



**YANGZIJIANG FINANCIAL HOLDING LTD.**

(Company Registration No. 202143180K)

(Incorporated in the Republic of Singapore on 14 December 2021)

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**PROFIT GUIDANCE ON UNAUDITED FINANCIAL RESULTS  
FOR THE SIX MONTHS AND FINANCIAL YEAR ENDED 31 DECEMBER 2025**

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The Board of Directors (the “**Board**”) of Yangzijiang Financial Holding Ltd. (the “**Company**”, and together with its subsidiaries, the “**Group**”) wishes to provide the following profit guidance, ahead of the announcement of the Company’s unaudited condensed interim consolidated financial statements for the six months ended 31 December 2025 (“**2H2025**”) and financial year ended 31 December 2025 (“**FY2025**”).

Based on a preliminary review of the unaudited management accounts of the Group for FY2025, the Group is expected to report a net loss attributable to equity holders of the Company for FY2025, as compared to a profit recorded for the financial year ended 31 December 2024.

The loss is primarily attributable to the recognition of substantial credit loss allowances following a comprehensive review of the Group’s debt investment portfolio. The reassessment reflects updated credit risk profiles in light of current market conditions in China’s real estate and credit markets, leading to higher provisions on non-performing loans and resulting in the measurement of expected credit losses.

In addition, following the completion of the spin-off of the Maritime Fund and Maritime Investments Business during FY2025, the maritime segment was deconsolidated from the Group. As a result, the Group is now a pure-play investment management group.

This profit guidance is based on a preliminary assessment of the internal management accounts of the Group which have not been audited or reviewed by an external auditor. The Company expects to release its unaudited financial results for 2H2025 and FY2025 on or around 27 February 2026, and further details on the Group’s financial performance in 2H2025 and FY2025 will be disclosed in such announcement.

Shareholders and potential investors of the Company are advised to exercise caution when investing or dealing in the securities of the Company. Persons who are in doubt as to the action they should take should consult their stockbrokers, bankers, solicitors, accountants, tax advisers or other professional advisers.

**By Order of the Board**

Liu Hua  
Executive Chairman  
25 February 2026