratios (which is calculated from total liabilities over total asset) decreased from 16.9% as at 31 December 2025 to 8.5% as at 30 June 2026. The current ratios (which is calculated from total current assets over total current liabilities) increased from 1.7 as at 31 December 2025 to 4.0 as at 30 June 2026.

LIQUIDITY AND FINANCIAL RESOURCES

As at 30 June 2026, the Group had cash and cash equivalents of HK$100.9 million (31 December 2025: HK$49.2 million) and restricted cash of HK$1.2 million (31 December 2025: Nil). There was no short-term bank borrowing as at 30 June 2026 (31 December 2025: HK$2.8 million).

For the Current Period, the Group has financed its operations by internally generated cash flows.

FOREIGN EXCHANGE EXPOSURE

In the both reporting periods, the Group had no material exposure to fluctuation in exchange rates in foreign currency as material transactions such as revenue and cost of sales were denominated in local currencies in which the relevant entities operated. The Group did not enter into any foreign exchange hedging transactions or instruments during both periods.

CREDIT EXPOSURE

The Group's major credit risk is primarily attributable to loans receivable. It is mostly derived from money lending services, namely the loan financing services carried out by TF Advances Limited ("TF Advances") in Hong Kong.

Any deterioration in collectability of the loans receivable could adversely affect the Group's business and financial conditions. In order to mitigate the credit risk, the Group has established proper policies and procedures to safeguard the Group's assets, details of which were set out on pages 9 to 14 under the section headed "CREDIT EXPOSURE" of the Company's 2025 annual report dated 25 March 2026.

As at 30 June 2026, the Group assessed the recoverability of certain loans receivable which was based on probability-weighted expected credit losses of multiple possible event model adopted in accordance with HKFRS 9, which involves 5 key parameters, namely (i) exposure at default; (ii) probability of default; (iii) loss given default or 100% minus recovery rate upon default; (iv) forward looking factor; and (v) discount rate. Impairment losses under ECL model recognised during the reporting period are disclosed in note 9 to the condensed consolidated financial statements.

CHARGE OF ASSETS

As at 30 June 2026 and 31 December 2025, there was no charge on the asset.

CONTINGENT LIABILITIES

Save as disclosed elsewhere in this announcement, as at 30 June 2026 and 31 December 2025, the Group had no significant contingent liabilities.

CAPITAL COMMITMENTS

As at 30 June 2026 and 31 December 2025, the Group had no capital commitment.

PROSPECT

The Group primarily focuses on its operations in Hong Kong and Mainland China, making the economic, political, and social aspects of these jurisdictions crucial to its overall performance. The Hong Kong economy continued to expand robustly in the second quarter of 2026, underpinned by buoyant external trade and resilient domestic demand.

The Distribution Segment aims to increase volume by diversifying products by trading new health and medical products from established global and local brands, expanding distribution channels, and broadening its customer base across various territories. EGTG will connect global premium pet brands to empower growth in the Chinese market and continuously drive brand localization and deepen regional market penetration.

The Manufacturing Segment is now steadily operating a production line for healthy instant noodles and will improve noodles to cater to consumer tastes. The Group plans to upgrade its carotene grinding equipment to increase sales in Mainland China, with future plans to export to overseas markets.

In the Investment Segment, the Group sets up a website to expand its money lending operations in Hong Kong and establishes a new brand "TF Money", mainly providing first and second mortgage financing secured by properties, primarily focusing on residential units, offices, and car parking spaces. With the robust risk management and control policies, the Group will closely assess its performance and optimise its composition.

Looking forward to the second half of 2026, the Group remains committed to optimizing its business segments to enhance volume and profitability, with a pledge to further reduce costs. We may consider withdrawing from the loss-making projects, offloading certain properties and relocating the resources to the growing and promising segments. The Group will cautiously and diligently explore new potential growth opportunities, undervalued assets and business expansion opportunities in order to diversify the income sources, bring in profits and ultimately attain long and sustainable growth and enhance shareholders' value as a whole.

EMPLOYEE AND REMUNERATION

As at 30 June 2026, the Group had approximately 56 (31 December 2025: 43) employees (excluding employees of the Company's associates and independent non-executive Directors) in Hong Kong and Mainland China. The employees are remunerated with basic salary, bonus and other benefits in kind with reference to industry practice and their individual performance. The Group offers induction trainings to new employees and gives regular trainings to existing employees for updating their skills and knowledge.

EVENTS AFTER THE REPORTING PERIOD

Save as disclosed elsewhere in this announcement, the Group did not have any significant events after the reporting period.

PURCHASE, REDEMPTION OR SALE OF LISTED SECURITIES

Neither the Company, nor any of its subsidiaries purchased, sold or redeemed any of the listed securities of the Company during the period.

CORPORATE GOVERNANCE PRACTICE

During the six months ended 30 June 2026, the Company has complied with all the code provisions as set out in the Corporate Governance Code (the "CG Code") and Corporate Governance Report contained in Appendix C1 of the Listing Rules, except for the deviations as below:

Code Provision C.2.1

The roles of the chairman and chief executive should be separate and should not be performed by the same individual. Under the current management structure of the Company, Mr. Wong Lik Ping ("Mr. Wong") is the chairman of the Board (the "Chairman") and chief executive officer of the Company (the "CEO"). Upon the resignation of former CEO, Mr. Lai Ka Fai on 31 July 2023, Mr. Wong took up the function of CEO while the Company has been in the course of nominating suitable candidates for the vacancy of CEO. In addition, under the supervision of the Board which is comprised of four executive Directors, one non-executive Director and three independent non-executive Directors, the Board is appropriately structured with balance of power to provide sufficient checks to protect the interests of the Company and its shareholders as a whole. Therefore, the Board considers that the deviation from Code Provision C.2.1 of the CG Code is appropriate in this circumstance and will be addressed in the future.

Code Provision E.1.2

The remuneration committee's terms of reference should include reviewing and making recommendations to the board on the issuer's policy and structure for senior management remuneration and the remuneration packages of senior management. The terms of reference of the remuneration committee of the Company exclude review of and making recommendations to the Board in relation to senior management remuneration, as in the Board's opinion, it was more appropriate for the executive Directors to perform these duties.

MODEL CODE FOR SECURITIES TRANSACTIONS

The Company has adopted the Model Code for Securities Transactions by Directors of Listed Issuers (the "Model Code") as set out in Appendix C3 of the Listing Rules as its code of conduct for dealings in securities of the Company by the Directors. Having made specific enquiries, all Directors confirmed that they have complied with the required standards set out in the Model Code throughout the Current Period.

AUDIT COMMITTEE REVIEW

The Company has established an audit committee (the "Audit Committee") in accordance with the requirements of the CG Code, for the purposes of reviewing and providing supervision over the financial reporting process, risk management and internal controls of the Group. The Audit Committee comprises two independent non-executive Directors and one non-executive Director. The Audit Committee has adopted terms of reference which are in line with the CG Code. The Group's unaudited condensed consolidated financial statements for the six months ended 30 June 2026 have been reviewed and approved by the Audit Committee.

PUBLICATION OF INTERIM RESULTS AND REPORT

This interim results announcement is published on the websites of the Company (www.egichk.com) and the Stock Exchange (www.hkexnews.hk). The 2026 interim report containing all the information required by the Listing Rules will be despatched to the shareholders of the Company and made available on the aforesaid websites in due course.

By the order of the Board
China Ever Grand Financial Leasing Group Co., Ltd.
Wong Lik Ping
Chairman and Executive Director

Hong Kong, 21 August 2026

As at the date of this announcement, the Board comprises (1) Mr. Wong Lik Ping, Mr. Siu Wai Bun, Mr. Tao Ke and Mr. Ng Tin Shui as Executive Directors; (2) Mr. Leung Yiu Ming David as Non-executive Director; and (3) Mr. Ng Kwok Sang, Mr. Wu Kai Tang and Ms. Lam Hoi Yan Karen as Independent Non-Executive Directors.