香港信貸
Hong Kong Finance

Hong Kong Finance Group Limited
香 港 信 貸 集 團 有 限 公 司

(Incorporated in the Cayman Islands with limited liability)
(Stock Code: 1273)

DISCLOSEABLE TRANSACTION
PROVISION OF FINANCIAL ASSISTANCE

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The Board is pleased to announce that on 29 May 2026, the New Loan Agreement was entered into between HK Finance as the lender and Customer J, Customer K and Customer L, collectively as the Borrowers. Pursuant to the New Loan Agreement, HK Finance has agreed to grant the New Loan to the Borrowers for a principal amount of HK$4,000,000.

Prior to the entering into the New Loan Agreement, HK Finance, as the lender, has entered into Previous Loan Agreements to grant the Previous Loan A to the Borrowers and Previous Loan B to Customer J and Customer K for the principal amounts of HK$13,000,000 and HK$43,000,000, respectively, totally HK$56,000,000.

LISTING RULES IMPLICATIONS

Since the Previous Loans were granted by HK Finance to the Borrowers within a 12-month period prior to the date HK Finance grants the New Loan to the Borrowers, the grant of the New Loan and the Previous Loans requires aggregation under Rule 14.22 of the Listing Rules. As certain applicable percentage ratios under Rule 14.07 of the Listing Rules in respect of the New Loan granted to the Borrowers in aggregate exceed 5% but are less than 25%, the grant of the New Loan constitutes a discloseable transaction for the Company under Chapter 14 of the Listing Rules.

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Further details of the loan agreements in respect of Previous Loan A for the Borrowers, and of Previous Loan B for Customer J and Customer K have been set out in the Company's announcement dated 11 February 2026 and 30 March 2026, respectively.

Summarised below are the principal terms of the New Loan Agreement.

Date of New Loan Agreement	:	29 May 2026
Lender	:	HK Finance
Borrowers	:	Customer J, Customer K and Customer L
Principal	:	HK$4,000,000
Interest rate	:	1.5% per month (i.e. 18.0% per annum)
Term	:	9 months commencing from the drawdown date
Security	:	A second mortgage in respect of 2 residential properties and 2 car parking spaces all located at Conduit Road, Hong Kong with valuation conducted by an independent property valuer with an aggregate amount of approximately HK$148,000,000 in 27 May 2026
Repayment	:	the Borrowers will repay the monthly interest with a principal amount to be repaid at the maturity of the New Loan

INFORMATION ON THE CREDIT RISK RELATING TO THE NEW LOAN

The making of the New Loan is collateralised. The collaterals provided by the Borrowers for the New Loan are sufficient based on the value of the mortgaged properties for the New Loan determined by an independent property valuer.

The advance in respect of the New Loan was also made on the basis of the Group's credit assessments made on the facts that (i) the collaterals provided by the Borrowers are at the prime site in Hong Kong; (ii) the financial backgrounds of both Customer J and Customer K are solid to prove the repayment ability of the Borrowers; (iii) the Borrowers are repeated customers with satisfactory repayment history; and (iv) the term of the advance is relatively short. After taking into account the factors as disclosed above in assessing the risks of the relevant advance, the Group considers that the risks involved in the advance to the Borrowers are manageable.

FUNDING OF THE NEW LOAN

The Group will finance the New Loan with the Group's general working capital.

INFORMATION ON THE BORROWERS

Customer J, Customer K and Customer L are individuals and all of them are closely connected to each other. The Borrowers were approached by the Group through its network. To the best of the knowledge, information and belief of the Directors having made all reasonable enquiry, the Borrowers are Independent Third Parties and not connected with the Group.

INFORMATION ON THE GROUP AND THE LENDER

The Company is an investment holding company. The Group is principally engaged in money lending business in Hong Kong under the Money Lenders Ordinance. HK Finance, as the lender, is an indirect wholly-owned subsidiary of the Company.

REASONS FOR ENTERING INTO THE NEW LOAN AGREEMENT

Taking into account the principal business activities of the Group, the grant of the New Loan to the Borrowers is in the ordinary and usual course of business of the Group.

The terms of the New Loan Agreement were negotiated on an arm's length basis between HK Finance and the Borrowers. The Directors consider that the grant of the New Loan is a financial assistance provided by the Group within the meaning of the Listing Rules. The Directors are of the view that the terms of the New Loan Agreement were entered into on normal commercial terms based on the Group's credit policy. Taking into account the satisfactory financial background of the Borrowers and that a stable revenue and cashflow stream from the interest income is expected, the Directors consider that the terms of the New Loan Agreement are fair and reasonable and the entering into of the New Loan Agreement is in the interests of the Company and its Shareholders as a whole.

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DEFINITIONS

In this announcement, the following expressions have the following meanings:

"Board"	the board of Directors
"Borrowers"	Customer J, Customer K and Customer L collectively
"Company"	Hong Kong Finance Group Limited, a company incorporated in the Cayman Islands with limited liability, the shares of which are listed on the Main Board of the Stock Exchange
"Customer J"	Mr. Sun Chit Nam (孫喆楠), an individual who is an Independent Third Party
"Customer K"	Mr. Sun Siu Kit (孫小杰), an individual who is an Independent Third Party
"Customer L"	Ms. Lin Xi Wen (林惜文), an individual who is an Independent Third Party
"Director(s)"	the director(s) of the Company
"Group"	the Company and its subsidiaries
"HK$"	Hong Kong Dollars, the lawful currency of Hong Kong
"HK Finance"	Hong Kong Finance Company Limited, a company incorporated in Hong Kong with limited liability with money lenders licence registered under Money Lenders Ordinance, and is an indirect wholly-owned subsidiary of the Company
"Hong Kong"	the Hong Kong Special Administrative Region of the People's Republic of China
"Independent Third Party(ies)"	party(ies) who is/are independent of the Company and its connected person(s) (as defined in the Listing Rules)
"Listing Rules"	the Rules Governing the Listing of Securities on the Stock Exchange
"Money Lenders Ordinance"	the Money Lenders Ordinance (Chapter 163 of the laws of Hong Kong) as amended, supplemented or otherwise modified from time to time
"New Loan"	the second mortgage loan in the principal amount of HK$4,000,000 provided by HK Finance to the Borrowers under the New Loan Agreement
"New Loan Agreement"	the loan agreement dated 29 May 2026 entered into between HK Finance and the Borrowers

"Previous Loans"	Previous Loan A and Previous Loan B collectively
"Previous Loan A"	the second mortgage loan in the principal amount of HK$13,000,000 provided by HK Finance to the Borrowers under the Previous Loan Agreement A
"Previous Loan B"	the first mortgage loan in the principal amount of HK$43,000,000 provided by HK Finance to Customer J and Customer K under the Previous Loan Agreement B
"Previous Loan Agreements"	Previous Loan Agreement A and Previous Loan Agreement B collectively
"Previous Loan Agreement A"	the loan agreement dated 11 February 2026 entered into between HK Finance and the Borrowers, further details of which have been set out in the Company's announcement dated 11 February 2026
"Previous Loan Agreement B"	the loan agreement dated 30 March 2026 entered into between HK Finance and Customer J and Customer K, further details of which have been set out in the Company's announcement dated 30 March 2026
"Share(s)"	ordinary share(s) of HK$0.01 each in the share capital of the Company
"Shareholder(s)"	holder(s) of the Share(s)
"Stock Exchange"	The Stock Exchange of Hong Kong Limited

On behalf of the Board
Hong Kong Finance Group Limited
Chan Kwong Yin William
Chairman

Hong Kong, 29 May 2026

As at the date of this announcement, the Board comprises the following members:

Executive Directors:
Mr. Chan Kwong Yin William *(Chairman)*
Mr. Chan Koung Nam
Mr. Tse Pui To *(Chief Executive Officer)*
Ms. Chan Siu Ching

Independent Non-executive Directors:
Mr. Chu Yat Pang Terry
Mr. Cheung Kok Cheong
Mr. Wong Kai Man