



AGTech Announces Final Results For The Year Ended March 31, 2026: High-Growth Businesses Provide Momentum as Fintech Platform Strategy Takes Shape

(Hong Kong, June 15, 2026) — **AGTech Holdings Limited** (“AGTech” or “the Group”, HKEX Stock Code: 8279) today announced its final results for the year ended March 31, 2026.

FINANCIAL HIGHLIGHTS

Revenue of the Group for the year ended March 31, 2026 amounted to approximately HK\$760.5 million (Year ended March 31, 2025: approximately HK\$615.0 million), representing an increase of approximately 23.7% compared to the year ended March 31, 2025. For the year ended March 31, 2026, revenue contributions were mainly derived from the following businesses:

a) Digital payment and related businesses (including commerce enablement and local consumer services and payment-related hardware sales and lease income)

There was an overall increase in revenue by approximately HK\$16.6 million to approximately HK\$323.8 million for the year ended March 31, 2026, mainly due to the increase in transaction payment volume (TPV) driven by the rise in inbound tourists in Macau and increase in local consumption through digital payment benefiting from the consumption promotion campaign such as the “Community Consumption Grand Prize 2025”.

Furthermore, the revenue from commerce enablement and local consumer services increased by approximately 85.2% to approximately HK\$27.7 million for the year ended March 31, 2026, mainly driven by its continuous strategic initiatives provided to the local consumers and merchants.

b) Full-scale banking business

There was an overall increase in revenue by approximately HK\$157.7 million to approximately HK\$225.5 million for the year ended March 31, 2026, mainly due to (i) the consolidation of financial statements of ABM (Ant Bank (Macao) Limited) into those of the Group for the entire year, compared with only about seven months for the year ended March 31, 2025 following the completion of the Group’s acquisition of a controlling stake in ABM on September 2, 2024; (ii) the Group’s continuous innovations have led to a significant growth in both customer base and customer deposits.

c) Lottery business

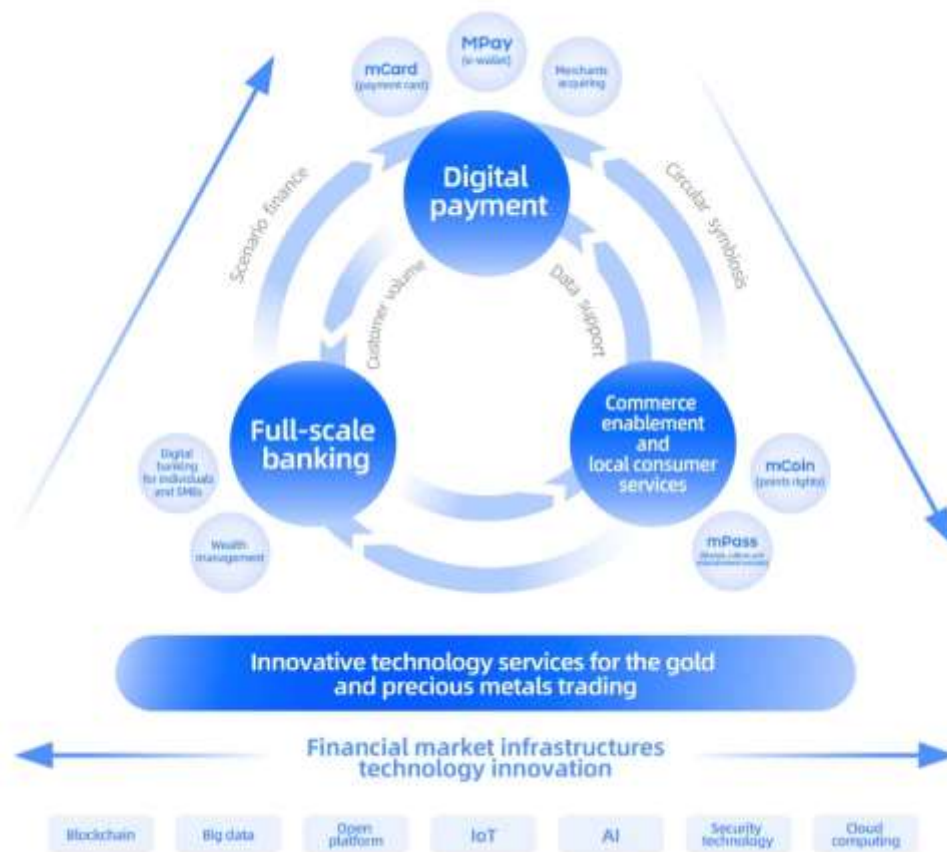
There was an overall decrease in revenue by approximately HK\$28.7 million to approximately HK\$211.2 million for the year ended March 31, 2026, mainly due to the decrease in revenue from sales of lottery hardware by approximately HK\$35.5 million as a result of the decrease in lottery hardware tenders awards and deliveries and partially offset by the increase in revenue from the provision of lottery offline distribution services by approximately HK\$6.8 million.

The loss for the year ended March 31, 2026 was approximately HK\$54.2 million (for the year ended March 31, 2025: approximately HK\$98.6 million). The overall decrease in loss for the year is primarily attributable to: (i) no fair value changes were recognized for the year ended March 31, 2026 on the convertible term loan facilities in the maximum amount of INR1,319.4 million (equivalent to approximately HK\$137.3 million) previously provided by the Group to, and fully utilized by, its 45%-owned joint venture company in India, First Games Technology Private Limited (“JV”), as compared to a fair value loss of approximately HK\$70.9 million for the year ended March 31, 2025. During the year ended March 31, 2026, the Group has entered into a mutual agreement with the JV for the termination of the Facilities and a gain on derecognition of approximately HK\$3.5 million was recognized by the Group; and (ii) the decrease in finance income by approximately HK\$14.0 million to approximately HK\$30.3 million (for the year ended March 31, 2025: approximately HK\$44.3 million) mainly due to the decrease in market interest rates for the year ended March 31, 2026 as compared to the corresponding period in 2025.

BUSINESS REVIEW

During the reporting period, the proportion of the Group's high-growth businesses continued to rise, optimizing the revenue structure and driving steady improvement across key operating indicators. These trends signal an accelerated shift from a "lottery + payment" provider to an “integrated fintech platform”.

Core business segments are now working in synergy: alongside our leading position in digital payments, our full-scale banking services are growing rapidly, while innovative technology services for the gold and precious metals trading have opened up new growth horizons. Overall, the initial results of the strategic transformation are beginning to materialize.



The Group's fintech businesses have evolved into a digital ecosystem (as outlined in the diagram above).

Full-scale Financial Services

Leveraging the deep synergy between Macau Pass and ABM, the Group is comprehensively building a fintech ecosystem that encompasses both high-frequency payments and full-scale financial services.

1. Digital Payment Services

The Group's digital payment business is primarily conducted through Macau Pass, which is one of the leading digital payment service providers in Macau, principally engaged in mCard, MPay and merchants acquiring services.

- mCard is a contactless payment card widely used by Macau residents and visitors. There are currently over 6.0 million mCards in issuance, supporting local public transportation and over 30,000 consumption points across Macau. During the reporting period, mCard **continuously deepened its regional connectivity strategies**, in collaboration with cities across the Chinese Mainland, including Zhuhai and Wuhan, we launched the “Zhuhai-Macao Public Transport Card”, “Wuhan-Macau Intercity Card”, etc. At the same time, we subsequently launched a series of creative products, including the NBA China Games mCard, the Capybara MINI mCard, **moving beyond the traditional transit card role and further promoting brand rejuvenation**. The cross-border payment service was also optimized. With the addition of a top-up service option for Alipay users on September 26, 2025, it has significantly enhanced the convenience of payment and travel for tourists from Chinese Mainland in Macau.

- MPay is one of the most widely used e-wallets among Macau residents, with approximately 1.73 million registered users. It has become a Super App that covers dining, transportation, tourism, entertainment, online and offline shopping, finance and cross-border services and payments. On the local ecosystem front, MPay has continuously deepened its local digital ecosystem by launching the MPay Tap! Function and extending the “Amap Ride-Hailing” mini-app to the local Macau market. **Meanwhile, its cross-border payment ecosystem has shown strong growth momentum. During the reporting period, the number of cross-border payment transactions and the total transaction payment volume increased by approximately 43% and approximately 44% year-on-year, respectively.** In terms of international payment networks, MPay now supports users in about 60 countries and region. To facilitate northbound consumption and travel by Macau residents, it has been continuously enriching its "Cross-Border Zone" ecosystem, which now integrates approximately 90 popular mini-apps in the Chinese Mainland, including Amap Ride-Hailing, Meituan Takeout, and transit QR code of Guangzhou Metro.
- We are also one of the leading acquirers in Macau. Our acquiring services support travellers from over 10 overseas countries and region to use their home country/region's e-wallets in Macau. During the reporting period, Macau Pass pioneered the introduction of innovative payment solutions exemplified by Alipay Tap! and MPay Tap! Features, and deepened scenario-based cooperation with local business partners including Sands China. As of March 31, 2026, Alipay's innovative payment method Alipay Tap! has covered over 8,000 merchant stores across Macau.

2. Full-scale Banking Services

The Group's banking business is conducted by ABM (the “Bank”). ABM is a local full-scale bank in Macau holding a full banking license, providing comprehensive financial services including convenient account opening, payment and spending, global remittance, savings and wealth management (including insurance agency), and credit services to individuals and SMEs users.

During the reporting period, the Bank continues to improve the full range of product services system including deposits, loans, remittances, currency exchange, and investments. The Bank also advanced its offline expansion strategy, opening its first self-service outlet in October 2025 and will consider setting up other wealth management centers in the future, gradually forming **a comprehensive banking service model that integrates online digital capabilities with an offline service network**. In addition, we established an online insurance payment zone and reached an agency cooperation agreement with HSBC insurance products, further expanding the product portfolio. In terms of customer management, the bank also focuses on youngster and endeavors to reach users with differentiated services through online operations and offline outlets, forming a distinct customer service advantages over conventional banks. **During the reporting period, the Bank achieved growth in both customer base and fund size, with the total number of individual customers increasing by approximately 76% year-on-year and total deposits growing by approximately 235%.**

3. Commerce Enablement and Local Consumer Services

Leveraging MPay's large user base and payment traffic, together with the synergistic advantages of the mCoin and mPass platforms, **the Group continues to convert online traffic into offline commercial value,empowering local business development.**

- Leveraging the synergies of the MPay payment ecosystem, mPass provides Macau residents and tourists with a comprehensive lifestyle and travel service platform offering a wide range of services across dining, shopping, entertainment, events and high-end customised travel experiences. During the reporting period, mPass in collaboration with the Macau Economic and Technological Development Bureau and Damai, launched the “Concert + Community Consumption Benefits” campaign, effectively directing concert-goers to communities such as the Zona de Aterros do Porto Exterior (“ZAPE”,新口岸填海區). Meanwhile, it collaborated with MPay to support government and commercial initiatives to boost consumption, such as the “National Games Boost • Community Consumption Grand Prize”, and the “POP MART Macao Citywalk” (與 POP MART 漫游澳門), effectively increasing users' spending activity. Additionally, during the reporting period, mPass has also supported over 130 performances and events in Macau.
- mCoin activates the points economy: mCoin is MPay's exclusive points and benefits platform. During the reporting period, the mCoin platform has newly launched an mCoin gift feature. As of March 31, 2026, the cumulative volume of mCoins transferred via the gift function reached approximately 1 billion mCoins. The platform also launched the “Value Buy” (抵到爆) mCoins redemption program, collaborating with high-quality merchants to provide exclusive products, thereby achieving a mutually beneficial promotion of advantages for users and increased traffic for merchants.
- **During the reporting period, the Group continued to deepen partnerships with product partners, leveraging digital technology to empower local business upgrades and the development of smart cities.** In addition to collaborating with Alipay and Sands China to launch the Alipay Tap! Service at Sands Resorts Macao, we also collaborated with Amap to launch the “Cool Travel Festival” (清涼出行節), the “Amap Street Stars -Macao Authentic Delicacies Ranking” and the “Macao City Life Support Program”. These initiatives not only provided comprehensive support for Macau's local merchants and empower local small and medium-sized merchants in their digital transformation and service capability upgrade, but also contributed to the growth of community economies. Furthermore, we successively established strategic cooperation with Huawei Services (Hong Kong) Limited, China Telecom (Macao) Limited, China Arts and Entertainment Group Ltd., Damai Entertainment and the Galaxy Macau™ integrated resort. These collaborations aim to explore opportunities in areas such as digital service innovation, smart city development, and cultural content growth.

4. Innovative Technology Services for the Gold and Precious Metals Trading

As part of the Group's innovative financial strategy, the Group will design, develop, and maintain a secure and reliable electronic trading, clearing and settlement platform for HKGX and its market participants. The platform will integrate spot, futures,

digital gold, B2C transactions, clearing and settlement center, over-the-counter (OTC) trading, membership management and a unified risk control system. It will support both offshore and onshore Renminbi, featuring multi-currency pricing and settlement capabilities, multilingual support, and an open and compatible architectural design. The platform aims to enhance market efficiency, connect global investors, and help strengthen Hong Kong's position as an international gold hub.

5. Lottery Services

The lottery business maintained steady growth. The Group is one of the leading suppliers of lottery terminals in China. During the reporting period, the Group won 12 lottery hardware tenders to supply lottery terminals to the Sports Lottery Administration Centers in a number of provinces and municipalities, including Hubei, Hainan, Shandong, Tianjin, Guizhou, Jiangsu, Shaanxi, Guangdong, Fujian and Chongqing.

BUSINESS OUTLOOK

The Group is dedicated to becoming a leading global comprehensive financial technology group. With full-scale financial services, commerce enablement and local consumer services, and innovative technology services for the gold and precious metals trading as its core, the Group aims to build a comprehensive digital ecosystem and create a new paradigm for modern financial services.

The Group will continue to strengthen its “payment + finance + technology” infrastructure. By offering full-scale banking services, e-wallet, acquiring services, mCard, multipurpose digital payment system and other services, we will continuously deepen the development of service scenarios to enhance the payment experience for local residents and tourists, while striving to promote mobile payment and inclusive finance in Macau, and contribute to its smart city transformation.

Leveraging its ecosystem collaboration with Alibaba Group and Ant Group, and capitalizing on the global connectivity advantages of Alipay+, the Group will further provide support for more electronic payment tools from overseas countries and regions to facilitate the consumption of visitors to Macau, and achieve cross-border payment facilitation. Additionally, the Group will fully leverage its strengths in content and channels to provide Macau merchants with increased online exposure and digital upgrade solutions, empowering them to achieve digital transformation, thereby driving Macau's local economic development and supporting the construction of a “World Centre of Tourism and Leisure”. On this basis, the Group will connect scenarios and resources of the ecosystem with payment plus full-scale financial services, leverage internal business synergies to continue to expand its diversified business portfolio. We will also further explore additional commercialization opportunities across the digital payment ecosystem, e-commerce, digital media and entertainment, and cultural entertainment markets, continuously enriching the value proposition of our digital ecosystem.

Looking ahead to the Web3.0 era, the Group has been actively expanding into innovative finance. We are currently accelerating the deep integration of gold and precious metals trading with cutting-edge technologies, striving to build an innovative trading platform with international competitiveness. Moving forward, we will continue to deepen our strategic layout. By leveraging technology-driven initiatives

and ecosystem co-creation, we aim to constantly expand the application boundaries of precious metals trading technology, injecting new vitality and momentum into the financial market development of the Guangdong-Hong Kong-Macao Greater Bay Area and beyond.

With roots in Macau and sights set on the global stage, the Group will continue to invest resources to improve its technological infrastructure. Focused on user needs, we will continuously deepen service scenarios, expand our global financial service footprint, seek innovative business opportunities and continue delivering on our commitment to provide long-term sustainable growth for the shareholders.

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ABOUT THE GROUP

AGTech, as a member of the Alibaba Group, was incorporated in Bermuda and its Shares are listed on GEM (Stock Code: 8279). The Company is included as a constituent stock in the MSCI World Micro Cap Index. As a comprehensive financial technology group, AGTech's core businesses are broadly divided into four principal categories:

- (1) Full-scale financial services:
 - (i) Digital payment services:
 - (a) mCard
 - (b) MPay
 - (c) Merchants acquiring services ¹
 - (ii) Full-scale banking services:
 - (a) Digital banking services for individuals and SMEs ²
 - (b) Wealth management services ³
- (2) Commerce enablement and local consumer services:
lifestyle, culture and entertainment, marketing technical services for merchants and e-commerce platform
- (3) Innovative technology services for the gold and precious metals trading
- (4) Lottery services ⁴

1 This service also includes the business line previously presented under "payment-related hardware supply".

2 This service includes deposits, loans, transfers and cross-border remittances, cross-border e-commerce/supply chain financing, etc.

3 This service encompasses the business lines previously presented under "internet securities investment, account services, insurance agency services, and customer self-service banking outlet".

4 This service includes lottery hardware sales, lottery offline distribution, as well as other integrated services.

For more details, please visit www.agtech.com