ZJ 中基長壽科學
ZHONG JI LONGEVITY SCIENCE

Zhong Ji Longevity Science Group Limited
中基長壽科學集團有限公司

(Incorporated in Bermuda with limited liability 於百慕達註冊成立之有限公司)
Stock Code **股份代號**：767

2026
INTERIM REPORT
中期報告

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公司資料

BOARD OF DIRECTORS
Executive Directors
Mr. YAN Li *(Chairman and Chief Executive Officer)*
Mr. LI Xiaoshuang

Non-executive Directors
Dr. HE Yiwu
Mr. LYU Changsheng

Independent Non-executive Directors
Mr. HUANG Jiang
Prof. HUANG Cibo
Ms. WANG Huijuan
Ms. TAM Mei Chu

AUDIT COMMITTEE MEMBERS
Mr. HUANG Jiang *(Chairman)*
Prof. HUANG Cibo
Ms. WANG Huijuan
Ms. TAM Mei Chu

NOMINATION COMMITTEE MEMBERS
Mr. YAN Li *(Chairman)*
Mr. HUANG Jiang
Prof. HUANG Cibo
Ms. WANG Huijuan
Ms. TAM Mei Chu

REMUNERATION COMMITTEE MEMBERS
Mr. HUANG Jiang *(Chairman)*
Prof. HUANG Cibo
Ms. WANG Huijuan
Ms. TAM Mei Chu

RISK MANAGEMENT COMMITTEE MEMBERS
Mr. YAN Li *(Chairman)*
Mr. HUANG Jiang
Prof. HUANG Cibo
Ms. WANG Huijuan
Ms. TAM Mei Chu

SHARE AWARD COMMITTEE MEMBERS
Mr. YAN Li *(Chairman)*
Mr. HUANG Jiang
Prof. HUANG Cibo
Ms. WANG Huijuan
Ms. TAM Mei Chu

COMPANY SECRETARY
Mr. YEUNG Yuk Hong

AUTHORISED REPRESENTATIVES
Mr. YAN Li
Mr. YEUNG Yuk Hong

董事會
執行董事
閆立先生*（主席兼行政總裁）*
李小雙先生

非執行董事
何亦武博士
呂長勝先生

獨立非執行董事
黃江先生
黃慈波教授
王慧娟女士
譚美珠女士

審核委員會成員
黃江先生*（主席）*
黃慈波教授
王慧娟女士
譚美珠女士

提名委員會成員
閆立先生*（主席）*
黃江先生
黃慈波教授
王慧娟女士
譚美珠女士

薪酬委員會成員
黃江先生*（主席）*
黃慈波教授
王慧娟女士
譚美珠女士

風險管理委員會成員
閆立先生*（主席）*
黃江先生
黃慈波教授
王慧娟女士
譚美珠女士

股份獎勵委員會成員
閆立先生*（主席）*
黃江先生
黃慈波教授
王慧娟女士
譚美珠女士

公司秘書
楊育康先生

授權代表
閆立先生
楊育康先生

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New Territories
Hong Kong

PRINCIPAL BANKER
CMB Wing Lung Bank Limited

PRINCIPAL SHARE REGISTRAR AND TRANSFER OFFICE
Appleby Global Corporate Services (Bermuda) Limited
Canon's Court, 22 Victoria Street
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Hamilton, HM EX
Bermuda

HONG KONG BRANCH SHARE REGISTRAR AND TRANSFER OFFICE
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Hong Kong

REGISTERED OFFICE
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STOCK CODE
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主要往來銀行
招商永隆銀行有限公司

主要股份過戶登記處
Appleby Global Corporate Services (Bermuda) Limited
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Bermuda

香港股份過戶登記分處
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註冊辦事處
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股份代號
767

Management Discussion and Analysis
管理層討論及分析

INTERIM DIVIDEND

The Board has resolved not to declare an interim dividend for the six months ended 30 June 2026 (six months ended 30 June 2025: Nil).

Money Lending & financial advisory business

After emerged from the post-P2P loans transition phase during February 2022 restructure, the money lending and financial advisory business of the Company's main subsidiary in the People's Republic of China ("**PRC**"), 天行紀元(北京)財務顧問有限公司 ("**Tian Xing**") of Beijing has restructured its operations, rehired new staff and disassociating from all former managerial staff, employees, and advisors involved. Tian Xing has successfully restored its business partnerships and banking authority operations by June 2023 thereafter. As announced, those Tian Xing mortgage loans were executed under strategic partners their license name, whereby Tian Xing takes a leading role responsible for works such as customer sourcing, data analysis, collateral valuation, credit assessment, and recovery of overdue payments and is exposed to the risk of bad debts. These strategic partners are not customers of the Company but those residential mortgage borrowers are the direct clients base of Tian Xing providing with broker, lending and collections services to them.

After undergone prolonged property slump during FY2023, FY2024 and FY2025 in recent years, leading to challenges in the residential property market in PRC. In particular, individuals and property investors have become more hesitant in purchasing property and property developers have become more cautious in tendering for residential developments. This leads to a continuous decrease in demand for residential mortgages and property secured corporate loans. Under such challenging market backdrop in PRC, during 2023 and 2024, policy changes by the PRC central government ("**國務院**") enforced through the China Banking and Insurance Regulatory Commission ("**中國銀保監會**") further delayed the recovery process, with decree policies included 銀保監辦發37號 (2022) issued on 6 April 2022, and 中國人民銀行中國銀行保險監督管理委員會銀發252號 (2022), have granted borrowers mortgage repayment relief. These decree policies offered at least six-month grace periods, waivers on overdue interest and recovery fees on grievance grounds, and other COVID-19-related relief measures. Consequently, these decree policies prolonged the recovery timeline and increased associated costs and uncertainties, making it more challenging for the Tian Xing and its Strategic Partners to execute mortgagee sales or other legal recovery actions.

中期股息

董事會議決不宣派截至二零二六年六月三十日止六個月之中期股息(截至二零二五年六月三十日止六個月：無)。

借貸及金融諮詢業務

於二零二二年二月重組完成，結束P2P貸款後過渡期後，本公司於中華人民共和國(「**中國**」)的主要附屬公司天行紀元(北京)財務顧問有限公司(「**天行**」)已重組其借貸及金融諮詢業務的營運、重新聘用新員工，並與所有涉及相關業務的前管理人員、僱員及顧問終止關係。其後，截至二零二三年六月，天行已成功恢復其業務合作夥伴關係及銀行授權業務。誠如所公告，天行的相關按揭貸款均以戰略合作夥伴的牌照名義訂立，而天行擔當主導角色，負責客戶開發、數據分析、抵押品估值、信貸評估及逾期款項追收等工作，並承擔壞賬風險。該等戰略合作夥伴並非本公司的客戶，而該等住宅按揭借款人則為天行的直接客戶群，天行向彼等提供經紀、借貸及收款服務。

經歷二零二三財政年度、二零二四財政年度及二零二五財政年度近些年持續的房地產市場低迷後，中國住宅物業市場面臨挑戰。尤其是，個人及物業投資者在購置物業方面變得更為審慎，而物業開發商在競投住宅發展項目方面亦更為審慎，導致住宅按揭及以物業作抵押的企業貸款需求持續下降。在中國市場環境充滿挑戰的背景下，於二零二三年及二零二四年，中國中央政府(「**國務院**」)透過中國銀行保險監督管理委員會(「**中國銀保監會**」)落實的政策變動進一步延緩復甦進程，相關政策文件包括於二零二二年四月六日發佈的銀保監辦發37號(二零二二年)及中國人民銀行中國銀行保險監督管理委員會銀發252號(二零二二年)，為借款人提供按揭還款寬免。該等政策文件提供至少六個月的寬限期、基於申訴理由豁免逾期利息及追收費用，以及其他與COVID-19相關的紓困措施。因此，該等政策文件延長了追收所需時間，並增加相關成本及不確定性，令天行及其戰略合作夥伴執行承按人出售或採取其他法律追收行動更具挑戰。

During HY2026 the money lending and financial advisory business of Tian Xing and continued on a steady recovery path. The demand for secured home loans undergone trough and subdued property transactions across PRC regions, has now shown signs of recovery. This was largely driven by promising growth and developments on high-value new technology across multiple industries in PRC, inflation expectations induced by tariffs, and stable global economic growth forwards.

於二零二六年上半年，天行的借貸及金融諮詢業務繼續穩步復甦。有抵押住房貸款需求在經歷低谷及中國各地物業交易低迷後，現已呈現復甦跡象。這主要受惠於中國多個行業的高價值新科技呈現良好增長及發展、關稅引發的通脹預期，以及全球經濟增長前景保持穩定。

For Strategic Partners loan (FOTIC, ShanXi) under Arrangement 1 with Company supply 100% loan principal sum. To expedite this kind of hundred individual borrowers loan recovery process, in late April 2023, the Board engaged PRC law firm Dongwei 北京市東衛（南京）律師事務所 ("**Dongwei**") with team of legal counsels across 23 Dongwei branches across PRC different cities working together with Company designated staffs, in execute legitimate recovery actions on overdue loans with "陝西省國際信託投資股份有限公司 Shanxi International Trust Co. Ltd" ("**ShanXi**") and "中國對外經濟貿易信託有限公司 China Foreign Economy and Trade Trust Co., Ltd." ("**FOTIC**") Beijing City these Strategic Partners' loans of considerable work sizes. On August 2024, this Dongwei service contract with TianXi and the Company was extended for further 36 months thereafter. The engagement with Dongwei was charge on a pro rata fees basis to successful recovery sum (in both monetary or property titles) with working expense disbursements, that save Company to incur significant on-going recovery staffs' costs on few hundred debtors' collection.

對於安排一項下的戰略合作夥伴貸款（外貿信託、陝西國信投），本公司提供100%貸款本金。為了加快這類涉及數百名個人借款人的收款進程，董事會於二零二三年四月下旬聘請中國律師事務所北京市東衛（南京）律師事務所（「**東衛**」），並調動其全國23家分所的律師團隊，與公司指定員工合作，針對逾期貸款執行合法回收行動。該等貸款涉及戰略合作夥伴陝西省國際信託投資股份有限公司（「**陝西國信投**」）及中國對外經濟貿易信託有限公司（「**外貿信託**」），工作量相當龐大。於二零二四年八月，天行及本公司與東衛的服務合約獲延期36個月。此次聘用東衛的費用按成功回收金額（包括現金或房產產權）的比例收取，並支付必要的工作開支報銷，從而幫助本公司避免因對數百名債務人的催收工作而承擔高昂的持續性回收人員成本。

For Strategic partners loan (Haier, Fanhua) under Arrangement 2 with the Company only supply partial 20–30% initial loan principals, these overdue loans were with other Two Strategic Partners: "重慶輝科諾企業管理有限公司 via 重慶海爾小額貸款有限公司" ("**Haier**"); "深圳泛華聯合投資集團有限公司 Shenzhen Fanhua Joint Investment Group Co., Ltd." ("**Fanhua**"); were all handled by the Company team alone with legal conveyance service undertake by individual law firms when required.

對於安排二項下的戰略合作夥伴貸款（海爾雲貸、泛華），本公司僅提供20%至30%的初始貸款本金，該等逾期貸款涉及另外兩家戰略合作夥伴：重慶輝科諾企業管理有限公司，經重慶海爾小額貸款有限公司（「**海爾雲貸**」）；深圳泛華聯合投資集團有限公司（「**泛華**」）；此類貸款全部由本公司團隊獨立處理，並在需要時聘請個別律師事務所提供法律過戶服務。

Longevity Science Business

For HY2026, continue undergone diagnostic consultation and medical testing segment service transformation, the Company will focus to acquisition means diversifying into promising longevity medical health businesses, offering a range of advanced medical services and health management so to enhance its financial performance.

長壽科學業務

於二零二六年上半年，診斷諮詢及醫學檢測分部服務持續進行轉型，本公司將聚焦多元化收購策略，進軍具有發展潛力的長壽醫療健康產業，提供一系列先進醫療服務與健康管理方案，藉此提升財務表現。

The Company remained committed to establishing a world-leading longevity science transformation and application platform, striving to provide the most advanced, high-standard personalized longevity management services, with a focus on cancer prevention, anti-aging, and knee health.

Throughout HY2026, the Group continued to expand and diversify its longevity science business, focusing on anti-cancer, anti-aging and knee joint health-boosting products through membership programs and distribution channels. The PRC and Hong Kong operations generated approximately HK$0.3 million from the provision of diagnostic, medical testing, and health auxiliary services, and HK$60.4 million from sales of health and medical products.

FINANCIAL RESULTS

The Group was principally engaged in the longevity science business, money lending & financial advisory business, securities and other investments, and property investments. Given such restraint trading environment and sluggish sentiment in PRC property market, in mitigate the volatility risk, the Group took a rather prudent approach in operating the Money Lending business (via Strategic Partners loans origination solely) and the Group strives to venture into the field of longevity science in an exhaustive and diversified manner to improve its product chains, via membership and distribution channels. The Company focusing on developing and expanding its longevity science business, with a bright promising prospect and can develop into a large-scale, viable and sustainable business in the future.

During HY2026, the Group recorded a total revenue of HK$71,526,000 (HY2025: HK$47,973,000). The Group recorded a loss for the period of HK$6,370,000 (HY2025: loss for the period HK$12,922,000). The money lending and financial advisory business demonstrate a static revenue of HK$10,861,000 and a segment profit of HK$9,479,000 for HY2026. Nevertheless, the longevity science business contributed a segment revenue of HK$60,665,000 and a segment loss of HK$6,395,000 for HY2026.

As at 30 June 2026, the basic and diluted loss per share were HK$1.02 cents (30 June 2025: basic and diluted loss per share were HK$2.29 cents).

As at 30 June 2026, the Group's consolidated net assets was HK$437,462,000 (31 December 2025: HK$424,994,000).

本公司仍然致力於建立全球領先的長壽科學轉化應用平台，致力提供最先進、高標準的個人化長壽管理服務，專注於防癌、抗衰老、膝關節健康。

於二零二六年上半年，本集團繼續擴展及多元化其長壽科學業務，通過會員制度及分銷渠道，專注於防癌、抗衰老和膝關節健康提升的產品。中國及香港業務的收入約0.3百萬港元來自提供診斷、醫學檢測及健康輔助服務，及60.4百萬港元來自銷售健康及醫療產品。

財務業績

本集團主要從事長壽科學業務、借貸及金融諮詢業務、證券及其他投資及物業投資。鑑於中國房地產市場受限制的交易環境及疲弱的氣氛，為減輕波動風險，本集團以較審慎的方式經營借貸業務，僅透過戰略合作夥伴進行貸款發放，並致力以全方位、多元化的模式擴展長壽科學的領域，通過會員制及分銷渠道提升產品鏈。本公司將集中發展及擴張長壽科學業務，長壽科學大有可為，日後可發展成一項具規模、有活力的可持續業務。

於二零二六年上半年，本集團錄得總收益71,526,000港元（二零二五年上半年：47,973,000港元）。本集團於期內錄得虧損6,370,000港元（二零二五年上半年：期內虧損12,922,000港元）。借貸及金融諮詢業務於二零二六年上半年錄得靜態收益10,861,000港元及分部溢利9,479,000港元。整體而言，長壽科學業務於二零二六年上半年貢獻了60,665,000港元的分部收益和6,395,000港元的分部虧損。

於二零二六年六月三十日每股基本及攤薄虧損為1.02港仙（二零二五年六月三十日：每股基本及攤薄虧損為2.29港仙）。

於二零二六年六月三十日，本集團之綜合資產淨值為437,462,000港元（二零二五年十二月三十一日：424,994,000港元）。

BUSINESS REVIEW

Money Lending & Financial Advisory Business

During HY2026, a segmental revenue of approximately HK$10,861,000 (HY2025: HK$13,720,000) and a segmental profit of approximately HK$9,479,000 (HY2025: HK$12,306,000) were recorded. The stable segmental results was due to stable in interest receivables balances derived by the strategic partners loan portfolio (FOTIC, Fanhua, Haier, ShanXi) in the PRC stated in other receivables for HY2026.

Around September 2023 and June 2024, Dongwei with Company have managed to recover RMB6.7 million cash from two individual borrowers their arrear loans of ShanXi strategic partners and RMB2.9 million cash from ShanXi trustee account held for Tian Xing in final settlement, less ShanXi trustee service fees of RMB600,000 and an agent fee of RMB100,000 and initial setup legal fees RMB1,000,000. Hence by 30 June 2024, TianXing has now retrieve in full sum on invested principal RMB7,900,000 together with RMB1,700,000 returns less associated costs from the ShanXi strategic partner.

On record a typical individual borrower case in process by Dongwei now, shown take around 6 months or more for PRC Court of First instance ("**CFI**") to obtain a satisfactory judgment and next at least 6 to 9 months in execute mortgagee sale or titles change pursuant to CFI judgement via PRC Execution Court. At late November 2024, Dongwei team of counsels were retrieve, compile and organize approximately 49 debtors' cases materials to continue in pursuit on various Beijing, Tianjin and Wuxi courts on these FOTIC debts on behalf of Tian Xing subsidiary.

In the past period September and late November 2024, for Strategic partners loan under Arrangement 2 the Company team and directors have approached Fanhua and Haier management, with on-going negotiations onto monetarize the partial or whole loans portfolio with respective institutions Fanhua and Haier. If Tian Xing portion of the whole loans portfolio with Fanhua and/or Haier were monetarize by selling back to Fanhua and/or Haier or any designated institution, the Company pursuant to Chapter 14 shall made appropriate announcement on the details therein in forward periods.

業務回顧

借貸及金融諮詢業務

於二零二六年上半年，我們錄得分部收益約10,861,000港元（二零二五年上半年：13,720,000港元）及分部溢利約9,479,000港元（二零二五年上半年：12,306,000港元）。分部業績穩定是由於二零二六年上半年中國戰略合作夥伴貸款組合（外貿信託、泛華、海爾雲貸、陝西國信投）在其他應收款項中產生的應收利息結餘穩定所致。

於二零二三年九月及二零二四年六月，東衛與本公司成功從兩名個人借款人拖欠的陝西國信投戰略合作夥伴貸款中收回人民幣6.7百萬元現金，並於最終和解中收回陝西國信投信託人賬戶內代天行持有的人民幣2.9百萬元現金，扣減陝西國信投信託人服務費人民幣600,000元及代理費人民幣100,000元和初步設立法律費用人民幣1,000,000元。因此，截至二零二四年六月三十日，天行已自陝西國信投戰略合作夥伴悉數收回已投資本金人民幣7,900,000元，連同回報額人民幣1,700,000元，減相關成本。

據記錄顯示，東衛現處理一宗普通借款人案件，中國一審法院（「**一審法院**」）需要約六個月或以上作出令人滿意的裁決，之後需要至少六至九個月透過中國執行庭根據一審法院裁決執行承按人出售或業權更改。於二零二四年十一月底，東衛律師團隊已索取、編製及整理約49名債務人的案件材料，並繼續於北京、天津及無錫法院代表天行附屬公司追討該等外貿信託債務。

於二零二四年九月至十一月底的過往期間，就安排二項下的戰略合作夥伴貸款而言，本公司團隊及董事已接觸泛華及海爾雲貸管理層，並持續就變現部分或全部貸款組合與泛華及海爾雲貸相關機構進行磋商。倘天行與泛華及／或海爾雲貸的全部貸款組合的部分通過售回予泛華及／或海爾雲貸或任何指定機構而變現，則本公司須根據第14章於未來期間就其中的詳情作出適當公告。

During HY2026, pursuant to regulatory authority past guidance letters in recover of Hong Kong, Joy Wealth Finance Limited ("**Joy Wealth**"), a wholly-owned subsidiary of the Company, outlined 36 loans, being priorly impaired as, of aggregate outstanding amount approximately HK$1,076,000,000 as at 31 December 2019 the authority has urged in pursuit. As announced in the announcement dated 11 August 2022, an Independent Recovery Committee ("**Independent Recovery Committee**") was established to prepare, analysis, search information and materials before negotiate with borrowers to recover outstanding loan amounts and interest receivables assess the effectiveness of proceeding existing or potential legal procedures for taking over the ownership of pledged assets from the borrowers and guarantors.

於二零二六年上半年，根據監管部門過去就香港追繳行動的指導函件，本公司全資附屬公司寶欣財務有限公司(「**寶欣**」)列出了36筆先前已經減值的貸款，截至二零一九年十二月三十一日的未償還總額約為1,076,000,000港元，有關部門敦促追繳。誠如日期為二零二二年八月十一日的公告所公佈，我們已成立獨立追繳委員會(「**獨立追繳委員會**」)，負責編製、分析、研究資料及材料，然後與借款人談判以收回未償還貸款及應收利息，評估藉現有或潛在法律程序從借款人及擔保人手中接管質押資產所有權的有效性。

Even though the outstanding loans were already impaired in FY2019, the Company has actively continued to follow up and hopes to recover such outstanding loans to the best of its ability. From August 2022 to 30 June 2026, this recovery exercise has completed to a stage of review assessment whereby Independent Recovery Committee has successfully recovered gross proceeds from two borrower entities of four loans out of these long impaired 36 loans occurred in Hong Kong, PRC, Saipan and British Virgin Islands, but this whole recovery exercise shall in continue. For HY2026, Joy Wealth did not derive any interest income (HY2025: nil) from these loan and interest receivables.

雖然未償還貸款於二零一九財政年度已經減值，惟本公司仍積極跟進，希望盡其所能收回該未償還貸款。於二零二二年八月至二零二六年六月三十日，該追繳行動已進入檢討評估階段，據此，獨立追繳委員會已成功於香港、中國、塞班島及英屬維爾京群島發生的該等減值已久的36筆貸款中的四筆貸款的兩名借款人實體收回所得款項總額，惟整體追繳行動仍將繼續推進。於二零二六年上半年，寶欣並無自該等應收貸款及利息產生任何利息收入(二零二五年上半年：無)。

BUSINESS MODEL FOR MONEY LENDING & FINANCIAL ADVISORY BUSINESS AND LOAN PORTFOLIOS

The money lending and financial advisory business would operate in the following two models:

1. The "Strategic Partners Business Model" — offering related financial management and consulting service in the PRC via cooperation with PRC licensed strategic partners (without Company assuming role of a direct lender) with sizeable loans portfolio (including outstanding principals and interests) secured by residential assets. Such loan assets were accounted for as "Other receivables" under the category of "Deposits, Prepayments & Other receivables" set out in note 16 to the condensed consolidated financial statements.

借貸及金融諮詢業務及貸款產品組合的業務模式

借貸及金融諮詢業務將按下列兩種模式經營：

1. 「戰略合作夥伴業務模式」— 透過與中國持牌戰略合作夥伴合作(彼等擁有相當規模的住房資產抵押貸款組合，包括未償還本金連利息)，在中國提供相關金融管理及諮詢服務(本公司不承擔直接貸款人的角色)。有關貸款資產作為「其他應收款項」入賬，列於簡明綜合財務報表附註16中的「按金、預付款項及其他應收款項」類別。

2. The "Corporate and personal borrowers Business Model" — wherein the Company act as a direct lender and such loan assets (including outstanding principals and interests) were accounted for as "Loans and interest receivables" set out in note 14 to the condensed consolidated financial statements.

2. 「企業及個人借款人業務模式」— 當中本公司作為直接貸款人而該等貸款資產(包括未償還本金及利息)作為「應收貸款及利息」入賬，載於簡明綜合財務報表附註14。

As at 30 June 2026, our Company had 398 (31 December 2025: 398) active accounts, of which 389 (31 December 2025: 389) of them were individual customers and the remaining of 9 (31 December 2025: 9) were corporate customers; and of which 375 (31 December 2025: 375) of them were under the strategic partners business model and 14 (31 December 2025: 14) of them were under the corporate and personal borrowers business model.

於二零二六年六月三十日，本公司有398個(二零二五年十二月三十一日：398個)活躍賬戶，其中389個(二零二五年十二月三十一日：389個)為個人客戶，其餘9個(二零二五年十二月三十一日：9個)為企業客戶，其中375個(二零二五年十二月三十一日：375個)屬於戰略合作夥伴業務模式，14個(二零二五年十二月三十一日：14個)屬於企業及個人借款人業務模式。

For HY2026, our top five customers (as determined by interest income generated) accounted for approximately 52% (HY2025: 51%) of our total revenue, and our single largest customer accounted for approximately 38% (HY2025: 30%) of our total revenue.

於二零二六年上半年，五大客戶(按所產生利息收入釐定)佔總收益約52%(二零二五年上半年：51%)，而單一最大客戶佔總收益約38%(二零二五年上半年：30%)。

As at 30 June 2026, the largest and top five customers (as determined by loan receivable balance) of the total gross loan receivables balance accounted for 39% and 90% (31 December 2025: 39% and 90%) respectively.

於二零二六年六月三十日，最大客戶及五大客戶(按應收貸款結餘釐定)分別佔應收貸款結餘總額39%及90%(二零二五年十二月三十一日：39%及90%)。

(a) The Strategic Partners Business Model

The strategic partners under this model are PRC regulated trustee & fund manager companies of material sizes licensed in offering legitimate short to medium-term secured home loans (1st and 2nd mortgages) to individual borrowers across the regions of: Chongqing, Chengdu, Suzhou, Wuhan, few at Shanghai, Tianjin and Wuxi cities. All underlying mortgage borrowers and strategic partners personnel under this model are independent third party (within the meaning of Chapter of 14A of the Listing Rules), and were not connected persons or senior management of the Group.

(a) 戰略合作夥伴業務模式

此模式下的戰略合作夥伴為持牌向重慶、成都、蘇州及武漢地區、少數在上海、天津及無錫市的個人借款人提供短至中期擔保住房貸款(第一及第二按揭)的中國大型受監管信託及基金管理公司。此模式下的所有相關按揭借款人及戰略合作夥伴的人員均為獨立第三方(定義見上市規則第14A章)，且並非本集團的關連人士或高級管理層。

Below are the current strategic partners in co-operation with the Company's wholly-owned Beijing subsidiary 天行紀元(北京)財務顧問有限公司 ("**Tian Xing**") in PRC:

(i) "中國對外經濟貿易信託有限公司 China Foreign Economy and Trade Trust Co., Ltd." ("**FOTIC**") a state-owned asset management company in the PRC operating at Beijing City; and

(ii) "深圳泛華聯合投資集團有限公司 Shenzhen Fanhua Joint Investment Group Co., Ltd." ("**Fanhua**") a sizeable financial services company listed on the New York Stock Exchange (stock code: CNF); and

(iii) "重慶輝科諾企業管理有限公司 via 重慶海爾小額貸款有限公司" ("**Haier**") established since 2014 and owned by the electronic conglomerate Haier Group; and

(iv) "陝西省國際信託投資股份有限公司 Shanxi International Trust Co. Ltd" ("**Shanxi**") a state-owned trustee assets management company established since 1985 and listed on Shenzhen Stock Exchange (stock code: 00563).

Strategic Partners Corporation Agreements were performed in two kinds of arrangement:

Arrangement 1: strategic co-operation with FOTIC, Shanxi as outlined below:

The Company through its wholly-owned Beijing subsidiary Tian Xing invested monies into FOTIC, Shanxi, whereby these licensed strategic partners in PRC grant legitimate mortgage loans to borrowers. These mortgages typically run for a period of two to five years or longer on a pre-arranged return rate of 12% annually.

The Company would co-manage mortgages with FOTIC, Shanxi to monitor the risk profiles of individual borrowers, collaborate to pursue loan collection, assist FOTIC, Shanxi to take collateral enforcement actions, and provide management services including but not limited to client procurement, client's background check and credit rating due diligence. The Company would receive a management service fee from the mortgages and others assistance fees (if any) from individual borrower for the aforesaid services.

以下為目前與本公司全資附屬公司天行紀元(北京)財務顧問有限公司(「**天行**」)合作的戰略合作夥伴：

(i) 「中國對外經濟貿易信託有限公司」(「**外貿信託**」)，為中國國有資產管理公司，營運地點為北京市；及

(ii) 「深圳泛華聯合投資集團有限公司」(「**泛華**」)，為於紐約證券交易所上市的大型金融服務公司(股份代碼：CNF)；及

(iii) 「重慶輝科諾企業管理有限公司，經重慶海爾小額貸款有限公司」(「**海爾雲貸**」)，於二零一四年成立並由電子業綜合企業海爾集團所擁有；及

(iv) 「陝西省國際信託投資股份有限公司」(「**陝西國信投**」)，為一家國有信託資產管理公司，於一九八五年成立及於深圳證券交易所上市(股份代碼：00563)。

戰略合作夥伴合作協議以兩種安排進行：

安排一：與外貿信託、陝西國信投的戰略合作概述如下：

本公司透過其北京全資附屬公司天行向外貿信託、陝西國信投投入資金，藉此該等在中國的持牌戰略合作夥伴向借款人發放合法按揭貸款。此等按揭貸款的運作期通常為二至五年(或更長)，預設回報率為每年12%。

本公司將與外貿信託、陝西國信投共同管理按揭貸款，以監察個人借款人的風險狀況，協作追討貸款，協助外貿信託、陝西國信投採取抵押品強制執行舉措，並提供管理服務，包括但不限於招攬客戶、客戶背景調查及信貸評級盡職調查。就上述服務，本公司將自按揭貸款收取管理服務費並自個人借款人收取其他協助費用(如有)。

As at 30 June 2026, the Company receive those mortgages underlying loans accrued interests, after FOTIC Shanxi's expenses, pursuant to debts transfer contracts, but the underlying loans security were still registered under Strategic partners name per loan license regime of PRC. Hence any legal mortgagee recovery or security realization would still lodge together with strategic partners. Nevertheless, the Company takes over all benefits from the post-collection on all proceeds of mortgagee sale of any residual assets of mortgages registered in the Strategic Partners name (including but not limited to collection of any outstanding loans receivables).

截至二零二六年六月三十日，本公司根據債務轉讓合同獲取該等按揭貸款的相關貸款連應計利息（扣除外貿信託、陝西國信投開支後），惟根據中國貸款許可規管制度，相關貸款抵押品仍以戰略合作夥伴名義登記。因此，任何法定承按人追繳欠款或變現抵押品仍會與戰略合作夥伴共同提出。無論如何，本公司會接收收回後所有從承按人出售以戰略合作夥伴名義登記的任何按揭的剩餘資產全部所得款項之得益（包括但不限於收回任何未償還應收貸款）。

Arrangement 2: The Strategic cooperation with Fanhua, Haier is summarized below:

安排二：與泛華、海爾雲貸的戰略合作概述如下：

The Company would procure potential borrowers and, after performing credit assessment, refer them to Fanhua, Haier. In return, the Company would receive loan origination fees/referral/agency fees from Fanhua, Haier or from individual borrowers depending on the amount of actual interest income received by Fanhua, Haier and the repayment status of the loans.

本公司將招攬潛在借款人，並在進行信貸評估後，將彼等轉介予泛華、海爾雲貸。本公司將向泛華、海爾雲貸或個人借款人收取貸款發放費／轉介／代理費作為回報（視乎泛華、海爾雲貸收到的實際利息收入及貸款的還款情況而定）。

As a protection to Fanhua, Haier, the Company would be required to maintain a sum equivalent to 20–30% of the initial loan principals borrowed by customers referred to Fanhua, Haier as "a risk provision top-up fund". Such sum in the risk provision fund will be used to settle the payment of principals and/or interests in the event of the borrower's default or in case of long-terms arrears. (During HY2026, the Company was disputing with Fanhua and/or Haier on implications PRC National Covid-19 mortgage reliefs Policy triggered some loans in technical defaults or arrear repayments in postpone).

為保障泛華、海爾雲貸，本公司將須維持一筆相當於轉介泛華、海爾雲貸的客戶所借入初始貸款本金20%至30%的資金，作為「風險撥備補助金」。一旦借款人發生違約或長期拖欠還款情況，風險撥備金的該等款額將用於支付本金及／或利息。（於二零二六年上半年，本公司與泛華及／或海爾雲貸正就中國國家新冠疫情按揭貸款紓困政策所引申的影響出現爭議，觸發部分貸款出現技術性違約或延遲償還欠款）。

The Company shall, following the liquidation of a particular borrower, take over the benefits from the post-liquidation of any residual assets in the loans (including but not limited to collection of any outstanding loans receivables and interest income, default interest and penalty fees). The Company may choose to acquire the entire defaulted loan principal balance from Fanhua, Haier their portions and seek recovery of the whole defaulted loans using its own means and resources.

當某位借款人清盤後，本公司將接收任何貸款剩餘資產在清盤後的利益(包括但不限於收回任何未償還應收貸款及利息收入、違約利息及罰款)。本公司可選擇向泛華、海爾雲貸悉數收購彼等所佔部分的違約貸款本金餘額，並用自己方法及資源尋求收回全部違約貸款。

Subject to terms and clauses of each strategic partners agreement, the Company earns: (1) loans origination fees; (2) management service fee rendered including services as client procurement, client's background check and credit rating due diligence; (3) recovery fees or penalty fees/interest for deferred loans; and (4) accrued interest income by providing whole/partial funding secured loans via strategic partner's license. The Company subsidiary attributes 10% loan principal sum of each small secure loans offer by two strategic partners of Fanhua and Haier, while such Strategic Partners would attribute the 90% remaining loan principal themselves; and the Company subsidiary attributes 100% loan principal sum of each home loans made under FOTIC.

在各份戰略合作夥伴協議的條款及細則規限下，本公司藉由戰略合作夥伴的牌照提供全部╱部分資金抵押貸款，從而賺取：(1)貸款發放費；(2)所提供管理服務(包括招攬客戶、客戶背景調查及信貸評級盡職調查等)的服務費；(3)收債費或延後貸款的罰款╱罰息；及(4)應計利息收入。本公司附屬公司就兩名戰略合作夥伴泛華及海爾雲貸所作的各項小額有抵押貸款出資10%貸款本金，而該等戰略合作夥伴則自行出資餘下90%的貸款本金；及本公司附屬公司就外貿信託名下作出的各項房屋貸款出資100%貸款本金。

Size and diversity of borrowers under the Strategic Partners Business Model

The strategic partners act as direct lender with the Company as co-manager over all mortgages.

In case of FOTIC and Shanxi, the average loans size (of 1st mortgage) was approximately RMB0.86 million. The loans were made within Beijing city or major cities. For HY2026, the interest rate chargeable by FOTIC and Shanxi Trust to borrowers ranged from 8.4% to 19.2% (HY2025: 8.4% to 19.2%).

In the case of other strategic partners, Fanhua & Haier, their average loans size (of 1st and 2nd mortgage) was approximately RMB0.2 million. The loans were made across Chongqing, Chengdu, Suzhou, Wuhan cities with few in Shanghai, Tianjin, and Wuxi cities. For HY2026, the interest rate chargeable by Fanhua & Haier to borrowers ranged from 12% to 18% (HY2025: 12% to 18%).

戰略合作夥伴業務模式的借款人的規模及多樣性

戰略合作夥伴乃作為直接貸款人而本公司則作為所有按揭貸款的共同管理人。

就外貿信託及陝西國信投而言，(第一按揭貸款的)平均貸款規模約為人民幣860,000元。貸款於北京市或其他主要城市作出。於二零二六年上半年，外貿信託及陝西國信投向借款人收取的息率介乎8.4厘至19.2厘(二零二五年上半年：8.4厘至19.2厘)。

就其他戰略合作夥伴即泛華及海爾雲貸而言，彼等之(第一及第二按揭貸款的)平均貸款規模約為人民幣200,000元。貸款遍及重慶、成都、蘇州、武漢，並有少數貸款於上海、天津及無錫作出。於二零二六年上半年，泛華及海爾雲貸向借款人收取的息率介乎12厘至18厘(二零二五年上半年：12厘至18厘)。

Five largest borrowers under Strategic Partners Business Model	戰略合作夥伴業務模式下的五大借款人	Loan principal amount as at 30 June 2026 於二零二六年六月三十日的貸款本金額 RMB'000 人民幣千元	Concentration ratio of other receivables 其他應收款項的集中比率	Secured Collateral Loan Leverage ratio 有擔保抵押品的貸款槓桿比率
Borrower A (via FOTIC)*	借款人A(通過外貿信託)*	5,000	3.868%	48.08%
Borrower B (via FOTIC)*	借款人B(通過外貿信託)*	4,500	3.481%	52.96%
Borrower C (via FOTIC)*	借款人C(通過外貿信託)*	4,250	3.288%	26.74%
Borrower D (via FOTIC)*	借款人D(通過外貿信託)*	4,200	3.249%	29.25%
Borrower E (via FOTIC)*	借款人E(通過外貿信託)*	4,000	3.094%	54.05%
			16.98%	

Note:* In accumulated, the Group had 3,597 (HY2025: 3,597) individual borrowers on secure loans of collaterals (residential house) via the Strategic Partners Model (FOTIC, Shanxi, Fanhua and Haier) act as Lender.

附註:* 通過戰略合作夥伴模式(外貿信託、陝西國信投、泛華及海爾雲貸作為貸款人)本集團累計有3,597名(二零二五年上半年:3,597名)抵押品(住房)保證貸款的個人借款人。

As at 30 June 2026, strategic partners loan assets were accounted as other receivables for approximately HK$194,596,000 before impairments (31 December 2025: HK$184,634,000 with net carrying value approximately HK$151,851,000 (31 December 2025: HK$141,888,000). The top five loans borrower under Strategic Partners Business Model was accounted for approximately total 16.98% of the entire other receivables of the Group as at 30 June 2026 (31 December 2025: 17.272%), and their collaterals value leverage ratio range from 26.74% to 54.05% secured on properties.

於二零二六年六月三十日,列賬為其他應收款項的戰略合作夥伴貸款資產未計算減值前約為194,596,000港元(二零二五年十二月三十一日:184,634,000港元),賬面淨值約為151,851,000港元(二零二五年十二月三十一日:141,888,000港元)。戰略合作夥伴業務模式下的五大借款人佔本集團於二零二六年六月三十日全部其他應收款項總額約16.98%(二零二五年十二月三十一日:17.272%),以物業作抵押的抵押品的貸款槓桿比率介乎26.74%至54.05%。

(b) The Corporate and personal borrowers Business Model

The Company's corporate and personal borrowers loan business comprises of loans made to corporate entity and/or wealth personal borrowers via the Company wholly owned subsidiary in PRC and/or Hong Kong acting as a direct lender via loan agreements with security mostly, except few loans in past on were trade credits or unsecured or intangible security basis alike dividends rights. All underlying borrowers under this model are independent third party (within the meaning of Chapter of 14A of the Listing Rules), and were not connected persons or senior management of the Group.

(b) 企業及個人借款人業務模式

本公司的企業及個人借款人貸款業務,其主要組成為:經位於中國及/或香港的本公司全資附屬公司(作為直接貸款人)並透過貸款協議向企業實體貸款及/或富裕個人借款人作出的貸款,其中多數附帶抵押品,惟過去有少數貸款為貿易信貸或無擔保或按無形資產擔保基準(如股息權)則除外。此模式下所有相關借款人均為獨立第三方(定義見上市規則第14A章),並非本集團關連人士或高級管理層。

Size and diversity of borrowers under the Corporate and personal borrowers Business Model

The Company acts as direct lender and manages these over 14 corporate and personal borrowers loans, despite some of the loans have been already impaired before the year of 2022. The loans principal size ranges from approximately HK$47.9 million for personal borrower to a corporate loan principal size of approximately HK$64.4 million, with interest rates ranged from 6% to 18%, mostly with security, but some are unsecured or secured with certain company dividend or secure intangible assets. These loans were accounted for as Loans and interest receivables set out in note 14 to the consolidated financial statements.

企業及個人借款人業務模式的借款人的規模及多樣性

本公司作為此逾十四項企業及個人借款人貸款的直接貸款人，並管理該等貸款，儘管部分貸款早於二零二二年之前已告減值。貸款本金額規模由約47,900,000港元(屬個人借款人)至約64,400,000港元(為企業貸款的本金)不等，利率介乎6厘至18厘，多數為有抵押，但一部分為無抵押或以若干公司股息或無形資產作擔保。該等貸款作為「應收貸款及利息」入賬，列於綜合財務報表附註14。

Five largest borrowers under Corporate and personal borrowers Business Model 企業及個人借款人業務下的五大借款人		Loan principal amount as at 30 June 2026 於二零二六年六月三十日的貸款本金額		Concentration ratio of loan and interest receivables 應收貸款及利息的集中比率	Secured Collateral Loan Leverage ratio 有擔保抵押品的貸款槓桿比率
		RMB'000 人民幣千元	HK$'000 千港元		
Borrower A	借款人A	—	298,000	34.58%	Unsecured 無擔保
Borrower B	借款人B	—	163,003	18.53%	Unsecured 無擔保
Borrower C	借款人C	128,000	—	17.14%	100%
Borrower D	借款人D	—	35,000	4.06%	Unsecured 無擔保
Borrower E	借款人E	24,500	—	3.28%	Unsecured 無擔保
				77.59%	

As at 30 June 2026, the corporate and personal borrowers business loan assets were accounted as loan and interest receivables for approximately HK$861,564,000 before impairments (31 December 2025: HK$844,484,000), with net carrying value approximately HK$186,401,000 (31 December 2025: HK$169,324,000). The top five loans borrower under Corporate and Personal borrowers Business Model was accounted for approximately total 84.08% of the entire loan and interest receivables of the Group as at 30 June 2026 (31 December 2025: 92.33%), and their collaterals value leverage ratio range from 31.79% to 74.69% secured on properties, financial assets and dividend rights or unsecured. These loans were made in prior years on exiting P2P old business and subsequently impaired in later prior years. Nevertheless, the Company has recently initiated recovery actions on these previously partially or wholly impaired loans as above mentioned.

於二零二六年六月三十日，列賬為應收貸款及利息的企業及個人借款人業務貸款資產未計算減值前約為861,564,000港元（二零二五年十二月三十一日：844,484,000港元），賬面淨值約為186,401,000港元（二零二五年十二月三十一日：169,324,000港元）。企業及個人借款人業務模式下的五大借款人佔本集團於二零二六年六月三十日全部應收貸款及利息總額約84.08%（二零二五年十二月三十一日：92.33%），以物業、金融資產及股息權作抵押或無抵押的抵押品的貸款槓桿比率介乎31.79%至74.69%。該等貸款是過往年度在已撤出的P2P舊有業務下作出，其後於較晚的過往年度計提減值。儘管如此，本公司最近已對上述部分或全部減值貸款採取收債行動。

Longevity Science Business

The Group recognizes the strong growth potential of the longevity science segment. Focusing on its main business "longevity biological products and longevity management", the company continues to improve work efficiency and quality while strengthening and improving the industrial chain and product chain. Indeed, the COVID-19 and the aging population have aroused public high concern for health across the globe, resulting in unprecedented potentials for the development of Longevity products and testing services in the healthcare and medical industry.

During this reporting period, the Group's longevity science business delivered undesirable performance due to certain one-off costs, unforeseeable events on nicotinamide mononucleotide ("**NMN**") products status change, difficult ex-post pandemic operation environment. The revenue of this segment amounted to approximately HK$60,665,000 for HY2026 (HY2025: HK$34,253,000), of which, approximately HK$287,000 was generated from diagnostic consultation and medical testing, and approximately HK$60,378,000 was contributed by the sales of longevity biological products.

長壽科學業務

本集團肯定長壽科學板塊的強大增長潛力。本公司專注於其主營業務「長壽生物製品和長壽管理」，不斷提升工作效率及質素，同時加強及完善產業鏈及產品鏈。事實上，新冠疫情及人口老化問題引起了全球公眾對健康的高度關注，從而為醫療保健和醫療行業的長壽產品及檢測服務帶來了前所未有的發展潛力。

於報告期間，由於若干一次性成本、煙醯胺單核苷酸（「**NMN**」）產品狀態變化的不可預見事件以及疫情後營運環境困難，本集團的長壽科學業務表現欠佳。該業務分部於二零二六年上半年的收入約為60,665,000港元（二零二五年上半年：34,253,000港元），其中約287,000港元來自診斷諮詢及醫學檢測，約60,378,000港元來自銷售長壽生物製品。

The Group recorded a segmental loss for longevity science business of approximately HK$6,395,000 for HY2026 (HY2025: loss HK$10,495,000), was mainly due to:

i. Shenzhen Longevity Science subsidiary has undergone material restructuring costs incurred associated total revamp on the whole marketing channel for diagnostic consultation and medical testing to change from individual sale staff to contractual referrals arrangement with channel parties alike Banks, Insurance Companies and Wealth management entities. Hence these (diagnostic consultation and medical testing) service income was hampered in this period; and

ii. The Board in FY2024 later months has incurred initial setup costs to develop this "American Wild Ginseng Wine 野生西洋參酒" health biological products trade to enhance Company existing health and supplement products sale, which show good promising sale records within preliminary stage months.

Despite recorded losses by Shenzhen Longevity Science subsidiary within reporting period, the management of the Group is optimistic on the development of the longevity science business, and believes that the longevity science business will be the driver of the Group's revenue growth in the future, together with existing license money lending business steady growth.

於二零二六年上半年，本集團的長壽科學業務分部錄得虧損約6,395,000港元（二零二五年上半年：虧損10,495,000港元），乃主要由於：

(i) 深圳長壽科學附屬公司已承擔重大重組成本，該等重組成本乃與整體診斷諮詢及醫學檢測的營銷渠道進行全面改革相關，以由個別銷售人員轉變為與銀行、保險公司及財富管理實體等渠道各方訂立合約轉介安排。因此，該等（診斷諮詢及醫療檢測）服務收入於此期間受到影響；及

(ii) 董事會已於二零二四財政年度下旬產生初步建立成本，以開發「野生西洋參酒」保健生物產品貿易業務，藉此提升本公司現有保健產品及補充品的銷售額，該項產品於起步階段月份已取得亮眼的銷售成績。

雖然深圳長壽科學附屬公司於報告期內錄得虧損，但本集團管理層仍然對長壽科學業務的發展持樂觀態度，並認為長壽科學業務連同現有持牌借貸業務穩定增長將成為本集團未來收入增長的動力。

Securities and Other Investment Business

As of 30 June 2026, the Group did not hold any long-term investments in equity securities listed on the Stock Exchange (as of 31 December 2025: HK$Nil).

證券及其他投資業務

截至二零二六年六月三十日，本集團並無持有任何於聯交所上市的股權證券長期投資（截至二零二五年十二月三十一日：零港元）。

Property Investment Business

During the years ended 31 December 2023 and 2022, the Company discovered that the leasehold interest of the property in Saipan has been unlawful and unauthorized transferred pursuant to a lease agreement without any knowledge and any lawful authority of Zhong Ji., which originally was held by Keen State Global (CNMI) LLC ("**Keen State Global Saipan**"), an indirect wholly own subsidiary of the Group.

物業投資業務

截至二零二三年及二零二二年十二月三十一日止年度，本公司發現在中基不知情且未經合法授權的情況下，塞班島租賃權益已根據一項租賃協議被非法及未經授權轉讓，該權益原由本集團之間接全資附屬公司Keen State Global (CNMI) LLC（「**Keen State Global Saipan**」）持有。

During the year ended 31 December 2023, the Company therefore authorized a Saipan law firm ("**Saipan Legal Advisor**") to commence legal actions in order to invalidate the forged lease assignment, recover the possession of leasehold interest, trace the consideration provided by the assignees under the lease agreement, rectify the record and report the case to the Police of Saipan and other appropriate authorities on behalf of Zhong Ji.

於截至二零二三年十二月三十一日止年度，本公司因此授權塞班島律師事務所(「**塞班島法律顧問**」)開展法律行動，以使偽造的租賃轉讓書失效、收回租賃權益的所有權、追溯承讓人根據租賃協議提供的代價、更正記錄及代表中基向塞班警方及其他有關當局舉報案件。

The legal recovery has achieved stage conclusion from Superior Court for the Commonwealth of the Northern Mariana Islands ("**Superior Court**") made a Final Order on 7 July 2025 that the defendant's Motion to Dismiss was denied (claimant application to recovery has sustained), and parties shall appear for a status conference on 20 October 2025 for court discussion and handling on the restoration of this Saipan leasehold interest registration issue.

法律追償行動已取得階段性成果，北馬里亞納群島聯邦上級法院(「**上級法院**」)於二零二五年七月七日作出最終裁定，駁回被告的駁回動議(索賠人要求賠償申請得以維持)，並要求各方於二零二五年十月二十日出席情況通報會，就恢復塞班島租賃權益登記事宜進行法庭討論及處理。

On 20 October 2025 this Superior Court case management hearing (status conference), legal representative of only one defendant has appeared with the second defendant and its legal representative absence with reason, held to manage the upcoming settlement on the claimant recovery on the leasehold interest and/or monetary compensations. The Superior Court has ordered a settlement hearing on 7 December 2026 thereafter.

於二零二五年十月二十日，該高等法院案件管理聆訊(狀況會議)中，僅有一名被告的法律代表出庭，第二被告及其法律代表因故缺席，該聆訊旨在管理即將就申索人收回租賃權益及／或金錢賠償所進行之和解事宜。該高等法院其後下令於二零二六年十二月七日召開和解聆訊。

As advised, the Company director has instructed the Saipan Legal Advisor seek from the Superior Court to expedite this settlement hearing on a earlier date.

據公司董事指示，本公司已指示塞班島法律顧問向高等法院申請將該和解聆訊提前至較早日期進行。

As at 30 June 2026 and date of this report, in view of the directors of the Company, the Group has the ownership of the investment properties of Saipan and the Group's possession of investment properties was still valid. The Company will continue to actively engage with the Saipan Legal Advisor to address these matters and will provide timely disclosures regarding any developments.

於二零二六年六月三十日及本報告日期，按本公司董事之觀點，本集團擁有該等塞班島投資物業之所有權，且本集團對該等投資物業的管有權仍屬有效。本公司將繼續積極與塞班島法律顧問跟進處理該等事宜，並將就任何進展適時作出披露。

FINANCIAL REVIEW

Liquidity and Financial Resources

During HY2026, the Group's operation and capital requirements were financed principally through share capital, retained earnings and bank and other borrowings. As at 30 June 2026, the Group had recorded net current assets of approximately HK$412,611,000 (31 December 2025: HK$399,313,000); and cash and bank balances of approximately HK$13,400,000 (31 December 2025: HK$24,299,000). Cash and cash equivalents as at 30 June 2026 were all denominated in Hong Kong dollars. The Group did not enter into any financial instruments for hedging purpose.

As at 30 June 2026, the Group had bank and other borrowing of HK$2,238,000 (as at 31 December 2025: HKNil). Details of bank and other borrowing are set out in note 19 to the condensed consolidated financial statements.

Capital Structure

As at 30 June 2026, the total number of the issued ordinary shares with the par value of HK$0.01 each was 636,654,300 (31 December 2025: 636,654,300).

Significant Investment Held, Material Acquisition or Disposal of Subsidiaries and Affiliated Companies and Plans for Material Investment or Capital Assets

There was no significant investment held, material acquisition or disposal of subsidiaries and affiliated companies during HY2026.

Securities in Issue

As at 30 June 2026, there were 636,654,300 ordinary shares in issue.

Segment Information

Details of segment information of the Group for HY2026 are set out in note 4 to the condensed consolidated financial statements.

財務回顧

流動資金及財務資源

於二零二六年上半年，本集團主要透過股本、保留盈利及銀行及其他借貸撥付運營及資本需求。於二零二六年六月三十日，本集團錄得流動資產淨值約412,611,000港元（二零二五年十二月三十一日：399,313,000港元）；以及現金及銀行結餘約13,400,000港元（二零二五年十二月三十一日：24,299,000港元）。於二零二六年六月三十日現金及現金等價物均以港元計值。本集團並無訂立任何金融工具作對沖用途。

於二零二六年六月三十日，本集團銀行及其他借貸為2,238,000港元（於二零二五年十二月三十一日：零港元）。銀行及其他借貸詳情載於簡明綜合財務報表附註19。

資本結構

於二零二六年六月三十日，每股面值0.01港元之已發行普通股總數為636,654,300股（二零二五年十二月三十一日：636,654,300股）。

持有重大投資、重大收購或出售附屬公司及聯屬公司以及重大投資或資本資產計劃

於二零二六年上半年，概無持有重大投資、重大收購或出售附屬公司及聯屬公司。

已發行證券

於二零二六年六月三十日，有636,654,300股已發行普通股。

分部資料

本集團於二零二六年上半年之分部資料詳情載於簡明綜合財務報表附註4。

Employees and Remuneration Policy

As at 30 June 2026, the Group had approximately 31 employees (31 December 2025: 43). The employee benefits expense, excluding Directors' emoluments, of the Group were approximately HK$8.6 million (HY2025: $8.2 million) in HY2026 and increased by approximately 4.8% compared to HY2025. The employees of the Group were mainly stationed in Hong Kong and the PRC. In-house training programs were provided for its employees to enhance their skills and job knowledge. The management of the Company would continue to foster close cooperation among the employees.

The Group regularly reviews and determines the remuneration and compensation package of the Directors and the Senior Management with reference to, among other things, the market level of salaries paid by comparable companies, the respective responsibilities of the Directors and the Senior Management and the performance of the Group. In order to attract and retain high quality staff, competitive remuneration package is offered to employees (with reference to market norms and individual employees' performance, qualification and experience). On top of basic salaries, bonuses may be paid with reference to the Group's performance as well as individual employees' performance. In addition, training and development programmes are provided on an on-going basis throughout the Group. The remuneration policy of the Group was reviewed regularly, making reference to current legislation, market condition and both the performance of individual employees and the Group.

僱員及薪酬政策

於二零二六年六月三十日，本集團約有31名僱員（二零二五年十二月三十一日：43名）。於二零二六年上半年，本集團之僱員福利開支（不包括董事酬金）約為8.6百萬港元（二零二五年上半年：8.2百萬港元），較二零二五年上半年增加約4.8%。本集團僱員主要駐於香港及中國。本集團為僱員提供內部培訓計劃，以增進彼等之技能及工作知識。本公司管理層將繼續與僱員維持緊密合作關係。

本集團定期檢討及釐定董事及高級管理層的薪酬及補償待遇，經參考（其中包括）可資比較公司所支付的市場薪酬水平、董事及高級管理層各自的職責及本集團的表現。為吸引及挽留高質素員工，本集團向僱員提供具競爭力的薪酬待遇（參考市場規範及僱員個人表現、資歷及經驗）。於基本薪金的基礎上，根據本集團業績及僱員個人表現，可給予花紅獎勵。此外，本集團持續提供培訓及發展計劃。本集團參考現行法例、市況及僱員個人與本集團的表現定期檢討薪酬政策。

In order to align the interests of staff with those of shareholders of the Company, share options were granted to relevant grantees, including employees of the Group, under the Company's share option scheme adopted on 29 July 2022. Share options carrying rights to subscribe for a total number of 3,868,000 shares (as adjusted taking into account the effect of the Share Consolidation) of the Company remained outstanding as at 30 June 2026. A share award scheme (the "**Share Award Scheme**") was also adopted by the Company on 18 May 2021. The Company may from time to time, allot and issue new shares in the share capital of the Company to the trustee as directed by the Board and/or share award committee, which shall constitute part of the trust fund, for the grant of restricted shares to selected participant(s) as set out in the rules of the Share Award Scheme and the trust deed. No Restricted Shares have been granted under the Share Award Scheme up to the date of this report and thus no shares in the Company would be issued accordingly. No shares were awarded under the Share Award Scheme of the Company during HY2026 and HY2025. The Award Scheme expired on 18 May 2031.

為令僱員與本公司股東之利益一致，本公司根據於二零二二年七月二十九日採納的購股權計劃向相關承授人，包括本集團僱員授出購股權。附帶權利認購本公司總數為3,868,000股的購股權(經考慮股份合併之影響後調整)於二零二六年六月三十日尚未行使。本公司亦於二零二一年五月十八日採納購股權計劃(「**購股權計劃**」)。本公司可不時配發及發行本公司股本中的新股份予董事會及╱或股份獎勵委員會指示的受托人，其構成信托基金的一部分，以授出受限制股份予股份獎勵計劃及信托契據規則所載的經選定參與者。截至本報告日期，概無根據股份獎勵計劃授出任何受限制股份，因此本公司概無因此發行任何股份。於二零二六年上半年及二零二五年上半年，概無根據本公司股份獎勵計劃授出股份。獎勵計劃於二零三一年五月十八日屆滿。

Details of Charges on Assets

As at 30 June 2026, the Group did not pledge any assets to banks or other financial institutions nor did the Group have any corporate guarantee given to any entity (31 December 2025: Nil).

資產押記詳情

於二零二六年六月三十日，本集團並無向銀行或其他金融機構質押任何資產，本集團亦無向任何實體提供公司擔保(二零二五年十二月三十一日：無)。

Treasury Policy

The Group has adopted a treasury policy on 24 May 2011 in relation to the Group's investment in securities of other listed companies on the Stock Exchange. The objective of the policy is to enable the Group to control and govern the possible future securities investments (if any, which may or may not occur).

理財政策

本集團於二零一一年五月二十四日採納一項有關本集團投資於其他聯交所上市公司證券之理財政策，旨在讓本集團得以控制及規管可能於未來進行之證券投資(如有，可能會亦可能不會發生)。

Gearing Ratio

The gearing ratio of the Group as at 30 June 2026 (defined as the Group's total interest-bearing liabilities divided by the Group's total equity) was approximately 0.5% (31 December 2025: 0%).

資產負債比率

於二零二六年六月三十日，本集團的資產負債比率(界定為本集團計息負債總額除以本集團權益總額)約為0.5%(二零二五年十二月三十一日：0%)。

Foreign Exchange Exposures

Business transactions of the Group are mainly denominated in Hong Kong dollars and Renminbi. The Group has not implemented any foreign currency hedging policy at the moment. However, in view of the fluctuation of Renminbi in recent years, continuous monitoring on the foreign exchange exposure is carried out and the management will consider hedging the foreign exchange exposure if it has material impact on the Group.

外匯風險

本集團之業務交易主要以港元及人民幣計值。本集團現時並無實行任何外幣對沖政策。然而，鑑於人民幣近年波動，管理層會持續監察外匯風險，並於有關風險對本集團造成重大影響之情況下考慮進行對沖。

Capital Commitment

As at 30 June 2026, the Group did not have any capital commitment (31 December 2025: Nil).

資本承擔

於二零二六年六月三十日，本集團並無任何資本承擔（二零二五年十二月三十一日：無）。

Contingent Liability

As at 30 June 2026, the Group had no material contingent liability (31 December 2025: Nil).

或然負債

於二零二六年六月三十日，本集團並無重大或然負債（二零二五年十二月三十一日：無）。

EVENTS AFTER THE REPORTING PERIOD

1. On 7 July 2026, the Company announced that Shenzhen Zhong Ji Health Science Co., Ltd.* (深圳市中基健康科學有限公司) ("**Zhong Ji Health**"), a wholly-owned subsidiary of the Company, entered into a memorandum of cooperation Shenzhen Zhongtou Huijin Fund Management Co., Ltd.* (深圳中投匯金基金管理有限公司) ("**Shenzhen Zhongtou**").

   Further details are disclosed in the announcement of the Company dated 7 July 2026.

2. Reference is made to the announcements of the Company dated 1 December 2025 (the "**1st Announcement**") and dated 2 April 2026 (the "**2nd Announcement**"). Unless otherwise defined herein, capitalized terms used herein shall have the same meanings as defined in the 1st Announcement and the 2nd Announcement.

報告期後事項

1. 於二零二六年七月七日，本公司宣佈其全資附屬公司深圳市中基健康科學有限公司（「**中基健康**」）與深圳中投匯金基金管理有限公司（「**深圳中投**」）訂立合作備忘錄。

   有關詳情載於本公司日期為二零二六年七月七日的公告。

2. 茲提述本公司日期為二零二五年十二月一日之公告（「**第一份公告**」）及日期為二零二六年四月二日之公告（「**第二份公告**」）。除文義另有所指外，本文件所用之詞彙與第一份公告及第二份公告所界定者具有相同涵義。

Under the Sale and Purchase Agreement, the Vendor and the Guarantor jointly and severally and irrevocably and unconditionally, undertake that subject to Completion, the audited net profits before taxation of the Target Company (excluding any extraordinary items) under the Hong Kong Financial Reporting Standards and Hong Kong Accounting Standard in respect of:

(a) the 12 months period from 1 January 2025 to 31 December 2025 shall not be less than HK$50,000,000; and

(b) the 12 months period from 1 January 2026 to 31 December 2026 shall not be less than HK$50,000,000.

Further details are disclosed in the announcement of the Company dated 21 August 2026.

根據買賣協議，賣方及擔保人共同及個別地並不可撤銷及無條件地承諾，於完成後，目標公司根據香港財務報告準則及香港會計準則計算之經審核除稅前純利（不包括任何特殊項目）：

(a) 就自二零二五年一月一日至二零二五年十二月三十一日止12個月期間，須不少於50,000,000港元；及

(b) 就自二零二六年一月一日至二零二六年十二月三十一日止12個月期間，須不少於50,000,000港元。

有關詳情載於本公司日期為二零二六年八月二十一日的公告。

DIRECTORS' AND CHIEF EXECUTIVES' INTERESTS AND SHORT POSITIONS IN THE SHARES, UNDERLYING SHARES AND DEBENTURES OF THE COMPANY OR ANY ASSOCIATED CORPORATIONS

As at 30 June 2026, the interests and short positions of the Directors, the chief executive of the Company nor their close associates (as defined in the Listing Rules) had any interests or short positions in the shares of the Company, underlying shares and debentures of the Company or any associated corporations (within the meaning of Part XV of the SFO) which (a) were required to be notified to the Company and the Stock Exchange pursuant to Divisions 7 and 8 of Part XV of the SFO (including interests or short positions which any such Directors or the chief executive of the Company is taken or deemed to have under such provisions of the SFO); or (b) were required to be recorded in the register required to be kept by the Company, pursuant to Section 352 of the SFO; or (c) were required to be notified to the Company or the Stock Exchange, pursuant to the Model Code for Securities Transactions by Directors of Listed Issuers as set out in Appendix 10 of the Listing rules, were as follows:

董事及最高行政人員於本公司或任何相聯法團之股份、相關股份及債券之權益及淡倉

於二零二六年六月三十日，董事、本公司最高行政人員或彼等之緊密聯繫人(定義見上市規則)於本公司股份、本公司或任何相聯法團(定義見證券及期貨條例第XV部)相關股份及債券中擁有(a)須根據證券及期貨條例第XV部第7及8分部通知本公司及聯交所之權益及淡倉(包括任何該等本公司董事或最高行政人員根據證券及期貨條例有關條文視為或當作擁有之權益或淡倉)；或(b)須根據證券及期貨條例第352條記入本公司須存置之登記冊內之權益及淡倉；或(c)須根據上市規則附錄十所載上市發行人董事進行證券交易的標準守則通知本公司或聯交所之權益及淡倉如下：

Name of Director 董事姓名	Capacity 身份	Number of Shares held in long position (L)/short position (S) 所持股份屬好倉(L)/短倉(S)數目	Number of underlying Shares held in long position (L)/short position (S) 所持相關股份屬好倉(L)/短倉(S)數目	Total number of Shares in long position (L)/short position (S) 屬好倉(L)/短倉(S)的股份總數	Percentage *(Note 1)* 百分比 *(附註1)*
Mr. YAN Li 閆立先生	Beneficial owner and interest of controlled corporation 實益擁有人及受控制公司權益	94,655,145 (L)	–	94,655,145 (L)	14.87% (L)
Mr. LI Xiaoshuang *(Note 2)* 李小雙先生*(附註2)*	Beneficial owner 實益擁有人	–	3,868,000 (L)	3,868,000 (L)	0.61% (L)

Notes:

1. This represented the approximate percentage of the total number of issued Shares as at 30 June 2026.
2. Mr. Li Xiaoshuang held 3,868,000 share options of the Company entitling him to subscribe for 3,868,000 shares.

附註：

1. 此相當於二零二六年六月三十日之已發行股份總數之概約百分比。
2. 李小雙先生持有3,868,000份本公司購股權，賦予其認購3,868,000股股份的權利。

Save as disclosed above, as at 30 June 2026, none of the Directors or chief executive of the Company and/or their respective close associates had any interests or short positions in any shares, underlying shares or debentures of the Company or any of its associated corporations (within the meaning of Part XV of the SFO).

除上文所披露者外，於二零二六年六月三十日，概無本公司董事或最高行政人員及／或彼等各自之緊密聯繫人於本公司或其任何相聯法團(定義見證券及期貨條例第XV部)之任何股份、相關股份及債券中擁有任何權益或淡倉。

SUBSTANTIAL SHAREHOLDERS' INTERESTS IN SHARES, UNDERLYING SHARES AND DEBENTURES

主要股東於股份、相關股份及債券之權益

As at 30 June 2026, so far as being known to the Directors or chief executive of the Company, the interests and short positions of the substantial Shareholders or other persons (other than the Directors or chief executive of the Company) in the Shares and underlying Shares which have been disclosed to the Company pursuant to the provisions of Divisions 2 and 3 of Part XV of the SFO and have been recorded in the register required to be kept by the Company pursuant to section 336 of the SFO were as follows:

於二零二六年六月三十日，就本公司董事或最高行政人員所知，主要股東或其他人士(本公司董事或最高行政人員除外)於股份及相關股份中擁有根據證券及期貨條例第XV部第2及3分部之條文已向本公司披露及已記入根據證券及期貨條例第336條本公司須存置之登記冊之權益及淡倉如下：

Long/short position in ordinary shares of the Company:

於本公司普通股之好倉／淡倉：

Name 名稱／姓名	Capacity 身份	Number of Shares held in long position (L)/short position (S) 所持好倉(L)／淡倉(S)股份數目	Number of underlying Shares entitled in long position (L)/short position (S) 所享有好倉(L)／淡倉(S)相關股份數目	Total number of Shares in long position (L)/short position (S) 好倉(L)／淡倉(S)股份總數	Approximate percentage of issued share capital of the Company *(Note 1)* 佔本公司已發行股本之概約百分比 *(附註1)*
Butani Papu Udharam Butani Papu Udharam	Beneficial owner 實益擁有人	50,530,000 (L)	–	50,530,000 (L)	7.94% (L)
Chainrai Balram Chainrai Balram	Beneficial owner 實益擁有人	50,000,000 (L)	–	50,000,000 (L)	7.85% (L)
Apsis Suplly Chain Holding Limited 艾普斯供應鏈有限公司	Beneficial owner 實益擁有人	49,830,635 (L)	–	49,830,635 (L)	7.83% (L)
Peng Shan *(Note 2)* 彭珊*(附註2)*	Interest of controlled corporation 受控制公司權益	49,830,635 (L)	–	49,830,635 (L)	7.83% (L)

Notes:

1. Based on a total of 636,654,300 Shares in issue as at 30 June 2026.

2. Apsis Suplly Chain Holding Limited was wholly owned by Ms. Peng Shan.

附註：

1. 以於二零二六年六月三十日之合共636,654,300股已發行股份為基礎。

2. 艾普斯供應鏈有限公司由彭珊女士全資擁有。

Save as disclosed above, as at 30 June 2026, the Company had not been notified of any other interests or short positions in the shares and underlying shares of the Company which would fall to be disclosed to the Company under the provisions of Divisions 2 and 3 of Part XV of the SFO, or recorded in the register kept by the Company pursuant to Section 336 of the SFO.

除上文所披露者外，於二零二六年六月三十日，本公司並無獲任何人士知會於本公司股份及相關股份中擁有須根據證券及期貨條例第XV部第2及3分部向本公司披露，或本公司根據證券及期貨條例第336條規定存置之登記冊所記錄之任何其他權益或淡倉。

SHARE OPTIONS

2012 Share Option Scheme

The Company has adopted two share option schemes, namely, 2012 Share Option Scheme and 2022 Share Option Scheme. 2012 Share Option Scheme expired on 11 June 2022. As at 30 June 2026, there was 3,868,000 outstanding share options exercisable under 2012 Share Option Scheme. To the best of the Directors' knowledge, information and belief having made all reasonable enquiries, save for Mr. Li Xiaoshuang, who was an independent third party at the time of the grant of the share options, and subsequently resigned as consultant and was appointed as an executive Director on 30 August 2021. The period during which these share options can be exercised is from 31 December 2023 to 30 December 2030. In respect of 2022 Share Option Scheme, the Board may, at its discretion, grant options to any qualifying participant to subscribe for Shares, subject to the terms and conditions stipulated therein. The exercise price must be in compliance with the requirements under the Listing Rules. In addition, the option vesting period is determined by the Board provided that it is not later than the last day of a 10-year period after the date of grant of options.

購股權

二零一二年購股權計劃

本公司已採納兩項購股權計劃，分別為二零一二年購股權計劃及二零二二年購股權計劃。二零一二年購股權計劃於二零二二年六月十一日屆滿。於二零二六年六月三十日，有3,868,000份尚未根據二零一二年購股權計劃行使的購股權可予行使。據董事作出一切合理查詢後所深知、盡悉及確信，除李小雙先生外，其於購股權授出時為獨立第三方，其後辭去顧問一職，並於二零二一年八月三十日獲委任為執行董事。該等購股權的行使期為二零二三年十二月三十一日至二零三零年十二月三十日。就二零二二年購股權計劃而言，董事會可酌情向任何合資格參與者授出購股權，以認購股份，惟須受限於該計劃的條款及條件。行使價須遵守上市規則的規定。此外，購股權歸屬期由董事會釐定，惟須不遲於購股權授出日期後十年期間的最後一日。

The following are the details of the options granted under 2012 Share Option Scheme:

Date of grant:	31 December 2020 (the "**Date of Grant**")
Exercise price of the options granted:	HK$4.00 per new Share (as adjusted taking into account the effect of the Share Consolidation)
Number of the outstanding share options granted:	3,868,000 Options (as adjusted taking into account the effect of the Share Consolidation)
The closing price of the Shares immediately before the date on which share options were granted:	HK$3.90 per Share (as adjusted taking into account the effect of the Share Consolidation)

以下為根據二零一二年購股權計劃授出購股權的詳情：

授出日期：	二零二零年十二月三十一日(「**授出日期**」)
已授出購股權的行使價：	每股新股份4.00港元(經計及股份合併的影響後作出調整)
已授出尚未行使購股權數目：	3,868,000份購股權(經計及股份合併的影響後作出調整)
緊接購股權授出日期前的股份收市價：	每股股份3.90港元(經計及股份合併的影響後作出調整)

2022 Share Option Scheme

On 29 July 2022, the Company adopted 2022 Share Option Scheme for a term of 10 years. Under 2022 Share Option Scheme, the Board shall be entitled to grant options to any eligible participant (as defined hereinafter) as the Board may in its absolute discretion select.

The number of share options available for grant under 2022 Share Option Scheme as at 30 June 2026 was 38,701,026 Shares (as at 31 December 2025: 38,701,026 Shares (as adjusted taking into account the effect of the Share Consolidation)). No share option was granted under the 2022 Share Option Scheme during HY2026.

二零二二年購股權計劃

於二零二二年七月二十九日，本公司採納二零二二年購股權計劃，為期10年。根據二零二二年購股權計劃，董事會有權向其全權酌情挑選的任何合資格參與者(定義見下文)授出購股權。

於二零二六年六月三十日，根據二零二二年購股權計劃可供授出的購股權數目為38,701,026股股份(於二零二五年十二月三十一日：38,701,026股股份(經計及股份合併的影響後作出調整))。於二零二六年上半年內，概無根據二零二二年購股權計劃授出購股權。

Summary of 2022 Share Option Scheme disclosed in accordance with the Listing Rules are set out below:

根據上市規則披露的二零二二年購股權計劃摘要如下：

(1) Purpose of 2022 Share Option Scheme

The purpose of the Scheme is to enable the Group to:

(a) motivate the participants of 2022 Share Option Scheme to utilise their performance and efficiency for the benefit of the Group;

(b) attract and retain or otherwise maintain an ongoing relationship with the participants whose contributions are or will be beneficial to the long-term growth of the Group, it is important that the Group should be permitted to provide them, where appropriate, with an incentive by offering them an opportunity to obtain an ownership interest in the Company; and

(c) reward the participants for contributing to the success of the business of the Group.

(1) 二零二二年購股權計劃的目的

該計劃的目的是使得本集團能夠：

(a) 激勵二零二二年購股權計劃的參與者利用其表現及效率為本集團謀利；

(b) 吸引和保留或以其他方式維持與能夠或將為本集團長期發展做出有益貢獻的參與者的關係。對本集團而言，被允許於適當情況下向其提供激勵至關重要，即通過為其提供獲得本公司所有權權益的機會；及

(c) 獎勵參與者對本公司的業務成功作出的貢獻。

(2) Eligible participants of 2022 Share Option Scheme

The Board may, at its discretion, offer to grant an option to full time or part time employees of the Group (including any directors, whether executive or non-executive and whether independent or not, of the Group), and service contractors, agents or representatives, consultants, advisers, suppliers and customers of the Group (collectively the "**Eligible Participants**") to subscribe for the share options by the Board in its absolute discretion under 2022 Share Option Scheme.

(2) 二零二二年購股權計劃的合資格參與者

董事會可酌情向本集團之全職或兼職僱員（包括本集團之任何董事，不論其是否執行董事或非執行董事，亦不論其是否獨立），以及服務承辦商、代理或代表、顧問、諮詢人、本集團之供貨商及客戶（統稱「**合資格參與者**」）授出購股權，以認購董事會根據二零二二年購股權計劃全權酌情授出的購股權。

The Company considers that the grant of Options to the Participants will offer incentives for (i) employees to improve their performance and efficiency; (ii) advisors, service contractors and consultants to provide better services to the Group (for example in terms of special skills or technical knowledge to fill any void experienced by the Group) and offer discounted service and consultant fees; (iii) suppliers to offer more economic, quality and priority supplies to the Group; (iv) customers to maximise the quantity of their orders and increase loyalty to the Group; and (v) agents and representatives to maximise the quality of their service offerings to the Group, thereby optimising performance efficiency and benefiting the long-term growth of the Group. It is important for the Group to provide them with opportunities to obtain a shareholding interest in the Company and to reward them for contributing to the Group's long-term success and prosperity. In assessing the eligibility of the participants, the Company will consider whether the participants will or have contributed to the Group on a continuing or recurring basis in its ordinary and usual course of business which are material to the long-term growth of the Group. Such assessment will be based on various factors including but not limited to (i) the individual performance, time commitment, responsibilities or employment conditions according to the prevailing market practice and industry standard (ii) the length of engagement and/or business relationship with the Group; (iii) the materiality and nature of the business relationship with the Group (such as whether they relate to the core business of the Group and whether such business dealings could be readily replaced by third parties); (iv) track record in the quality of services provided to and/or cooperation with the Group; and (v) the scale of business dealings with the Group with regard to factors such as the actual or expected change in the Group's revenue or profits which is or may be attributable to the participants.

本公司認為，向參與者授出購股權將激勵：(i)僱員改善其表現及效率；(ii)諮詢人、服務分包商及顧問向本集團提供更佳服務(例如在特殊技能或技術知識方面，填補本集團所經歷的任何空缺)，並提供折扣服務及顧問費；(iii)供應商向本集團提供更經濟、優質及優先的供應；(iv)客戶將其訂單數量最，並提高對本集團的忠誠度；及(v)代理及代表將其為本集團提供之服務質素最大化，從而優化表現效率及促進本集團之長期增長。本集團向彼等提供機會獲取本公司之股權並獎勵彼等為本集團之長遠成功及前景作出貢獻。於評估參與者之資格時，本公司將考慮參與者是否將或已於其日常及日常業務過程中持續或經常為本集團作出貢獻，而該等貢獻對本集團之長期增長有重要影響。該等評估將基於多項因素，包括但不限於；(i)根據現行市場慣例及行業標準的個人表現、投入時間、職責或僱傭條件；(ii)聘用年期及／或與本集團的業務關係；(iii)與本集團業務關係的重要性及性質(例如是否與本集團的核心業務有關，以及該等業務交易是否可由第三方輕易取代)；(iv)向本集團提供服務及／或與本集團合作的質素的往績；及(v)與本集團進行的業務交易規模，有關因素包括參與者應佔或可能應佔本集團收入或溢利的實際或預期變動。

(3) *Total number of shares available for issue under 2022 Share Option Scheme and percentage of issued shares as at the date of this report*

The total number of share options available for grant under the scheme mandate of 2022 Share Option Scheme upon its adoption on 29 July 2022 and as at 30 June 2026 were both 38,701,026 Shares (as adjusted taking into account the effect of the Share Consolidation).

For HY2026, no share option was granted under 2022 Share Option Scheme. Accordingly, as at 30 June 2026, there was no share option outstanding under 2022 Share Option Scheme and no shares of the Company that might be issued pursuant thereto.

The number of share options available for grant under 2022 Share Option Scheme at the beginning of the reporting period (i.e. 1 January 2026) and at the end of the reporting period (i.e. 30 June 2026) were 38,701,026 Shares (as adjusted taking into account the effect of the Share Consolidation). No share option was granted under the 2022 Share Option Scheme during HY2026.

As at the date of this report, the total number of shares available for issue under 2022 Share Option Scheme remained at 38,701,026 Shares, which represented approximately 6.52% of the ordinary shares of the Company in issue.

(4) *Maximum entitlement of each participant under 2022 Share Option Scheme*

Unless approved by the Shareholders, the total number of shares issued and to be issued upon exercise of the share options granted to each eligible participant in any 12-month period up to the date of grant must not exceed 1% of the total number of shares of the Company in issue at the date of such grant.

No service provider sub-limit was set under 2022 Share Option Scheme.

(5) *The period within which the option may be exercised by the Grantee under 2022 Share Option Scheme*

A period to be notified by the Board to each Grantee and not more than 10 years from the date of grant.

(6) *The vesting period of options granted under 2022 Share Option Scheme*

Unless the Directors otherwise determined and stated in the offer to the participant, there is no minimum period for which an option granted under the 2022 Share Option Scheme must be held before it can be exercised.

(3) *截至本報告日期，根據二零二二年購股權計劃可供發行的股份總數及已發行股份百分比*

於二零二二年七月二十九日採納二零二二年購股權計劃後以及截至二零二六年六月三十日，根據二零二二年購股權計劃的計劃授權可供授出的購股權總數均為38,701,026股股份（經考慮股份合併的影響後作出調整）。

於二零二六年上半年，概無根據二零二二年購股權計劃授出任何購股權。因此，截至二零二六年六月三十日，二零二二年購股權計劃下並無尚未行使的購股權，亦無可能據此發行的本公司股份。

於報告期初（即二零二六年一月一日）及報告期末（即二零二六年六月三十日），根據二零二二年購股權計劃可供授出的購股權數目為38,701,026股股份（經考慮股份合併的影響後作出調整）。於二零二六年上半年期間，並無根據二零二二年購股權計劃授出任何購股權。

截至本報告日期，根據二零二二年購股權計劃可供發行的股份總數仍為38,701,026股，佔本公司已發行普通股的約6.52%。

(4) *二零二二年購股權計劃下每位參與者的最高配額*

除非獲得股東批准，否則在截至授出日期的任何12個月期間，因行使授予每位合資格參與者的購股權而已發行及將發行的股份總數不得超過授出日期本公司已發行股份總數的1%。

於二零二二年購股權計劃項下概無定立任何服務供應商分部限額。

(5) *二零二二年購股權計劃下承授人可行使購股權的期限*

由董事會通知各承授人的期限，自授出日期起不超過10年。

(6) *根據二零二二年購股權計劃所授出購股權的歸屬期*

除非董事另行決定並於向參與者發出的要約中聲明，否則根據二零二二年購股權計劃授出的購股權，於行使前並無最短持有期限。

(7) The amount payable on application or acceptance of the option and the period within which payments or calls must or may be made or loans for such purposes must be repaid

A nominal consideration of HK$1.00 is payable by the grantee upon acceptance of an option within 21 days from the date of grant.

(7) 於申請或接納購股權時應付的金額以及必須或可能作出付款或催繳款項或必須償還用於該等用途的貸款的期限

承授人在授出日期起21天內接納購股權時，須支付1.00港元的象徵性代價。

(8) The basis of determining the exercise price of options granted

The exercise price shall be determined by the Board and stated in the offer letter, which must be at least the higher of (i) the closing price of the shares as stated in the Stock Exchange's daily quotations sheet on the date of grant; and (ii) the average closing price of the shares as stated in the Stock Exchange's daily quotation sheets for the five business days immediately preceding the date of grant and (iii) the nominal value of the shares on the date of grant.

(8) 授出購股權行使價的釐定基礎

行使價由董事會釐定，並在要約函中說明。行使價必須至少為以下兩項中的較高者：(i)股份在授出日期在聯交所每日報價表上的收市價；(ii)股份在緊接授出日期前五個營業日在聯交所每日報價表上的平均收盤價；及(iii)股份在授出日期的面值。

(9) The remaining life of 2022 Share Option Scheme

The Scheme shall be valid and effective for a period of 10 years commencing on the effective date, i.e. 29 July 2022 and shall expire on the tenth anniversary thereof, i.e. 29 July 2032.

(9) 二零二二年購股權計劃的餘下期限

該計劃的有效期為10年，自生效日期(即二零二二年七月二十九日)起生效，直至其十周年(即二零三二年七月二十九日)屆滿。

Movements of the aforesaid share options during the period were as follow:

上述購股權於期內的變動如下：

Category 類別	Number of share options under 2012 Share Option Scheme 根據二零一二年購股權計劃的購股權數量 Outstanding as at 1 January 2026 於二零二六年一月一日尚未行使	Date of grant of share options 購股權授出日期	Granted during the Year 年內授出	Exercised during the Year 年內行使	Cancelled/ lapsed during the Year 年內註銷╱失效	Outstanding as at 30 June 2026 於二零二六年六月三十日尚未行使	Vesting period of share option 購股權歸屬期	Exercise period (both days inclusive) 行使期(包括首尾兩日)	Exercise price of share options HK$ per share 購股權行使價每股港元
Director — LI Xiaoshuang 董事 — 李小雙	3,868,000	31 December 2020 二零二零年十二月三十一日	–	–	–	3,868,000	Vested on 31 December 2023 二零二三年十二月三十一日已歸屬	31 December 2023 to 30 December 2030 二零二三年十二月三十一日至二零三零年十二月三十日	4.00

Save as disclosed above, there were no share options granted and exercised under 2022 Share Option Scheme during HY2026.

除上文所披露者外，於二零二六年上半年內概無根據二零二二年購股權計劃下之購股權獲授出或獲行使。

SHARE AWARD SCHEME

The Company adopted the Share Award Scheme on 18 May 2021. The Company shall comply with the relevant Listing Rules when granting the Awarded Shares. Under the transitional arrangements before the Share Award Scheme are amended to comply with the new Chapter 17 of the Listing Rules that became effective on 1 January 2023, if awards are made to the directors or substantial shareholders of the Group, such awards shall constitute connected transaction under Chapter 14A of the Listing Rules and the Company shall comply with the relevant requirements under the Listing Rules. The principal terms of the Plan were summarised as follows:

(a) Purpose

The purpose and objective of the Share Award Scheme are to recognise the contributions by the certain Participants to the development and growth of the Group and to provide them with incentives in order to retain them for the continual operation and development and to attract suitable personnel for further development of the Group.

(b) Eligible Participants

The eligible participants under the Share Award Scheme shall include any person, being a consultant, advisor, distributor, contractor, customer, supplier, agent or service provider of any member of the Group.

(c) Total number of shares available for issue

The total number of shares available for issue under the Share Award Scheme is 38,701,026 Shares (as adjusted taking into account the effect of the Share Consolidation), which represented approximately 6.52% of the issued shares of the Company as at the date of this report.

股份獎勵計劃

本公司於二零二一年五月十八日採納股份獎勵計劃。本公司授出獎勵股份時須遵守上市規則的規定。根據股份獎勵計劃修訂前的過渡性安排，為符合二零二三年一月一日新生效的上市規則第17章，倘給予本集團董事或主要股東獎勵，根據上市規則第14A章，有關獎勵將構成關連交易，本公司須遵守上市規則的有關規定。有關計劃的主要條款概述如下：

(a) 目的

股份獎勵計劃的目的和目標是表彰若干參與者對本集團的發展和增長所作出的貢獻，並為其提供獎勵，以留住其繼續經營和發展，同時吸引合適的人才，促進本集團的進一步發展。

(b) 合資格參與者

股份獎勵計劃的合資格參與者應包括本集團任何成員公司的顧問、諮詢、分銷商、承包商、客戶、供應商、代理或服務供應商。

(c) 可供發行股份總數

根據股份獎勵計劃可發行的股份總數為38,701,026股(經考慮股份合併的影響作出調整)，佔本報告日期本公司已發行股份的約6.52%。

(d) The maximum entitlement of each participant under the Share Award Scheme and Scheme Limit

The Board shall not make any make any further award which will result in the aggregated number of restricted shares granted pursuant to the Share Award Scheme (excluding restricted shares that have been forfeited in accordance with the Share Award Scheme) exceeding 10% of the issued share capital of the Company (the maximum number of restricted shares that may be awarded shall not exceed 38,680,000 shares (as adjusted taking into account the effect of the Share Consolidation)) as at the adoption date. The maximum number of shares in the Company which may be awarded to a selected participant under the Share Award Scheme shall not exceed 1% of the issued share capital of the Company as at the 18 May 2021 (the "**Adoption Date**").

No service provider sub-limit was set under the Share Award Scheme.

(e) Vesting period

The Share Award Scheme does not specify a minimum period but the Board may in its absolute discretion set a minimum period before the awarded shares are vested.

(f) Duration

Subject to any early termination as may be determined by the Board pursuant to the rules of the Share Award Scheme, the Share Award Scheme shall be valid and effective for a term of 10 years commencing Adoption Date.

(d) 股份獎勵計劃下每位參與者的最高配額及計劃限額

董事會不得作出任何進一步獎勵，以致根據股份獎勵計劃授出的受限制股份總數(不包括根據股份獎勵計劃遭沒收的受限制股份)超過本公司於採納日期已發行股本的10%後，可授出的受限制股份最高數目為不超過38,680,000股股份(經考慮股份合併的影響作出調整)。根據股份獎勵計劃可授予經選定參與者的本公司股份數量上限不得超過本公司於二零二一年五月十八日(「**採納日期**」)已發行股本的1%。

購股權計劃項下概無定立任何服務供應商分部限額。

(e) 歸屬期

股份獎勵計劃並無訂明最低期限，惟董事會可全權酌情決定在獎勵股份歸屬前設定最低期限。

(f) 期限

股份獎勵計劃自採納日期起計10年期間內有效及生效，惟董事會可根據股份獎勵計劃規則決定提前終止。

(g) Administration

The Share Award Scheme shall be subject to the administration of the Board and the Trustee in accordance with the rules of the Share Award Scheme and the Trust Deed. The Share Award Committee (and/or the Trustee pursuant to its powers under the Trust Deed) is authorized by the Board, from time to time, at its absolute discretion select any participant (excluding any participant who is resident in a place where the Award and/or the vesting and transfer of the shares of the Company pursuant to the terms of the Share Award Scheme is not permitted under the laws and regulations of such place or where in the view of the Share Award Committee or the Trustee (as the case may be) compliance with applicable laws and regulations in such place make it necessary or expedient to exclude such participant (the "**Excluded Person**")) as a selected participant pursuant to the Share Award Scheme. In respect of each proposed Award, the Share Award Committee will consider, amongst others, the number of restricted shares, the vesting period and conditions for vesting.

(g) 管理

股份獎勵計劃須由董事會及受託人根據股份獎勵計劃規則及信託契據管理。董事會授權股份獎勵委員會(及╱或根據信託契約授予其權力的受託人)不時根據股份獎勵計劃，可全權酌情選擇任何參與者(不包括任何居住在若干地區的參與者，而該地區的法律及法規並不允許根據股份獎勵計劃的條款授予獎勵及╱或歸屬及轉讓本公司股份，或股份獎勵委員會或受託人(視情況而定)認為遵守該地區的適用法律及法規需要或適宜剔除該參與者(「**除外人士**」))作為經選定參與者。股份獎勵委員會將就每項建議獎勵考慮限制性股份的數量、歸屬期和歸屬條件等因素。

(h) Vesting & Lapse

In relation to a selected participant, subject to the fulfilment of all vesting conditions (if any) to the vesting of the restricted shares on such selected participant, the restricted shares held by the trustee on behalf of the selected participant shall vest in such selected participant pursuant to the rules of the Share Award Scheme. The Board shall have absolute discretion to waive the fulfilment of any vesting condition. Any restricted shares granted under the Share Award Scheme but not yet vested shall be personal to the selected participant to whom it is made and shall not be assignable or transferrable and no selected participant shall in any way sell, transfer, charge, mortgage, encumber or create any interest in favour of any other person over or in relation to any Award, or enter into any agreement to do so.

(h) 歸屬及失效

就經選定參與者而言，待向經選定參與者歸屬受限制股份的所有歸屬條件(如有)達成後，受託人代表經選定參與者持有的受限制股份將根據股份獎勵計劃規則歸屬予該名經選定參與者。董事會可全權酌情豁免達成任何歸屬條件。根據股份獎勵計劃授出但尚未歸屬的任何受限制股份由獲授股份的經選定參與者個人所持有並不得出讓或轉讓，經選定參與者概不得以任何方式向任何其他人士出售、轉讓、抵押或按揭任何獎勵，或就任何獎勵以任何其他人士為受益人而設定產權負擔或增設任何權益，或為上述行動訂立任何協議。

In the event that prior to or on the vesting date, a selected participant is found to be an Excluded Person or is deemed to cease to be an eligible person or any event of lapse is applicable to such selected participant pursuant to the rules of the Scheme, the relevant award made to such selected participant shall automatically lapse and the relevant restricted shares shall not vest on the relevant vesting date but shall remain part of the Trust Fund and would be used for further awards subject to relevant terms of the Share Award Scheme and compliance with the Listing Rules and all applicable laws.

倘於歸屬日期之前或當日發現經選定參與者為除外人士，或根據計劃規則被視作不再為合資格人士，或出現適用於有關經選定參與者的任何失效事件，則已授予該經選定參與者的相關獎勵將自動失效，而相關受限制股份亦不得於相關歸屬日期歸屬，惟應當繼續保留作為信託基金的一部份，並按照股份獎勵計劃的有關條款及符合上市規則及所有適用法律下用作其他獎勵。

(i) Restriction

The Board or Share Award Committee may not grant any award to any selected participants in any of the following circumstances under the Share Award Scheme (a) where any requisite approval from any applicable regulatory authorities has not been granted; (b) where any member of the Group will be required under applicable securities laws, rules or regulations to issue a prospectus or other offer documents in respect of such award of the Share Award Scheme, unless the Board determines otherwise; (c) where such award would result in a breach by any member of the Group or its directors of any applicable securities laws, rules or regulations in any jurisdiction; (d) where such grant of award would result in a breach of the scheme limit as set out in the Share Award Scheme; (e) where any Director is in the possession of unpublished inside information in relation to the Group or where dealings by directors are prohibited under any code or requirement of the Listing Rules and all applicable laws, rules or regulations.

(i) 限制

於以下任何情況下，董事會或股份獎勵委員會不得根據計劃向任何經選定參與者授出任何獎勵：(a)相關監管機構未授出所需批准；(b)本集團任何成員公司須根據相關證券法、規則或規例就計劃的有關獎勵刊發的章程或其他發售文件，除非董事會另行釐定；(c)有關獎勵或會導致本集團任何成員公司或其董事違反任何司法權區的相關證券法、規則或規例；(d)授出獎勵或會導致違反股份獎勵計劃所載的計劃上限；(e)任何董事管有有關本集團的未公開內幕消息，或任何守則或上市規則之規定及所有適用法律、規則或規例禁止董事進行買賣之情況。

No restricted shares have been granted under the Share Award Scheme since the adoption of this scheme and up to the date of this report. The total number of shares available for grant under the Share Award Scheme at the beginning of the reporting period (i.e. 1 January 2026) and at the end of the reporting period (i.e. 30 June 2026) were 38,701,026 Shares as adjusted taking into account the effect of the Share Consolidation).

自本計劃採納以來直至本報告日期，概無根據股份獎勵計劃授出受限制股份。於報告期初(即二零二六年一月一日)及報告期末(即二零二六年六月三十日)，本公司股份獎勵計劃下可供授出的股份數目均為38,701,026股股份(經計及股份合併的影響後作出調整)。

The total number of Shares that may be issued in respect of options and awards granted under all share schemes of the Company during HY2026 divided by the weighted average number of Shares in issue for the period was nil. As no options and restricted shares granted under all its share schemes during the reporting period. As such, the number of Shares that may be issued in respect of options and awards granted during HY2026 was nil.

於二零二六年上半年內，根據本公司所有股份計劃授出的購股權及獎勵可予發行的股份總數，除以本期間已發行股份的加權平均數，比率為零。由於報告期內概無根據本公司所有股份計劃授出任何購股權及受限制股份，因此於二零二六年上半年內，因所授出購股權及獎勵而可能發行的股份數目為零。

OVERVIEW OF ALL SHARE SCHEMES OF THE COMPANY

The number of options and awards available for grant under the scheme mandate of all share schemes of the Company at the beginning of the reporting period (i.e. 1 January 2026) was 38,701,026 and at the end of the reporting period (i.e. 30 June 2026) was 38,701,026. The Company had not adopted any service provider sublimit under all its share schemes.

The number of Shares that may be issued in respect of options and awards granted under all share schemes of the Company during HY2026 was nil. It is therefore not applicable to set out the percentage of such number divided by the weighted average number of Shares in issue for HY2026.

本公司所有股份計劃之概況

於報告期初（即二零二六年一月一日），根據本公司所有股份計劃的計劃授權可供授出的購股權及獎勵數目為38,701,026份，而於報告期末（即二零二六年六月三十日）則為38,701,026份。本公司並無採納任何其所有股份計劃項下之服務供應商分項限額。

於二零二六年上半年，根據本公司所有股份計劃授出的購股權及獎勵可予發行的股份數目為零。因此，並無呈列該數目除以二零二六年上半年已發行股份加權平均數之百分比。

PURCHASE, SALE OR REDEMPTION OF SHARES

During HY2026, neither the Company nor any of its subsidiaries had purchased, sold or redeemed any of the Company's listed shares.

購買、出售或贖回股份

於二零二六年上半年，本公司或其任何附屬公司概無購買、出售或贖回任何本公司上市股份。

CORPORATE GOVERNANCE

The Company has complied with the code provisions (the "**Code Provision(s)**") set out in the Corporate Governance Code (the "**CG Code**") contained in Appendix C1 to the Listing Rules during HY2026.

企業管治

於二零二六年上半年，本公司已遵守上市規則附錄C1所載企業管治守則(「**企業管治守則**」)之守則條文(「**守則條文**」)。

CODE OF CONDUCT REGARDING DIRECTORS' SECURITIES TRANSACTIONS

The Company has adopted the terms contained in the Model Code for Security Transactions by Directors of Listed Issuers as set out in Appendix C3 of the Listing Rules as the Company's code of conduct for security transactions and dealing (the "**Model Code**"). All existing Directors, upon specific enquiry, have confirmed that they have complied with the Model Code during HY2026.

董事進行證券交易之操守守則

本公司已採納上市規則附錄C3中之上市發行人董事進行證券交易的標準守則所載之條款，作為本公司進行證券交易及買賣之操守守則(「**標準守則**」)。全體現任董事均於接受具體查詢後確認，彼等於二零二六年上半年已遵守標準守則。

AUDIT COMMITTEE REVIEW

The audit committee of the Company (the "**Audit Committee**") comprises four members comprising all the independent non-executive Directors, namely, Mr. Huang Jiang (who act as the chairman of the Audit Committee), Ms. Wang Huijuan, Ms. Tam Mei Chu and Prof. Huang Cibo.

The primary duties of the Audit Committee are to assist the Board by providing an independent view of the effectiveness of the financial reporting process, internal control and risk management system of the Group, to oversee the audit process, to develop and review the Group's policies and to perform other duties and responsibilities as assigned by our Board. The Audit Committee discussed the accounting principles and policies adopted by the Group together with the management.

審核委員會審閱

本公司之審核委員會(「**審核委員會**」)由四名成員組成，包括全體獨立非執行董事黃江先生(為審核委員會之主席)、王慧娟女士、譚美珠女士及黃慈波教授。

審核委員會的主要職責是協助董事會，就本集團財務報告程序、內部監控及風險管理系統的有效性提供獨立意見，監督審計程序，制定及檢討本集團政策，並履行董事會指派的其他職責。審核委員會曾與管理層共同討論本集團所採用的會計原則及政策。

By order of the Board
Zhong Ji Longevity Science Group Limited
Yan Li
Chairman

Hong Kong, 27 August 2026

承董事會命
中基長壽科學集團有限公司
主席
閆立

香港，二零二六年八月二十七日

Condensed Consolidated Statement of Profit or Loss
簡明綜合損益表

For the six months ended 30 June 2026
截至二零二六年六月三十日止六個月

		Notes 附註	**Six months ended 30 June 截至六月三十日止六個月** **2026** **二零二六年** **(Unaudited)** **(未經審核)** **HK$'000** **千港元**	 2025 二零二五年 (Unaudited) (未經審核) HK$'000 千港元
Revenue	收益	4	**71,526**	47,973
Cost of sales and services rendered	銷售及提供服務之成本		**(55,142)**	(31,945)
Gross profit	毛利		**16,384**	16,028
Other income and other gains or losses	其他收入及其他收益或虧損	5	**1,518**	75
Selling and distribution expenses	銷售及分銷開支		**(3,865)**	(1,520)
Administrative expenses	行政開支		**(18,736)**	(25,452)
Finance costs	財務成本	6	**(248)**	(663)
LOSS BEFORE TAX	**除稅前虧損**	7	**(4,947)**	(11,532)
Income tax expense	所得稅開支	8	**(1,423)**	(1,390)
LOSS FOR THE PERIOD	**期內虧損**		**(6,370)**	(12,922)
Attributable to:	歸屬於：			
Owners of the Company	本公司擁有人		**(6,510)**	(12,571)
Non-controlling interests	非控股權益		**140**	(351)
			(6,370)	(12,922)
LOSS PER SHARE ATTRIBUTABLE TO OWNERS OF THE COMPANY	**歸屬於本公司擁有人之每股虧損**	9		
Basic and diluted	基本及攤薄		**(HK1.02 cents)** **(1.02港仙)**	(HK2.29 cents) (2.29港仙)

Condensed Consolidated Statement of Comprehensive Income
簡明綜合全面收益報表

For the six months ended 30 June 2026
截至二零二六年六月三十日止六個月

		Six months ended 30 June 截至六月三十日止六個月 **2026** **二零二六年** **(Unaudited)** **（未經審核）** **HK$'000** **千港元**	2025 二零二五年 (Unaudited) （未經審核） HK$'000 千港元
LOSS FOR THE PERIOD	**期內虧損**	**(6,370)**	(12,922)
OTHER COMPREHENSIVE INCOME	**其他全面收益**		
Item that may be reclassified to profit or loss in subsequent periods:	*可於其後期間重新分類至損益之項目：*		
Exchange differences on translation of foreign operations	換算海外業務時產生之匯兑差額	**18,838**	13,561
		18,838	13,561
Item that may not be reclassified to profit or loss in subsequent periods:	*不會於其後期間重新分類至損益之項目：*		
Changes in fair value of equity investments designated at fair value through other comprehensive income	指定為按公平值透過其他全面收益入賬之股本投資之公平值變動	**–**	120
		–	120
OTHER COMPREHENSIVE INCOME FOR THE PERIOD, NET OF TAX	**期內其他全面收益，經扣除税項**	**18,838**	13,681
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	**期內全面收益總額**	**12,468**	759
Attributable to:	歸屬於以下人士：		
Owners of the Company	本公司擁有人	**11,672**	711
Non-controlling interests	非控股權益	**796**	48
		12,468	759

Condensed Consolidated Statement of Financial Position
簡明綜合財務狀況報表

At 30 June 2026
二零二六年六月三十日

		Notes 附註	**30 June 2026** **二零二六年六月三十日** **(Unaudited)** **（未經審核）** **HK$'000** **千港元**	31 December 2025 二零二五年十二月三十一日 (Audited) （經審核） HK$'000 千港元
NON-CURRENT ASSETS	**非流動資產**			
Plant and equipment	廠房及設備	11	**408**	526
Investment properties	投資物業		**24,017**	23,533
Right-of-use assets	使用權資產	12	**3,246**	5,166
Interests in joint ventures	於合營企業之權益		**–**	–
Financial assets at fair value through other comprehensive income	按公平值透過其他全面收益入賬之金融資產	13	**–**	–
Total non-current assets	非流動資產總值		**27,671**	29,225
CURRENT ASSETS	**流動資產**			
Inventories	存貨		**582**	391
Loan and interest receivables	應收貸款及利息	14	**186,401**	169,324
Trade receivables	應收賬款	15	**61,061**	25,169
Deposits, prepayments and other receivables	按金、預付款項及其他應收款項	16	**228,122**	216,753
Tax recoverable	可收回税項		**3,844**	3,695
Amounts due from related companies	應收關聯公司款項	20	**30,000**	31,053
Cash and cash equivalents	現金及現金等價物		**13,400**	24,299
Total current assets	流動資產總值		**523,410**	470,684
CURRENT LIABILITIES	**流動負債**			
Trade payables	應付賬款	17	**55,446**	24,358
Other payables and accruals	其他應付款項及應計費用	18	**15,195**	11,178
Bank and other borrowings	銀行及其他借貸	19	**2,238**	–
Lease liabilities	租賃負債		**1,467**	2,896
Amounts due to related companies	應付關聯公司款項	20	**10,483**	9,422
Contract liabilities	合約負債		**1,640**	1,604
Tax payable	應付税項		**24,330**	21,913
Total current liabilities	流動負債總額		**110,799**	71,371

Condensed Consolidated Statement of Financial Position
簡明綜合財務狀況報表

At 30 June 2026
二零二六年六月三十日

		Note 附註	**30 June 2026 二零二六年六月三十日 (Unaudited) （未經審核） HK$'000 千港元**	31 December 2025 二零二五年十二月三十一日 (Audited) （經審核） HK$'000 千港元
NET CURRENT ASSETS	**流動資產淨值**		**412,611**	399,313
TOTAL ASSETS LESS CURRENT LIABILITIES	**資產總值減流動負債**		**440,282**	428,538
NON-CURRENT LIABILITIES	**非流動負債**			
Deferred tax liabilities	遞延税項負債		**901**	873
Lease liabilities	租賃負債		**1,919**	2,671
Total non-current liabilities	非流動負債總額		**2,820**	3,544
NET ASSETS	**資產淨值**		**437,462**	424,994
EQUITY	**權益**			
Share capital	股本	21	**6,366**	6,366
Reserves	儲備		**402,865**	391,193
Equity attributable to owners of the Company	**歸屬於本公司擁有人之權益**		**409,231**	397,559
Non-controlling interests	非控股權益		**28,231**	27,435
Total equity	**權益總額**		**437,462**	424,994

Condensed Consolidated Statement of Changes in Equity
簡明綜合權益變動表

For the six months ended 30 June 2026
截至二零二六年六月三十日止六個月

		Attributable to owners of the Company 本公司擁有人應佔										
		Share capital 股本 HK$'000 千港元	Share premium account 股份溢價賬 HK$'000 千港元	Fair value reserve 公平值儲備 HK$'000 千港元	Contributed surplus 實繳盈餘 HK$'000 千港元	PRC statutory reserve 中國法定儲備 HK$'000 千港元	Exchange fluctuation reserve 匯兌波動儲備 HK$'000 千港元	Share option reserve 購股權儲備 HK$'000 千港元	Accumulated losses 累計虧損 HK$'000 千港元	Total 總計 HK$'000 千港元	Non-controlling interests 非控股權益 HK$'000 千港元	Total equity 權益總額 HK$'000 千港元
At 1 January 2026 (audited)	於二零二六年一月一日（經審核）	**6,366**	**1,014,505**	**–**	**277,102**	**25,021**	**(46,452)**	**72**	**(879,055)**	**397,559**	**27,435**	**424,994**
(Loss) profit for the period	期內（虧損）／溢利	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**(6,510)**	**(6,510)**	**140**	**(6,370)**
Other comprehensive income for the period	期內其他全面收益	**–**	**–**	**–**	**–**	**–**	**18,182**	**–**	**–**	**18,182**	**656**	**18,838**
Total comprehensive income (expense) for the period	期內全面收益（開支）總額	**–**	**–**	**–**	**–**	**–**	**18,182**	**–**	**(6,510)**	**11,672**	**796**	**12,468**
At 30 June 2026 (unaudited)	於二零二六年六月三十日（未經審核）	**6,366**	**1,014,505***	**–***	**277,102***	**25,021***	**(28,270)***	**72***	**(885,565)***	**409,231**	**28,231**	**437,462**

		Attributable to owners of the Company 本公司擁有人應佔										
		Share capital 股本 HK$'000 千港元	Share premium account 股份溢價賬 HK$'000 千港元	Fair value reserve 公平值儲備 HK$'000 千港元	Contributed surplus 實繳盈餘 HK$'000 千港元	PRC statutory reserve 中國法定儲備 HK$'000 千港元	Exchange fluctuation reserve 匯兌波動儲備 HK$'000 千港元	Share option reserve 購股權儲備 HK$'000 千港元	Accumulated losses 累計虧損 HK$'000 千港元	Total 總計 HK$'000 千港元	Non-controlling interests 非控股權益 HK$'000 千港元	Total equity 權益總額 HK$'000 千港元
At 1 January 2025 (audited)	於二零二五年一月一日（經審核）	5,465	984,764	(88,099)	277,102	25,021	(56,375)	72	(774,327)	373,623	26,516	400,139
Loss for the period	期內虧損	–	–	–	–	–	–	–	(12,571)	(12,571)	(351)	(12,922)
Other comprehensive income for the period	期內其他全面收益	–	–	120	–	–	13,162	–	–	13,282	399	13,681
Total comprehensive income (expense) for the period	期內全面收益（開支）總額	–	–	120	–	–	13,162	–	(12,571)	711	48	759
Transfer of fair value reserve upon disposal of financial assets at fair value through other comprehensive income	於出售按公平值透過其他全面收益入賬之金融資產時轉撥公平值儲備	–	–	87,979	–	–	–	–	(87,979)	–	–	–
Subscription of new shares	認購新股份	901	29,741	–	–	–	–	–	–	30,642	–	30,642
At 30 June 2025 (unaudited)	於二零二五年六月三十日（未經審核）	6,366	1,014,505*	–*	277,102*	25,021*	(43,213)*	72*	(874,877)*	404,976	26,564	431,540

* These reserve accounts comprise the consolidated other reserves of HK$402,865,000 (31 December 2025: HK$391,193,000) in the condensed consolidated statement of financial position.

* 該等儲備賬包含簡明綜合財務狀況報表內之綜合其他儲備402,865,000港元（二零二五年十二月三十一日：391,193,000港元）。

Condensed Consolidated Statement of Cash Flows
簡明綜合現金流量表

For the six months ended 30 June 2026
截至二零二六年六月三十日止六個月

		Six months ended 30 June 截至六月三十日止六個月	
		2026 **二零二六年** **(Unaudited)** **(未經審核)** **HK$'000** **千港元**	2025 二零二五年 (Unaudited) (未經審核) HK$'000 千港元
Net cash used in operating activities	**經營活動動用之現金淨額**	**(15,366)**	(45,134)
Cash flows from investing activities	**投資活動之現金流量**		
Interest received	已收利息	**–**	123
Interest received from related companies	已收關聯公司利息	**1,500**	–
Repayments from related companies	來自關聯公司的還款	**1,053**	–
Purchase of property, plant and equipment	購置物業、廠房及設備	**–**	(10)
Proceeds from disposal of financial assets at fair value through other comprehensive income	出售按公平值透過其他全面收益入賬之金融資產所得款項	**–**	2,158
Net cash from investing activities	**投資活動產生之現金淨額**	**2,553**	2,271

		Six months ended 30 June 截至六月三十日止六個月	
		2026 **二零二六年** **(Unaudited)** **（未經審核）** **HK$'000** **千港元**	2025 二零二五年 (Unaudited) （未經審核） HK$'000 千港元
Cash flows from financing activities	**融資活動之現金流量**		
Repayments on lease liabilities	償還租賃負債	**(2,181)**	(3,712)
Repayments of bank and other borrowings	償還銀行及其他借貸	**–**	(2,700)
Repayments of interest on bank and other borrowings	償還銀行及其他借貸利息	**(25)**	(372)
Proceeds from bank and other borrowings	銀行及其他借貸所得款項	**2,238**	–
Issue of shares	發行股份	**–**	30,642
Advance from related companies	來自關聯公司的墊款	**910**	–
Net cash from financing activities	**融資活動所得現金淨額**	**942**	23,858
Net decrease in cash and cash equivalents	**現金及現金等價物減少淨額**	**(11,871)**	(19,005)
Cash and cash equivalents at beginning of period	期初之現金及現金等價物	**24,299**	47,842
Effect of foreign exchange rate changes	外幣匯率變動之影響	**972**	1,199
Cash and cash equivalents at end of period	**期末之現金及現金等價物**	**13,400**	30,036
Analysis of the balances of cash and cash equivalents	**現金及現金等價物結餘分析**		
Cash and cash equivalents	現金及現金等價物	**13,400**	30,036

Notes to Condensed Consolidated Interim Financial Statements
簡明綜合中期財務資料附註

For the six months ended 30 June 2026
截至二零二六年六月三十日止六個月

1. GENERAL INFORMATION

Zhong Ji Longevity Science Group Limited (the "**Company**") is a limited liability company incorporated in Bermuda and its shares are listed on The Stock Exchange of Hong Kong Limited (the "**Stock Exchange**"). As at 30 June 2026, the directors of the Company consider the ultimate controlling shareholders of the Company is Mr. Yan Li, who is also the chairman of the Company. The registered address of the Company is located at Victoria Place, 5th Floor, 31 Victoria Street, Hamilton HM 10, Bermuda, and the principal place of business of the Company is located at Room 606, 6/F., Phase 1, Austin Tower, Nos. 22/26 Austin Avenue, Kowloon, Hong Kong.

During the period, the principal activities of the Company and its subsidiaries (the "**Group**") are as follows:

- Longevity science business
- Money lending & Financial advisory
- Securities and other investments
- Property investment

The condensed consolidated financial statements are presented in Hong Kong dollars ("**HK$**"), which is also the functional currency of the Company.

1. 一般資料

中基長壽科學集團有限公司(「**本公司**」)為於百慕達註冊成立之有限責任公司，其股份於香港聯合交易所有限公司(「**聯交所**」)上市。於二零二六年六月三十日，本公司董事認為本公司的最終控股股東為閆立先生，其亦為本公司主席。本公司之註冊地址為Victoria Place, 5th Floor, 31 Victoria Street, Hamilton HM10, Bermuda，及本公司之主要營業地點位於香港九龍柯士甸路22–26號好兆年行一期6樓606室。

本公司及其附屬公司(「**本集團**」)於期內之主要活動如下：

- 長壽科學業務
- 借貸及金融諮詢
- 證券及其他投資
- 物業投資

簡明綜合財務報表以港元(「**港元**」)呈列，港元亦為本公司的功能貨幣。

2. BASIS OF PREPARATION

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

The directors of the Company have, at the time of approving the condensed consolidated financial statements, a reasonable expectation that the Group has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the condensed consolidated financial statements.

2. 編製基準

本簡明綜合財務報表乃按照香港會計師公會(「**香港會計師公會**」)頒佈之香港會計準則第34號(「**香港會計準則第34號**」)「中期財務報告」及聯交所證券上市規則的適用披露規定編製。

本公司董事在批准簡明綜合財務報表時，已合理預期本集團具備充足資源，在可見將來繼續運作存在。因此，彼等在編製簡明綜合財務報表時，繼續採用持續經營會計基礎。

3. MATERIAL ACCOUNTING POLICIES

The condensed consolidated financial statements have been prepared on the historical cost basis except for investment properties and financial assets at fair value through other comprehensive income that are measured at fair values, as appropriate.

Other than change in accounting policies resulting from application of amendments to HKFRS Accounting Standards, the accounting policies and methods of computation used in the condensed consolidated financial statements for the six months ended 30 June 2026 are the same as those presented in the Group's annual financial statements for the year ended 31 December 2025.

3. 重大會計政策

簡明綜合財務報表乃根據歷史成本基準編製，惟投資物業及按公平值計入其他全面收益的金融資產按公平值計量(如適用)除外。

除應用經修訂香港財務報告準則會計準則導致的會計政策變動外，截至二零二六年六月三十日止六個月的簡明綜合財務報表採用的會計政策及計算方法與本集團截至二零二五年十二月三十一日止年度的年度財務報表所載者貫徹一致。

3. MATERIAL ACCOUNTING POLICIES (Continued)

Application of amendments to HKFRS Accounting Standards

In the current interim period, the Group has applied the following amendments to HKFRS Accounting Standards issued by the HKICPA, for the first time, which are mandatory effective for the Group's annual period beginning on 1 January 2026 for the preparation of the Group's condensed consolidated financial statements:

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

The application of the amendments to HKFRS Accounting Standards in the current interim 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 condensed consolidated financial statements.

3. 重大會計政策(續)

應用經修訂香港財務報告準則會計準則

於本中期期間，本集團已就編製本集團簡明綜合財務報表首次應用香港會計師公會所頒佈的下列經修訂香港財務報告準則會計準則，該等準則於二零二六年一月一日開始的本集團年度期間強制生效：

香港財務報告準則第9號及香港財務報告準則第7號(修訂本)	金融工具分類及計量的修訂
香港財務報告準則會計準則的年度改進：第11卷	香港財務報告準則第1號、香港財務報告準則第7號、香港財務報告準則第9號、香港財務報告準則第10號及香港會計準則第7號(修訂本)
香港財務報告準則第9號及香港財務報告準則第7號(修訂本)	涉及依賴自然能源生產電力的合約

於本中期期間應用經修訂香港財務報告準則會計準則對本集團於本期間及過往期間之財務狀況及表現及／或該等簡明綜合財務報表所載之披露並無重大影響。

4. REVENUE AND SEGMENT INFORMATION
Disaggregation of revenue from contracts with customers

4. 收益及分部資料
來自客戶合約之收益拆分資料

		Six months ended 30 June 截至六月三十日止六個月	
		2026 **二零二六年** **(Unaudited)** **（未經審核）** **HK$'000** **千港元**	2025 二零二五年 (Unaudited) （未經審核） HK$'000 千港元
Revenue from contracts with customers within the scope of HKFRS 15	**香港財務報告準則第15號範圍內之來自客戶合約之收益**		
Sales of health and medical products	銷售健康及醫療產品	**60,378**	32,555
Provision of diagnostic and medical test services	提供診斷及醫療測試服務	**287**	1,698
		60,665	34,253
Revenue from other sources	**其他來源收益**		
Loan interest income	貸款利息收入	**10,861**	13,720
		10,861	13,720
Total revenue recognised during the period	**期內確認之總收益**	**71,526**	47,973
Timing of revenue recognition within the scope of HKFRS 15	**香港財務報告準則第15號範圍內之收益確認時間**		
A point in time	於某個時間點	**60,665**	34,253

4. REVENUE AND SEGMENT INFORMATION (Continued)

The executive directors of the Company, being the chief operating decision makers ("**CODM**"), review the Group's internal reporting in order to assess performance and allocate resources. Information reported to the CODM, for the purpose of resources allocation and performance assessment, focuses on the types of goods or services delivered or provided.

The Group's reportable segments under HKFRS 8 *Operating Segments* are as follows:

(a) Longevity science business: provision of diagnostic consultation, health and medical testing and checking, distribution of cancer prevention & immunity healthcare supplements and the sales and distribution of longevity wine;

(b) Money lending and financial advisory business: provision of loan financing for earning interest income and provision of financial advisory and management services rendering various loans fees;

(c) Securities and other investments: holding of equity investments and investment in short to long-term financial assets for dividend income; and

(d) Property investment: investment in properties for rental income and/or for potential capital appreciation.

4. 收益及分部資料(續)

本公司執行董事,即主要營運決策人(「**主要營運決策人**」),檢視本集團之內部報告,以便評估表現及分配資源。就資源分配及表現評估而向主要營運決策人匯報之資料集中於所交付或所提供之貨品或服務類別。

本集團根據香港財務報告準則第8號*經營分部*的可呈報分部如下:

(a) 長壽科學業務:提供診斷諮詢、健康醫療測試及檢測、防癌與免疫保健品分銷以及長壽酒銷售及分銷;

(b) 借貸及金融諮詢業務:提供貸款融資以賺取利息收入及提供金融諮詢及管理服務以提供各類貸款費用;

(c) 證券及其他投資:持有股本投資及短期至長期金融資產投資以賺取股息收入;及

(d) 物業投資:投資於物業以賺取租金收入及/或作潛在資本增值。

4. REVENUE AND SEGMENT INFORMATION (Continued)

No operating segments have been aggregated in arriving the reportable segments of the Group.

Management monitors the results of the Group's operating segments separately for the purpose of making decisions about resources allocation and performance assessment. Segment performance is evaluated based on reportable segment profit/(loss), which is a measure of adjusted profit /(loss) before tax. The adjusted profit/(loss) before tax is measured consistently with the Group's profit/(loss) before tax except that bank interest income, finance costs, and corporate and other unallocated income or expenses, net and corporate income and expenses are excluded from such measurement.

Segment assets exclude tax recoverable and corporate and other unallocated corporate assets as these assets are managed on a group basis.

4. 收益及分部資料(續)

得出本集團可呈報分部時並無合併經營分部。

為作出有關資源分配之決策及評估表現，管理層分開監察本集團各經營分部之業績。分部表現乃基於可呈報分部溢利／(虧損)評估，即以經調整除税前溢利／(虧損)計量。經調整除税前溢利／(虧損)之計量方法與本集團除税前溢利／(虧損)之計量方法貫徹一致，惟計量前者時會撇除銀行利息收入、財務成本及公司及其他未分配收入或開支淨額以及公司收入及開支。

由於可收回税項以及公司及其他未分配公司資產乃按集團基準管理，故分部資產不包括該等資產。

4. REVENUE AND SEGMENT INFORMATION (Continued)

Segment liabilities exclude tax payable, deferred tax liabilities and other unallocated corporate liabilities as these liabilities are managed on a group basis.

4. 收益及分部資料(續)

由於應付税項、遞延税項負債以及其他未分配公司負債乃按集團基準管理，故分部負債不包括該等負債。

		Longevity science business 長壽科學業務 HK$'000 千港元	Money lending and financial advisory business 借貸及金融諮詢業務 HK$'000 千港元	Securities and other investments 證券及其他投資 HK$'000 千港元	Property investment 物業投資 HK$'000 千港元	Total 總計 HK$'000 千港元
Six months ended 30 June 2026 (unaudited)	**截至二零二六年六月三十日止六個月(未經審核)**					
Revenue from external customers	來自外界客戶之收益	**60,665**	**10,861**	**–**	**–**	**71,526**
Segment (loss)/profit	分部(虧損)/溢利	**(6,395)**	**9,479**	**(8)**	**–**	**3,076**
As at 30 June 2026 (unaudited)	**於二零二六年六月三十日(未經審核)**					
Segment assets	分部資產	**79,583**	**373,876**	**3,250**	**24,320**	**481,029**
Segment liabilities	分部負債	**60,474**	**14,273**	**–**	**–**	**74,747**
Six months ended 30 June 2025 (unaudited)	截至二零二五年六月三十日止六個月(未經審核)					
Revenue from external customers	來自外界客戶之收益	34,253	13,720	–	–	47,973
Segment (loss)/profit	分部(虧損)/溢利	(10,945)	12,306	(20)	–	1,341
As at 31 December 2025 (audited)	於二零二五年十二月三十一日(經審核)					
Segment assets	分部資產	53,202	345,831	3,999	23,932	426,964
Segment liabilities	分部負債	26,340	15,571	–	–	41,911

4. REVENUE AND SEGMENT INFORMATION (Continued)

4. 收益及分部資料(續)

Reconciliations of segment results and segment assets and segment liabilities:

分部業績與分部資產及分部負債對賬：

		Six months ended 30 June 截至六月三十日止六個月	
		2026 二零二六年 (Unaudited) (未經審核) HK$'000 千港元	2025 二零二五年 (Unaudited) (未經審核) HK$'000 千港元
Segment results	**分部業績**		
Total segment results of reportable segments	可呈報分部之分部業績總額	**3,076**	1,341
Bank interest income	銀行利息收入	**–**	123
Finance costs	財務成本	**(223)**	(663)
Corporate and other unallocated expenses, net	公司及其他未分配開支淨額	**(7,800)**	(12,333)
Loss before tax	除税前虧損	**(4,947)**	(11,532)

4. REVENUE AND SEGMENT INFORMATION (Continued)

Reconciliations of segment results and segment assets and segment liabilities: (Continued)

4. 收益及分部資料(續)

分部業績與分部資產及分部負債對賬：(續)

		30 June 2026 二零二六年六月三十日 (Unaudited) (未經審核) HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 (Audited) (經審核) HK$'000 千港元
Segment assets	**分部資產**		
Total segment assets of reportable segments	可呈報分部之分部資產總額	**481,029**	426,964
Tax recoverable	可收回税項	**3,844**	3,695
Corporate and other unallocated assets	公司及其他未分配資產	**66,208**	69,250
Total assets	總資產	**551,081**	499,909
Segment liabilities	**分部負債**		
Total segment liabilities of reportable segments	可呈報分部之分部負債總額	**74,747**	41,911
Tax payable	應付税項	**24,330**	21,913
Deferred tax liabilities	遞延税項負債	**901**	873
Corporate and other unallocated liabilities	公司及其他未分配負債	**13,641**	10,218
Total liabilities	總負債	**113,619**	74,915

4. REVENUE AND SEGMENT INFORMATION (Continued)

4. 收益及分部資料(續)

Geographical information

地區資料

		Revenue from external customers 來自外界客戶之收益	
		Six months ended 30 June 2026 截至二零二六年六月三十日止六個月 Revenue from external customers 外部客戶收益 (Unaudited) (未經審核) HK$'000 千港元	Six months ended 30 June 2025 截至二零二五年六月三十日止六個月 Revenue from external customers 外部客戶收益 (Unaudited) (未經審核) HK$'000 千港元
Geographical markets	**地域市場**		
Hong Kong	香港		
Sales of health and medical products	銷售健康及醫療產品	**60,378**	32,410
Provision of diagnostic and medical test services	提供診斷及醫療測試服務	**287**	1,280
Loan interest income	貸款利息收入	**–**	1,500
		60,665	35,190
PRC	中國		
Sales of health and medical products	銷售健康及醫療產品	**–**	145
Provision of diagnostic and medical test services	提供診斷及醫療測試服務	**–**	418
Loan interest income	貸款利息收入	**10,861**	12,220
		10,861	12,783
		71,526	47,973

4. REVENUE AND SEGMENT INFORMATION (Continued)

Geographical information (Continued)

As at 30 June 2026, majority of the Group's non-current assets were located in the Mainland China of the PRC and in the Island of Saipan (31 December 2025: same).

The Group's revenue from external customers by geographical location is presented based on location of customers. Information about the Group's non-current assets is based on the geographical locations of the assets.

4. 收益及分部資料(續)

地區資料(續)

於二零二六年六月三十日，本集團大部分非流動資產位於中國內地及塞班島(二零二五年十二月三十一日：相同)。

本集團按地理位置劃分的來自外部客戶的收益乃根據客戶所在地呈列。有關本集團非流動資產的資料乃按資產所在地區劃分。

5. OTHER INCOME AND OTHER GAINS OR LOSSES

5. 其他收入及其他收益或虧損

		Six months ended 30 June 截至六月三十日止六個月 2026 二零二六年 (Unaudited) (未經審核) HK$'000 千港元	2025 二零二五年 (Unaudited) (未經審核) HK$'000 千港元
Bank interest income	銀行利息收入	–	123
Exchange loss, net	匯兑虧損淨額	**(2)**	(63)
Gain on early termination of right-of-use assets and lease liabilities	提前終止使用權資產及租賃負債之收益	–	12
Interest income from amounts due from related companies	應收關聯公司款項的利息收入	**1,500**	–
Others	其他	**20**	3
		1,518	75

6. FINANCE COSTS

6. 財務成本

		Six months ended 30 June 截至六月三十日止六個月 **2026** **二零二六年** **(Unaudited)** **（未經審核）** **HK$'000** **千港元**	 2025 二零二五年 (Unaudited) （未經審核） HK$'000 千港元
Interest on bank and other borrowings	銀行及其他借款利息	**25**	372
Interest on lease liabilities	租賃負債利息	**223**	291
		248	663

7. LOSS BEFORE TAX

The Group's loss before tax is arrived at after charging the following items:

7. 除稅前虧損

本集團之除稅前虧損於扣除以下各項後達致：

		Six months ended 30 June 截至六月三十日止六個月 **2026** **二零二六年** **(Unaudited)** **（未經審核）** **HK$'000** **千港元**	 2025 二零二五年 (Unaudited) （未經審核） HK$'000 千港元
Depreciation of plant and equipment	廠房及設備折舊	**134**	179
Depreciation of right-of-use assets	使用權資產折舊	**1,920**	3,301
Staff costs (including directors' emoluments)	員工成本（包括董事酬金）	**10,562**	10,429

8. INCOME TAX EXPENSE

8. 所得稅開支

		Six months ended 30 June 截至六月三十日止六個月	
		2026 **二零二六年** **(Unaudited)** **（未經審核）** **HK$'000** **千港元**	2025 二零二五年 (Unaudited) （未經審核） HK$'000 千港元
Current tax — PRC Enterprise Income Tax ("**EIT**") — Charge for the period	即期稅項 — 中國企業所得稅（「**企業所得稅**」） — 期內支出	**1,423**	1,390

Under the two-tiered profits tax rates regime in Hong Kong, the first HK$2,000,000 of assessable profits of the qualifying corporation in the Group are taxed at 8.25%, and assessable profits above HK$2 million are taxed at 16.5%. The assessable profits of corporations in Hong Kong not qualifying for the two-tiered profits tax rates regime will continue to be taxed at a flat rate of 16.5%.

在香港的利得稅兩級制下，本集團內符合條件的公司，其首2,000,000港元的應課稅溢利按8.25%的稅率徵收，而超過2,000,000港元的應課稅溢利則按16.5%的稅率徵收。不符合利得稅兩級制的香港公司的應課稅溢利將繼續按16.5%的統一稅率徵稅。

The two-tiered profits tax rates regime is applicable to the Group for both periods.

利得稅兩級制在兩個年度均適用於本集團。

Under the Law of the EIT and Implementation Regulation of the EIT Law, the tax rate of the PRC subsidiaries is 25% for both periods.

根據企業所得稅法及企業所得稅法實施條例，中國附屬公司在該兩個年度的稅率為25%。

9. LOSS PER SHARE

The calculations of the basic and diluted loss per share attributable to owners of the Company are based on the following data:

9. 每股虧損

歸屬於本公司擁有人之每股基本及攤薄虧損乃基於下列數據計算：

		Six months ended 30 June 截至六月三十日止六個月	
		2026 **二零二六年** **(Unaudited)** **（未經審核）** **HK$'000** **千港元**	2025 二零二五年 (Unaudited) （未經審核） HK$'000 千港元
Loss	**虧損**		
Loss for the period attributable to owners of the Company, used in the basic and diluted loss per share calculations	用於計算每股基本及攤薄虧損之歸屬於本公司擁有人之期內虧損	**(6,510)**	(12,571)

		Number of shares Six months ended 30 June 股份數目 截至六月三十日止六個月	
		2026 **二零二六年** **(Unaudited)** **（未經審核）** **'000** **千股**	2025 二零二五年 (Unaudited) （未經審核） '000 千股
Shares:	**股份：**		
Weighted average number of ordinary shares in issue during the period used in the basic and diluted loss per share calculation	用於計算每股基本及攤薄虧損之期內已發行普通股加權平均數	**636,653**	549,033

The computation of diluted loss per share for the six months ended 30 June 2026 and 2025 does not assume the exercise of the Company's share options because the exercise price of those share options was higher than the average market price for both periods.

計算截至二零二六年及二零二五年六月三十日止六個月之每股攤薄虧損時，並無假設本公司購股權獲行使，因該等購股權的行使價高於該等兩個期間的平均市價。

10. DIVIDEND

The directors do not recommend the payment of any dividend for the six months ended 30 June 2026 (30 June 2025: nil).

10. 股息

董事不建議就截至二零二六年六月三十日止六個月支付任何股息（二零二五年六月三十日：無）。

11. MOVEMENTS IN PLANT AND EQUIPMENT

During the six months ended 30 June 2026, the Group had no addition nor disposal of plant and equipment (30 June 2025: additions of furniture & fixture of approximately HK$10,000 with no disposal of plant and equipment).

11. 廠房及設備變動

截至二零二六年六月三十日止六個月，本集團並無添置或出售廠房及設備（二零二五年六月三十日：添置傢俬及固定裝置約10,000港元但並無出售廠房及設備）。

12. MOVEMENTS IN RIGHT-OF-USE ASSETS

During the six months ended 30 June 2026, the Group had no addition of lease contracts for various items of leasehold land and buildings (30 June 2025: additions of approximately HK$4,731,000).

12. 使用權資產變動

截至二零二六年六月三十日止六個月，本集團並無新增各類租賃土地及樓宇項目的租賃合約（二零二五年六月三十日：約4,731,000港元）。

13. FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

13. 按公平值透過其他全面收益入賬之金融資產

		30 June 2026 **二零二六年六月三十日** **(Unaudited)** **（未經審核）** **HK$'000** **千港元**	31 December 2025 二零二五年十二月三十一日 (Audited) （經審核） HK$'000 千港元
Listed equity investments, at fair value	按公平值計量之上市股本投資	**–**	–

The above equity investments are investments in companies listed on the Stock Exchange and were irrevocably designated at fair value through other comprehensive income as the Group considers these investments are not held for trading, instead, they are held for long-term strategic purposes.

由於本集團認為上述於聯交所上市公司之股本投資並非為交易目的而持有，而是為長期策略目的而持有，故該等投資已不可撤回地指定為按公平值透過其他全面收益入賬。

The fair value of the listed equity investments is based on their current quoted prices in active markets, and therefore classified under level 1 of the fair value hierarchy.

上市股權投資的公平值乃基於其在活躍市場上的當前報價，因此歸入公平值層級的第一級。

13. FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Continued)

During the year ended 31 December 2025, the Group sold all of its equity investments at an aggregate consideration of HK$2,280,000 as these investments were no longer coincided with the Group's investment objective of the Group. A cumulative gain on disposal of equity investments of FVTOCI of HK$87,977,000 recognised in other comprehensive income was transferred to accumulated losses during the year ended 31 December 2025.

13. 按公平值透過其他全面收益入賬之金融資產（續）

於截至二零二五年十二月三十一日止年度，由於股本投資已不再符合本集團的投資目標，本集團已悉數出售其股本投資，總代價為2,280,000港元。截至二零二五年十二月三十一日止年度內，於其他全面收益確認的按公平值計入其他全面收益的股本投資出售累計收益87,977,000港元已轉撥至累計虧損。

14. LOAN AND INTEREST RECEIVABLES

14. 應收貸款及利息

		30 June 2026 二零二六年六月三十日 (Unaudited) （未經審核） HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 (Audited) （經審核） HK$'000 千港元
Loan and interest receivables — corporate loans	應收貸款及利息 — 企業貸款	**621,746**	604,936
Loan and interest receivables — personal loans	應收貸款及利息 — 個人貸款	**239,815**	239,548
		861,561	844,484
Less: allowance for credit losses	**減：信貸虧損撥備**		
— Stage 2	— 階段2	**(51,010)**	(51,010)
— Stage 3	— 階段3	**(624,150)**	(624,150)
		(675,160)	(675,160)
		186,401	169,324

14. LOAN AND INTEREST RECEIVABLES (Continued)

The term of loans entered with its customers are on credit. The credit period is generally within four years, extension can be made after monitoring assessment and further creditworthiness analysis on the debtors reviewed by senior management. The loan receivables carried at fixed interest rate ranging from 6% to 18% (31 December 2025: 6% to 18%) per annum. The Group seeks to maintain strict control over its outstanding receivables, and thus overdue balances are reviewed regularly by senior management. The Group held collateral or other credit enhancements over its certain of its loan and interest receivable balances.

The Group's loans and interest receivable, which arise from the money lending business under corporate and personal borrowers loan business model of providing corporate and personal loans in the Mainland China of the PRC and in Hong Kong and the carrying amounts approximate their fair values.

Except for loan and interest receivables of HK$664,859,000 (31 December 2025: HK$659,519,000) which are unsecured, loan and interest receivables are secured by collateral provided by customers, bearing interest ranging from 6% to 15% (31 December 2025: 6% to 15%) per annum and are repayable within one year.

Included in the Group's loan and interest receivables are amounts due from the Group's joint ventures with net carrying amount of HK$32,092,000 (31 December 2025: HK$28,442,000), which are unsecured, bearing interest at 12% (31 December 2025: 12%) per annum and are repayable in between within one year.

14. 應收貸款及利息(續)

本集團與客戶訂立之貸款條款為記賬。貸款期限通常為四年，經高級管理層對債務人進行監察評估及進一步信用分析後可延長。應收貸款之固定年利率介乎6厘至18厘(二零二五年十二月三十一日：6厘至18厘)。本集團致力對其未收回之應收款項維持嚴格監控，而高級管理層會定期審閱逾期結餘。本集團就若干應收貸款及利息結餘持有抵押品或其他信貸加強措施。

本集團的應收貸款及利息來自在中國內地及香港以企業及個人借款人貸款業務模式提供企業及個人貸款的借貸業務，賬面值與其公平值相近。

除664,859,000港元(二零二五年十二月三十一日：659,519,000港元)的應收貸款及利息為無抵押外，應收貸款及利息均以客戶提供的抵押品作抵押，年利率介乎6厘至15厘(二零二五年十二月三十一日：6厘至15厘)，並須於一年內償還。

本集團應收貸款及利息中包括應收本集團合營企業款項，賬面淨值為32,092,000港元(二零二五年十二月三十一日：28,442,000港元)，該款項為無抵押、按年利率12厘(二零二五年十二月三十一日：12厘)計息，並須於一年內償還。

14. LOAN AND INTEREST RECEIVABLES (Continued)

The following is an aged analysis of the loan and interest receivables presented as at the end of the reporting period, based on commencement of loan agreements entered into and the date of interest income accrued, and net of allowance for credit losses:

14. 應收貸款及利息(續)

以下為應收貸款及利息於報告期末按已訂立貸款協議開始日期及應計利息收入日期呈列的賬齡分析，並已扣除信貸虧損撥備：

		30 June 2026 二零二六年六月三十日 (Unaudited) (未經審核) HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 (Audited) (經審核) HK$'000 千港元
Within 30 days	30天內	**997**	958
31–90 days	31至90天	**1,994**	2,874
91–180 days	91至180天	**2,990**	2,874
181–365 days	181至365天	**5,981**	2,874
Over 365 days	365天以上	**174,439**	159,744
		186,401	169,324

As at 30 June 2026, the balances included:

Notes:

(i) Loan and interest receivables amounting to HK$194,993,000 (31 December 2025: HK$183,323,000), which are secured by share charge of borrowers, carried at fixed interest rate at 6% (31 December 2025: 6%) per annum;

(ii) Loan and interest receivables with net carrying amount of approximately HK$1,709,000 (31 December 2025: HK$1,642,000), which are secured by financial assets, carried at fixed interest rate at 15.6% (31 December 2025: 15.6%) per annum;

(iii) Loan and interest receivables amounting to HK$664,859,000 (31 December 2025: HK$659,519,000), which are unsecured, carried at fixed interest rate ranging from 6% to 15% (31 December 2025: 6% to 15%) per annum.

於二零二六年六月三十日，該等結餘包括：

附註：

(i) 應收貸款及利息金額為194,993,000港元(二零二五年十二月三十一日：183,323,000港元)，以借款人之股份押記作抵押，固定年利率為6厘(二零二五年十二月三十一日：6厘)；

(ii) 應收貸款及利息賬面淨值約1,709,000港元(二零二五年十二月三十一日：1,642,000港元)，以金融資產作抵押，固定年利率為15.6厘(二零二五年十二月三十一日：15.6厘)；

(iii) 應收貸款及利息金額為664,859,000港元(二零二五年十二月三十一日：659,519,000港元)，為無抵押，固定年利率介乎6厘至15厘(二零二五年十二月三十一日：介乎6厘至15厘)。

14. LOAN AND INTEREST RECEIVABLES (Continued)

The breakdown of the gross loan and interest receivables by loan type as of the dates indicated is as follows:

14. 應收貸款及利息(續)

於所示日期按貸款類型劃分的應收貸款及利息總額明細如下：

		As at 30 June 2026 於二零二六年六月三十日 (Unaudited) (未經審核)			As at 31 December 2025 於二零二五年十二月三十一日 (Audited) (經審核)		
		Number of loan accounts 貸款賬戶數	HK$'000 千港元	% %	Number of loan accounts 貸款賬戶數	HK$'000 千港元	% %
Corporate Loans	企業貸款	9	621,746	72	9	604,936	72
Personal Loans	個人貸款	4	239,815	28	4	239,548	28
Total	總計	13	861,561	100	13	844,484	100

The table below sets out the average loan size of the Group's loan products during the six months ended 30 June 2026 and the year ended 31 December 2025:

下表載列截至二零二六年六月三十日止六個月及截至二零二五年十二月三十一日止年度本集團貸款產品的平均貸款額：

		Six months ended 30 June 2026 截至二零二六年六月三十日止六個月 (Unaudited) (未經審核) HK$'000 千港元	Year ended 31 December 2025 截至二零二五年十二月三十一日止年度 (Audited) (經審核) HK$'000 千港元
Corporate Loans	企業貸款	69,083	67,215
Personal Loans	個人貸款	59,954	59,887
Overall	整體	66,274	64,960

14. LOAN AND INTEREST RECEIVABLES (Continued)

The table below summarises the range of interest rates that charged during the six months ended 30 June 2026 and 2025:

14. 應收貸款及利息(續)

下表概述截至二零二六年及二零二五年六月三十日止六個月收取的利率範圍：

		Six months ended 30 June 截至六月三十日止六個月 **2026** **二零二六年** **(Unaudited)** **(未經審核)** **HK$'000** **千港元**	 2025 二零二五年 (Unaudited) (未經審核) HK$'000 千港元
Corporate Loans	企業貸款	**6% to 18%** **6%至18%**	6% to 18% 6%至18%
Personal Loans	個人貸款	**10% to 15%** **10%至15%**	10% to 15% 10%至15%
Overall	整體	**6% to 18%** **6%至18%**	6% to 18% 6%至18%

The following is an aged analysis of loan and interest receivables presented based on maturity date:

以下為按到期日呈列的應收貸款及利息的賬齡分析：

		30 June 2026 **二零二六年六月三十日** **(Unaudited)** **(未經審核)** **HK$'000** **千港元**	31 December 2025 二零二五年十二月三十一日 (Audited) (經審核) HK$'000 千港元
Corporate Loans	**企業貸款**		
Current	即期	**997**	958
1–180 days	1–180天	**4,984**	2,874
181–365 days	181–365天	**5,981**	2,874
Over 365 days	365天以上	**609,784**	598,230
		621,746	604,936

14. LOAN AND INTEREST RECEIVABLES (Continued) 14. 應收貸款及利息（續）

		30 June 2026 二零二六年六月三十日 (Unaudited) （未經審核） HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 (Audited) （經審核） HK$'000 千港元
Personal Loans	**個人貸款**		
Current	即期	**–**	–
1–180 days	1–180天	**–**	–
181–365 days	181–365天	**–**	–
Over 365 days	365天以上	**239,815**	239,548
		239,815	239,548
		861,561	844,484

15. TRADE RECEIVABLES 15. 應收賬款

		30 June 2026 二零二六年六月三十日 (Unaudited) （未經審核） HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 (Audited) （經審核） HK$'000 千港元
Trade receivables	應收賬款	**61,068**	25,176
Less: allowance for credit losses	減：信貸虧損撥備	**(7)**	(7)
		61,061	25,169

15. TRADE RECEIVABLES (Continued)

The Group's trading terms with its customers are mainly on credit. The credit period is generally 30 to 90 days for its trade receivables. Regarding the longevity science business, the Group generally requests for deposits in advance from customers. The Group seeks to maintain strict control over its outstanding receivables to minimise credit risk and overdue balances are reviewed regularly by senior management. The Group does not hold any collateral or other credit enhancements over its trade receivable balances. Trade receivables are non-interest-bearing.

The following is an aged analysis of trade receivables presented based on the invoice date, net of allowance for credit losses:

15. 應收賬款(續)

本集團與客戶之貿易條款主要為記賬。應收賬款之記賬期一般介乎30至90天。有關長壽科學業務，本集團一般要求客戶提前交付按金。本集團致力對其未收回之應收款項維持嚴格監控，以將信貸風險減至最低，而高級管理層會定期審閱逾期結餘。本集團並無就其應收賬款結餘持有任何抵押品或其他信貸加強措施。應收賬款為不計息。

以下為按發票日期呈列的應收貿易賬款賬齡分析，並已扣除信貸虧損撥備：

		30 June 2026 二零二六年六月三十日 (Unaudited) (未經審核) HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 (Audited) (經審核) HK$'000 千港元
Current to 30 days	即期至30天	**30,344**	24,512
31–90 days	31至90天	**30,034**	–
91–180 days	91至180天	**–**	–
181–365 days	181至365天	**–**	–
Over 365 days	365天以上	**683**	657
		61,061	25,169

16. DEPOSITS, PREPAYMENTS AND OTHER RECEIVABLES

16. 按金、預付款項及其他應收款項

		30 June 2026 二零二六年六月三十日 (Unaudited) （未經審核） HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 (Audited) （經審核） HK$'000 千港元
Prepayments	預付款項	**2,688**	2,928
Deposits	按金	**2,204**	2,238
Other receivables — personal loans via strategic partners by 100% contribution	其他應收款項 — 通過戰略合作夥伴100%出資的個人貸款	**149,122**	140,926
Other receivables — personal loans via strategic partners by 10% contribution	其他應收款項 — 通過戰略合作夥伴10%出資的個人貸款	**45,474**	43,708
Other receivables — others *(note)*	其他應收款項 — 其他*(附註)*	**98,552**	96,871
Less: allowance for credit losses	減：信貸虧損撥備		
— Stage 1	— 階段1	**(1,734)**	(1,734)
— Stage 2	— 階段2	**(46,989)**	(46,989)
— Stage 3	— 階段3	**(21,195)**	(21,195)
		228,122	216,753

Note:

As at 30 June 2026, other receivables — others included the refundable receivables of HK$19,738,000 (31 December 2025: HK$19,738,000) for consultancy fee.

附註：

於二零二六年六月三十日，其他應收款項 — 其他包括關於顧問費的可退還應收款項19,738,000港元（二零二五年十二月三十一日：19,738,000港元）。

16. DEPOSITS, PREPAYMENTS AND OTHER RECEIVABLES (Continued)

The Group's other receivables, which mainly arise from the money lending business under Strategic Partners Business Model of providing personal loans in the Mainland China of the PRC by 100% contribution and 10% contribution via the strategic partners acting as direct lender with the Group as co-manager, and the carrying amounts approximate their fair values.

Except for other receivables of HK$98,552,000 (31 December 2025: HK$96,871,000) which are unsecured, other receivables are secured by collateral provided by customers, bear interest and are repayable within one year.

The breakdown of the other receivables by loan type as of the dates indicated is as follow:

16. 按金、預付款項及其他應收款項（續）

本集團的其他應收款項主要來自戰略合作夥伴業務模式下的借貸業務，即在中國內地以100%出資及10%出資的方式提供個人貸款，戰略合作夥伴作為直接貸款人，本集團作為共同管理人，其賬面值與公平值相近。

除98,552,000港元（二零二五年十二月三十一日：96,871,000港元）的其他應收款項為無抵押外，其他應收款項均以客戶提供的抵押品作抵押、計息，並須於一年內償還。

於所示日期按貸款類型劃分的其他應收款項明細如下：

		30 June 2026 二零二六年六月三十日 (Unaudited) （未經審核）			31 December 2025 二零二五年十二月三十一日 (Audited) （經審核）		
		Number of loan accounts 貸款賬戶數	**HK$'000 千港元**	**% %**	Number of loan accounts 貸款賬戶數	HK$'000 千港元	% %
Personal loans via strategic partners by 100% contribution	通過戰略合作夥伴100%出資的個人貸款	**170**	**149,122**	**77**	170	140,926	76
Personal loans via strategic partners by 10% contribution	通過戰略合作夥伴10%出資的個人貸款	**233**	**45,474**	**23**	233	43,708	24
Total	總計	**403**	**194,596**	**100**	403	184,634	100

16. DEPOSITS, PREPAYMENTS AND OTHER RECEIVABLES (Continued)

The table below sets out the average loan size of loan products under strategic partners business model during the six months ended 30 June 2026 and the year ended 31 December 2025:

16. 按金、預付款項及其他應收款項（續）

下表載列截至二零二六年六月三十日止六個月及截至二零二五年十二月三十一日止年度我們戰略合作夥伴業務模式下的貸款產品的平均貸款額：

		Six months ended 30 June 2026 **截至二零二六年六月三十日止六個月** **(Unaudited)** **（未經審核）** **HK$'000** **千港元**	Year ended 31 December 2025 截至二零二五年十二月三十一日止年度 (Audited) （經審核） HK$'000 千港元
Personal loans via strategic partners by 100% contribution	通過戰略合作夥伴100%出資的個人貸款	**877**	829
Personal loans via strategic partners by 10% contribution	通過戰略合作夥伴10%出資的個人貸款	**195**	188
Overall	總計	**483**	458

The table below summarises the range of interest rates that charged during the six months ended 30 June 2026 and 2025:

下表概述截至二零二六年及二零二五年六月三十日止六個月收取的利率範圍：

		Six months ended 30 June 截至六月三十日止六個月	
		2026 **二零二六年** **(Unaudited)** **（未經審核）** **HK$'000** **千港元**	2025 二零二五年 (Unaudited) （未經審核） HK$'000 千港元
Personal loans via strategic partners by 100% contribution	通過戰略合作夥伴100%出資的個人貸款	**8.4% to 19.2%** **8.4%至19.2%**	8.4% to 19.2% 8.4%至19.2%
Personal loans via strategic partners by 10% contribution	通過戰略合作夥伴10%出資的個人貸款	**12% to 18%** **12%至18%**	12% to 18% 12%至18%
Overall	總計	**8.4% to 19.2%** **8.4%至19.2%**	8.4% to 19.2% 8.4%至19.2%

16. DEPOSITS, PREPAYMENTS AND OTHER RECEIVABLES (Continued)

The following is an aged analysis of other receivables presented under strategic partners business model based on maturity date:

16. 按金、預付款項及其他應收款項（續）

以下為按戰略合作夥伴業務模式呈列的其他應收款項按到期日編製的賬齡分析：

		30 June 2026 二零二六年六月三十日 (Unaudited) （未經審核） HK$'000 千港元	31 December 2025 二零二五年十二月三十一日 (Audited) （經審核） HK$'000 千港元
Personal loans via strategic partners by 100% contribution	**通過戰略合作夥伴100%出資的個人貸款**		
Current	即期	**864**	862
1–180 days	1–180天	**4,318**	5,172
181–365 days	181–365天	**5,381**	5,207
Over 365 days	365天以上	**138,559**	129,685
		149,122	140,926
Personal loans via strategic partners by 10% contribution	**通過戰略合作夥伴10%出資的個人貸款**		
Current	即期	**–**	–
1–180 days	1–180天	**–**	–
181–365 days	181–365天	**–**	–
Over 365 days	365天以上	**45,474**	43,708
		45,474	43,708
		194,596	184,634

17. TRADE PAYABLES

The following is an aged analysis of trade payables based on invoice date:

17. 應付賬款

以下為按發票日期呈列的應付貿易賬款賬齡分析：

		30 June 2026 二零二六年 六月三十日 (Unaudited) (未經審核) HK$'000 千港元	31 December 2025 二零二五年 十二月三十一日 (Audited) (經審核) HK$'000 千港元
Current to 30 days	即期至30天	**55,446**	24,246
31–60 days	31至60天	**–**	–
61–90 days	61至90天	**–**	–
Over 90 days	90天以上	**–**	112
		55,446	24,358

18. OTHER PAYABLES AND ACCRUALS

18. 其他應付款項及應計費用

		30 June 2026 二零二六年 六月三十日 (Unaudited) (未經審核) HK$'000 千港元	31 December 2025 二零二五年 十二月三十一日 (Audited) (經審核) HK$'000 千港元
Other payables	其他應付款項	**1,017**	797
Accruals	應計費用	**14,178**	10,381
		15,195	11,178

19. BANK AND OTHER BORROWINGS

As at 30 June 2026, the Group obtained PRC bank loan of approximately HK$2,238,000 (31 December 2025: nil), which is unsecured, bearing interest at 3.0% per annum and payable within one year.

19. 銀行及其他借貸

於二零二六年六月三十日，本集團取得中國銀行貸款約2,238,000港元(二零二五年十二月三十一日：無)，為無抵押，按年利率3.0厘計息，須於一年內償還。

20. AMOUNTS DUE FROM/(TO) RELATED COMPANIES

For the six months ended 30 June 2026, the amount due from Zhong Ji 1 International Medical Group (Hong Kong) Limited of HK$30,000,000 (31 December 2025: HK$30,000,000) is a revolving credits facility being unsecured, bearing interest at 10% per annum and repayable on demand (31 December 2025: same).

For the six months ended 30 June 2026, except for the amount due from related company mentioned above, the amounts due from/(to) related companies are unsecured, interest-free and repayable on demand (31 December 2025: same).

Mr. Yan Li is a director and beneficial owner of those related companies of the Company.

20. 應收╱(應付)關聯公司款項

截至二零二六年六月三十日止六個月，應收香港中基1號國際醫療集團有限公司的款項30,000,000港元(二零二五年十二月三十一日：30,000,000港元)為循環信貸融資，無抵押，按年利率10%計息及按要求償還(二零二五年十二月三十一日：相同)。

截至二零二六年六月三十日止六個月，除上文提及的應收關聯公司款項外，應收(應付)關聯公司款項為無抵押、免息及須按要求償還(二零二五年十二月三十一日：相同)。

閆立先生為本公司該等關聯公司的董事及實益擁有人。

21. SHARE CAPITAL

21. 股本

		30 June 2026 **二零二六年六月三十日** **(Unaudited)** **(未經審核)** **HK$'000** **千港元**	31 December 2025 二零二五年十二月三十一日 (Audited) (經審核) HK$'000 千港元
Authorised:	**法定：**		
40,000,000,000 ordinary shares of HK$0.01 each	40,000,000,000股每股面值0.01港元之普通股	**400,000**	400,000

21. SHARE CAPITAL (Continued) 21. 股本（續）

		Number of shares in issue 已發行股份數目 '000 千股	Share capital 股本 HK$'000 千港元
Issued and fully paid:	**已發行及繳足：**		
At 1 January 2025 (audited)	於二零二五年一月一日（經審核）	546,530	5,465
Issue of new shares *(Note (a))*	發行新股*（附註(a)）*	90,124	901
At 31 December 2025 (audited), 1 January 2026 (audited) and 30 June 2026 (unaudited)	於二零二五年十二月三十一日（經審核）、二零二六年一月一日（經審核）及二零二六年六月三十日（未經審核）	636,654	6,366

Note:

(a) On 25 June 2025, a total of 90,124,751 new shares were issued through shares subscription at the subscription price of HK$0.34 per share.

附註：

(a) 於二零二五年六月二十五日，我們按認購價每股0.34港元進行股份認購，據此發行合共90,124,751股新股份。

22. CONTINGENT LIABILITIES

The Group did not have any significant contingent liabilities as at 30 June 2026 (31 December 2025: same).

22. 或然負債

於二零二六年六月三十日，本集團並無重大或然負債（二零二五年十二月三十一日：相同）。

23. CAPITAL COMMITMENT

The Group did not have any capital commitment as at 30 June 2026 (31 December 2025: same).

23. 資本承擔

於二零二六年六月三十日，本集團並無任何資本承擔（二零二五年十二月三十一日：相同）。

24. RELATED PARTY TRANSACTIONS

In additional to the transactions or balances detailed elsewhere in these financial statements, the Group had the following material transactions and balances with related parties during the period:

(a) For the six months ended 30 June 2026, loan interest income of HK$1,019,000 (six months ended 30 June 2025: HK$960,000) and HK$513,000 (six months ended 30 June 2025: HK$483,000) were receivable from Chongqing Juquan Business Information Consulting Co., Limited ("**Chongqing Juquan**") and Wuxi Juquan Outsourcing Service Co., Limited ("**Wuxi Juquan**") respectively, the joint ventures of the Group.

(b) For the six months ended 30 June 2026, loan interest income of HK$1,500,000 (six months ended 30 June 2025: HK$1,500,000) was receivable from Zhong Ji 1 International Medical Group (Hong Kong) Limited, being a related company as the chairman and executive director, Mr. Yan Li held 90.76% beneficiary interest as at 30 June 2026. These related party transactions constitute connected transactions as defined in Chapter 14A of the Listing Rules.

(c) Outstanding balances with related parties:

(i) The Group had HK$30,000,000 (31 December 2025: HK$30,000,000) of outstanding balance due from Zhong Ji 1 International Medical Group (Hong Kong) Limited, being a related company as the chairman and executive director, Mr. Yan Li held 90.76% beneficiary interest as at 30 June 2026.

(ii) The Group had approximately HK$1,053,000 (30 June 2026: nil) of outstanding balance due from Shenzhen Zhongji Hirain Investment Limited as at 31 December 2025, being a related company as the chairman and executive director, Mr. Yan Li held 99% interest as at 30 June 2026.

24. 關聯方交易

除本財務報表其他部分詳述之交易或結餘外，本集團於期內與關聯方進行以下重大交易及結餘：

(a) 截至二零二六年六月三十日止六個月，應收本集團合營企業重慶鉅泉商務信息諮詢有限公司(「**重慶鉅泉**」)及無錫鉅泉外包服務有限公司(「**無錫鉅泉**」)貸款利息收入分別1,019,000港元(截至二零二五年六月三十日止六個月：960,000港元)及513,000港元(截至二零二五年六月三十日止六個月：483,000港元)。

(b) 截至二零二六年六月三十日止六個月，應收香港中基1號國際醫療集團有限公司(由主席兼執行董事閆立先生於二零二六年六月三十日持有90.76%實益權益之關聯公司)貸款利息收入1,500,000港元(截至二零二五年六月三十日止六個月：1,500,000港元)。該等關聯方交易構成上市規則第14A章所界定的關連交易。

(c) 未償還之與關聯方結餘：

(i) 於二零二六年六月三十日，本集團應收香港中基1號國際醫療集團有限公司(由主席兼執行董事閆立先生於二零二六年六月三十日持有90.76%實益權益之關聯公司)之未償還結餘為30,000,000港元(二零二五年十二月三十一日：30,000,000港元)。

(ii) 於二零二五年十二月三十一日，本集團應收深圳中基恒潤投資有限公司(由主席兼執行董事閆立先生於二零二六年六月三十日持有99%權益之關聯公司)之未償還結餘約為1,053,000港元(二零二六年六月三十日：無)。

24. RELATED PARTY TRANSACTIONS (Continued)

(c) Outstanding balances with related parties: (Continued)

(iii) The Group had approximately HK$802,000 (31 December 2025: HK$771,000) of outstanding balance due to Chongqing Juguan as at 30 June 2026. In addition, the Group had HK$3,086,000 (31 December 2025: HK$2,966,000) outstanding balance due to Wuxi Juguan as at 30 June 2026. Both were joint ventures with 51% held by a wholly owned subsidiary of the Group in the PRC.

(iv) The Group had approximately HK$6,595,000 (31 December 2025: HK$5,685,000) of outstanding balance due to Shenzhen Zhongji Hirain Health Management Service Limited, being a related company as the chairman and executive director, Mr. Yan Li held 100% interest as at 30 June 2026.

24. 關聯方交易（續）

(c) 未償還之與關聯方結餘：（續）

(iii) 於二零二六年六月三十日，本集團應付重慶鉅泉之未償還結餘約為802,000港元（二零二五年十二月三十一日：771,000港元）。於二零二六年六月三十日，本集團亦有應付無錫鉅泉之未償還結餘3,086,000港元（二零二五年十二月三十一日：2,966,000港元）。兩間公司均為合營企業，由本集團於中國之全資附屬公司持有51%權益。

(iv) 於二零二六年六月三十日，本集團應付深圳中基恒潤健康管理服務有限公司（由主席兼執行董事閆立先生於二零二六年六月三十日持有100%權益之關聯公司）的未償還結餘約為6,595,000港元（二零二五年十二月三十一日：5,685,000港元）。

Compensation of key management personnel

The remuneration of directors and other members of key management during the period is as follows:

主要管理人員之補償

董事及其他主要管理人員於期內的薪酬如下：

		30 June 2026 二零二六年六月三十日 (Unaudited) （未經審核） HK$'000 千港元	30 June 2025 二零二五年六月三十日 (Unaudited) （未經審核） HK$'000 千港元
Salaries, allowances and benefits in kind	薪金、津貼及實物福利	**1,652**	2,160
Pension scheme contribution	退休金計劃供款	**27**	36
		1,679	2,196

25. EVENTS AFTER THE REPORTING PERIOD

1. On 7 July 2026, the Company announced that Shenzhen Zhong Ji Health Science Co., Ltd.* (深圳市中基健康科學有限公司) ("**Zhong Ji Health**"), a wholly-owned subsidiary of the Company, entered into a memorandum of cooperation Shenzhen Zhongtou Huijin Fund Management Co., Ltd.* (深圳中投匯金基金管理有限公司) ("**Shenzhen Zhongtou**").

   Pursuant to the Memorandum, the proposed cooperation will include the joint establishment of a specialized mergers and acquisitions fund for the big health industry (in the form of a limited partnership, hereinafter referred to as the "**M&A Fund**") by Zhong Ji Health and Shenzhen Zhongtou, with a proposed fund size of RMB1 billion, comprising a first tranche of approximately RMB200 million, a second tranche of approximately RMB300 million and a third tranche of approximately RMB500 million. The specialized M&A Fund for the big health industry will focus on investing in entities operating in the longevity and health sector, including the longevity science industry, cellular industry, longevity and anti-aging biopharmaceutical industry, and high-end health management. Shenzhen Zhongtou will be responsible for coordinating the fund-raising, investment, and management of the fund.

   Further details are disclosed in the announcement of the Company dated 7 July 2026.

25. 報告期後事項

1. 於二零二六年七月七日，本公司宣佈其全資附屬公司深圳市中基健康科學有限公司(「**中基健康**」)與深圳中投匯金基金管理有限公司(「**深圳中投**」)訂立合作備忘錄。

   根據備忘錄，中基健康與深圳中投擬合作內容將包括共同發起設立大健康產業併購專項基金(以有限合夥企業形式，以下簡稱「**併購基金**」)，基金擬定規模人民幣10億元，其中首期約人民幣2億元，第二期約人民幣3億元及第三期約人民幣5億元。該大健康產業併購專項基金將專注於投資長壽與健康領域運營實體，涵蓋長壽科學產業、細胞產業、長壽抗衰老生物醫藥產業及高端健康管理。深圳中投將負責協調該基金的資金募集、投資及管理工作。

   有關詳情載於本公司日期為二零二六年七月七日的公告。

25. EVENTS AFTER THE REPORTING PERIOD (Continued)

2. Reference is made to the announcements of the Company dated 1 December 2025 (the "**1st Announcement**") and dated 2 April 2026 (the "**2nd Announcement**"). Unless otherwise defined herein, capitalized terms used herein shall have the same meanings as defined in the 1st Announcement and the 2nd Announcement.

   On 21 August 2026, the Company announced that the Company, China International Osteoarticular Medical Group Limited (the "**Vendor**") and Mr. Yan Li (the "**Guarantor**") entered the second supplemental agreement to the sale and purchase agreement in relation to the acquisition of 25% issued share capital of Asian Integrated Cell Laboratory Limited (the "**Target Company**") (the "**Acquisition**").

   Pursuant to the Second Supplemental Agreement, the 2nd Profit Guarantee (stipulating an audited net profit before tax of not less than HK$50,000,000 for the year ending 31 December 2026) was amended to assess the performance of the Target Company and its subsidiaries (collectively, the "**Target Group**") following the acquisition of the Hong Kong and PRC subsidiaries. Furthermore, the Maturity Date of the Convertible Notes shall be automatically extended if the exercise of Conversion Rights triggers a mandatory offer under Rule 26 of the Takeovers Code or reduces the Company's public float below 25%.

   Further details are disclosed in the announcement of the Company dated 21 August 2026.

   Up to the date of approval of these condensed consolidated financial statements, the Acquisition has not yet been completed.

26. APPROVAL OF THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

The condensed consolidated financial statements were approved and authorised for issue by the board of directors of the Company on 27 August 2026.

25. 報告期後事項（續）

2. 茲提述本公司日期為二零二五年十二月一日之公告（「**第一份公告**」）及日期為二零二六年四月二日之公告（「**第二份公告**」）。除文義另有所指外，本文件所用之詞彙與第一份公告及第二份公告所界定者具有相同涵義。

   二零二六年八月二十一日，本公司宣佈本公司、中國國際骨關節醫療集團有限公司（「**賣方**」）及閆立先生（「**擔保人**」）訂立有關收購亞洲綜合細胞庫有限公司（「**目標公司**」）25%已發行股本（「**收購事項**」）的買賣協議之第二份補充協議。

   根據第二份補充協議，第二個溢利保證（訂明截至二零二六年十二月三十一日止年度經審核除稅前淨溢利不低於50,000,000港元）經修訂後將適用於評估目標公司及其附屬公司（「**目標集團**」）於收購香港及中國附屬公司後的表現。此外，若轉換權行使觸發收購守則第26條規定的強制要約，或導致本公司公眾持股量減至低於25%，可換股票據到期日將自動延期。

   有關詳情載於本公司日期為二零二六年八月二十一日的公告。

   截至本簡明綜合財務報表批准之日，收購事項尚未完成。

26. 批准簡明綜合財務報表

簡明綜合財務報表獲本公司董事會於二零二六年八月二十七日批准及授權發行。

ZJ 中基長壽科學
ZHONG JI LONGEVITY SCIENCE

Zhong Ji Longevity Science Group Limited
中基長壽科學集團有限公司