



Goldpac Group Limited
金邦達實嘉控股有限公司

(Stock Code: 03315.HK)

Goldpac Announces 2025 Annual Results

Operating profit increased 17.8% YOY

Dividend payout ratio is up to 88%

Goldpac Group Limited and its subsidiaries (“Goldpac” or the “Group”, stock code: 03315.HK), today announced the annual results for the year ended 31 December 2025.

Business Review

The Group recorded revenue of RMB931 million, representing a year-on-year decrease of 15.0% with the decline narrowing. Benefited from the optimisation of business structure and improved efficiency of digital operations, the gross profit margin improved significantly, which was up by 3.5 percentage points to 27.1%, while operating profit increased by 17.8% to RMB52.4 million, demonstrating an overall improvement in its profitability. Affected by factors including net exchange loss among others, profit for the year decreased by 19.0% to RMB40.1 million year-on-year.

The markets outside the Chinese mainland continued to show growth, thus, the Group’s revenue in these markets increased 9.2% year-on-year. The Group has achieved revenue growth in the Asia-Pacific and Eurasian regions, whilst making breakthroughs in Latin America. Meanwhile, the shipments and revenue of telecommunication products in the Chinese mainland continued to rise.

At the end of 2025, the Group’s available funds totalled RMB1.447 billion. Based on its healthy financial position, the Board proposed to declare a final dividend of HK4.0 cents per ordinary share. To demonstrate its confidence in long-term development and to ensure shareholders’ return, the Board proposed to declare a special dividend of HK1.0 cent per ordinary share. If approved by the shareholders at the Annual General Meeting, the dividend payout ratio is up to 88%.

Outlook

Moving forward, the Group will leverage the UMV platform to drive core businesses developments and further promote the businesses diversification and geographical diversification strategies.

The UMV platform has built an integrated digital operations system encompassing payment cards operations and production cycle management, which effectively assisted bank customers in achieving security compliance while enhancing quality and efficiency, and empowered banks to innovate their products and business models. For corporate clients, the UMV platform will strengthen the Group’s core competitive advantages and help in its market share expansion, and further drive growth of high value-added businesses including IP products, car access cards and metal cards. Leveraging personalised customisation services as its key advantage, the UMV platform

centred around youthful scenarios such as pet care and trendy collectibles for end users to effectively facilitate banks to respond to the intense competition arising from homogeneous products.

The Group adheres to the “digital first” initiative to promote an end-to-end solution spanning from Integrated Issuance Solutions to the integration of virtual and physical offerings. Besides, the Group focuses on new generation secure encryption algorithms including post-quantum algorithms, and proactively researches into AI applications for scenarios in areas such as finance, social security and smart security to build a more comprehensive solution and help clients realise intelligent transformation. The Group will enhance its products and technologies preparation for IoT markets, and leverage eSIM-based integrated solutions to establish its position amongst the world’s leading providers of smart connectivity services.

Furthermore, the Group will continue to seek global markets opportunities, especially focusing on regional markets with high growth potentials such as the Latin American market. The Group actively undertakes localised testing and certification of its products, through global trade platform and broad cooperation with local partners to further expand its market coverage and businesses scale.

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About Goldpac Group Limited (Stock Code: 03315.HK)

Goldpac, established in 1993, was successfully listed on the Main Board of the Hong Kong Stock Exchange in 2013. As one of the leading Fintech enterprises in China, with over 30 years’ successful experience and a leading global technology portfolio, Goldpac is committed to its core vision of “Making Transactions More Secure and Convenient”. Goldpac specializes in delivering embedded software and secure payment products and digital equipment for global customers in the field of smart secure payment, and providing data processing services, system platforms and other total solutions for customers in a wide business range including financial, government, healthcare, transportation and retails, and leveraging secure encryption technologies to promote smart communication for a connected world.

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