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## **SUPERACTIVE GROUP COMPANY LIMITED**

**先機企業集團有限公司**

*(Incorporated in Bermuda with limited liability)*  
**(Stock Code: 0176)**

### **SUPPLEMENTAL ANNOUNCEMENT TO ANNUAL REPORT**

Reference is made to the annual report (the “**Annual Report**”) of Superactive Group Company Limited (the “**Company**”) for the year ended 31 December 2021 and the announcement of the Company dated 18 August 2022 (the “**Announcement**”). Unless otherwise defined, capitalised terms used herein shall have the same meanings as those defined in the Annual Report and the Announcement.

In addition to the information disclosed in the Annual Report and the Announcement, the Company would like to provide the following supplemental information regarding the loan receivables.

The loan receivables can be classified into secured loans and unsecured loans. As at 31 December 2021, the total principal amount of the loan receivables was HK\$247,300,000 which were due from thirteen individual third parties. The total principal amount of the secured loans and the unsecured loans were HK\$84,000,000 and HK\$163,300,000 respectively. The secured loans with loan principals ranging from HK\$5,000,000 to HK\$47,000,000, of which the aggregated principals of loans lent in 2018, 2019, 2020 and 2021 were HK\$69,000,000, HK\$5,000,000, HK\$5,000,000 and HK\$5,000,000 respectively, with interest rates ranging from 8% to 15% per annum and was repayable within 12 months from the end of 31 December 2021. The unsecured loans with loan principals ranging from HK\$5,000,000 to HK\$25,000,000, of which the aggregated principals of loans lent in 2018, 2019, 2020 and 2021 were HK\$85,800,000, HK\$42,800,000, HK\$35,000,000 and HK\$nil respectively, with interest rates ranging from 6% to 10% per annum and was repayable within 12 months from the end of 31 December 2021. The unsecured loans were personally guaranteed by their borrowers.

All loans are renewed at the request of the borrowers. The Company has carried out credit assessments on renewing loans, such as background checks (including a check to the borrowers' and guarantors' identity card or passport, certificate of incumbency, certificate of incorporation, register of shareholders, and register of directors), value checks on assets, such as properties and securities secured for the loans or held by the borrowers and guarantors, and sometimes on-site visits to the borrowers' or guarantors' business, financial positions and repayment history of the borrowers and etc. The interest rate of the loans are independent of each other and has been set after considering credit risk, which in turn includes the possibility of default and the loss given default. The probability of default and default losses are affected by different factors, including but not limited to the referrer of the loans, the reputation of the borrowers and their guarantors, the guarantees provided by the borrowers, the repayment ability and repayment history of the borrowers and guarantors and their assets held, the purpose of the loans, and changes in the economic environment, etc.

Leveraging on the extensive experience of the executive directors of the Company in the money lending business, coupled with the credit risk assessment on the loans for loan recoverability, the directors believe that even though some loans are unsecured, personal guarantees have been provided, the actual risk of default is not high, so the company decided to renew the unsecured loans.

The above supplemental information does not affect other information contained in the Annual Report and saves as disclosed above, all other information in the Annual Report remains unchanged.

By Order of the Board  
**Superactive Group Company Limited**  
**Yeung So Lai**  
*Chairman*

Hong Kong, 18 November 2022

*At the date of this announcement, the executive Directors are Ms. Yeung So Lai and Mr. Lee Chi Shing Caesar; and the independent non-executive Directors are Mr. Chow Wai Leung William, Mr. Leung Man Man and Mr. Tse Ting Kwan.*