CHINA PROPERTIES INVESTMENT HOLDINGS LIMITED
中國置業投資控股有限公司*

(Incorporated in Bermuda with limited liability)

(Stock Code: 736)

SUPPLEMENTAL ANNOUNCEMENT IN RELATION TO (I) THE ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2026; AND (II) DELAY IN PUBLICATION OF THE ANNUAL RESULTS FOR THE YEAR ENDED 31 MARCH 2026

Reference is made to (i) the annual report of China Properties Investment Holdings Limited (the "**Company**" and together with its subsidiaries, the "**Group**") for the year ended 31 March 2026 ("**2026 Annual Report**") published on 31 July 2026; and (ii) the announcement of the Company dated 30 June 2026 regarding, *inter alia*, delay in publication of annual results for the year ended 31 March 2026 (the "**2026 Annual Results**") and the suspension of trading in the shares of the Company on The Stock Exchange of Hong Kong Limited (the "**Stock Exchange**"). Capitalized terms used in this announcement shall have the same meaning as those defined in the 2026 Annual Report, unless the context otherwise requires.

(I) SUPPLEMENTAL FOR THE 2026 ANNUAL REPORT

The board of directors (the "**Board**") of the Company wish to provide to the shareholders of the Company and the potential investors with the following supplementary information regarding (1) the authorised limit, risk management and control measures that implemented to support the investments of BNB and other digital assets; and (2) the reason for the increase in the allowance of expected credit losses on loan receivable.

(1) The authorised limit, risk management and control measures that implemented to support the investments of BNB and other digital assets

The authorised limit for investment on digital assets

The Board has resolved to set the authorised limit for the Plan at RMB3.0 million, which may be subject to increase upon the Board further authorisation.

Risk management and control measures

The Company has defined risk limits and established control measures to ensure prudent management of its proposed digital assets investment.

To ensure and manage risk exposure of the proposed investment in digital assets, the Company will implement the following risk control.

– Concentration risk: The Company will cap its exposure to any single digital assets type at 3% of the total assets and there will be an asset allocation limit of 10% of total assets on digital assets investments to prevent over-reliance.

– Market risk: Market risk will be managed by engaging in a medium- to long-term horizon investment in digital assets, thereby reducing vulnerability to market fluctuations.

– Counterparty risk: The Company will only engage with counterparties (such as exchanges and stablecoin issuers) that are licensed by the regulators; and

– Liquidity risk: The Company will only invest in digital assets with high market capitalisation and deep trading volumes. Those investments will be held with regulated service providers offering real-time settlement capabilities and multilayered security infrastructure to minimise operational delays and enhances liquidity access.

The expertise of the Real World Asset ("**RWA**") business team, including Mr. Zheng, Dr. Yu, Mr. Liu and Mr. Zhu, as disclosed in the subsection headed "Development of Real World Asset Business – (D) Expertise of the RWA Business," will oversee and monitor compliance with the above risk control measures.

Approval and oversight mechanism

The Company will adopt an approval and oversight mechanism for its investment in digital assets to monitor the investments decision and ensure those investments will compliance with regulatory requirements.

The Board has established an investment committee (the "**Investment Committee**") which comprise three executive director and Mr. Zheng as the consultant. The Investment Committee is tasked with evaluating, approving, and monitoring all the investments in digital assets in alignment with the Company's risk management framework and strategic objectives.

Investment timing is decided by the Investment Committee and guided by market sentiment analysis and technical charting tools and the Investment Committee will recommend decisions to the Board. The Company will avoid speculative trading and focuses on strategic entry points aligned with long-term value. Pricing decisions are benchmarked against real-time market data from multiple exchanges to ensure fair execution and minimise slippage. The quantity of digital assets to be purchased or sold will be determined based on a combination of predefined asset allocation limits, prevailing market liquidity, and the Company's risk exposure thresholds.

(2) The reason for the increase in the allowance of expected credit losses on loan and interest receivable

Allowance of expected credit loss on loan and interest receivables from money lending business are measured at an amount equal to expected credit losses ("**ECLs**") from all possible default events over the expected lives of loan and interest receivable. These ECLs are assessed individually, taking into account the Group's historical credit loss experience, debtor-specific factors, and both current and forecast economic conditions at the reporting date. The increase in the net of accumulated allowance of expected credit losses as at 31 March 2026 is primarily attributable to the growth in gross loan and interest receivable portfolio from approximately HK$ 684 million and HK$0.15 million as at 31 March 2025 to approximately HK$748 million and HK$36 million as at 31 March 2026, respectively. In particular, the number of overdue borrowers and their respective interest receivables had increased from approximately 0.1% of the total borrowers and approximately HK$0.15 million as at 31 March 2025 to approximately 42.4% of the total borrowers and approximately HK$35.85 million as at 31 March 2026, which had increased the credit risk of certain borrowers due to their overdue payment. As a result, additional impairment loss amounted to HK$93.62 million and HK$14.77 million were provided in both loan receivables and interest receivables respectively for the year ended 31 March 2026 so as to reflect the increased credit risk.

In order to address the increase in overdue borrowers and the corresponding rise in ECL, the Group has strengthened its credit risk management measures including tightening borrower assessment criteria and perform scenario analyses to assess borrower resilience under adverse macroeconomic conditions, ongoing communication with borrowers on their financial position and reach out to potential overdue borrowers early if payment issues arise to prevent defaults.

The information contained in this supplemental announcement should be read together with the 2026 Annual Report. Save as supplemented by this announcement, all other information contained in the 2026 Annual Report remains unchanged.

(II) THE DELAY IN PUBLICATION OF 2026 ANNUAL RESULTS

As disclosed in the announcement of the Company dated 30 June 2026, the publication of the 2026 Annual Results had been delayed as, among others, additional time is needed to send and receive audit confirmations to and from other parties for the auditor of the Company (the "**Auditor**") to complete the auditing process.

The Company believes that this is a one-off incident mainly attributed to the Auditor needed more time to verify the movement and calculation of the outstanding interest receivables from the overdue borrowers and caused delay in despatch of the confirmations to the borrowers. In response to the above-mentioned reasons for the delay in publication of 2026 Annual Results, the Group will implement the following remedial measures to prevent re-occurrence of a delay in the publication of results:

1. Early dispatch of audit confirmation requests:

   The dispatching of audit confirmation requests to counterparties by the Auditor prior to the financial year-end by end of February, with a proposed cut-off date as at the end of January. The Auditor would then perform roll-forward procedures for the subsequent two months to 31 March.

2. Enhanced oversight by money lending director and additional finance department support:

   A director (the "**Money Lending Director**") from a subsidiary of money lending business segment will be assigned to oversee the process relating to the dispatch and receipt of audit confirmations with the borrowers. The Money Lending Director will be notified for the responses and hence report the outstanding items to the board of directors of the Company. The Finance Department will also allocate one additional staff to assist the Money Lending Director for actively pursuing the outstanding audit confirmations, including direct follow-up calls to the borrowers.

3. Monitoring and response mechanism for audit confirmations:

   If audit confirmations from the borrowers are not received within two weeks after the despatch date, reminders will be issued; after four weeks, the Money Lending Director will be notified. The Money Lending Director will direct the additional staff from the Finance Department to pursue the outstanding audit confirmations. If confirmations remain outstanding after six weeks, the chief financial officer (the "**Chief Financial Officer**") of the Group will negotiate with the Auditor to explore any alternative procedures to facilitate the audit process.

The view of the audit committee of the Company (the "**Audit Committee**") on the remedial measures:

1. Early dispatch of audit confirmation requests:

   The arrangement to despatch audit confirmation requests prior to the financial year-end, with roll-forward procedures applied thereafter, provides counterparties with sufficient response time and reduces the risk of late returns, thereby facilitating a timely audit process.

2. Enhanced oversight by money lending director and additional finance department support:

   The assignment of Money Lending Director to oversee the confirmation process, supported by additional staff from the Finance Department, ensures that outstanding items are actively monitored and systematically followed up and hence reported to the Board, thereby strengthening governance and responsiveness.

3. Monitoring and response mechanism for audit confirmations:

   The establishment of clear timelines for reminders, escalation to the Money Lending Director, and involvement of the Chief Financial Officer for negotiation with the Auditor for alternative procedures where necessary, provides a systematic framework to mitigate risks of incomplete information and ensures continuity of the audit process.

The Audit Committee is of the view that the abovementioned measures are appropriate, effective and adequate to address the deficiencies identified and to prevent recurrence of similar delays in the future.

By order of the Board
China Properties Investment Holdings Limited
Han Wei
Chairman

Hong Kong, 15th September 2026

As at the date of this announcement, the executive Directors are Mr. Han Wei, Mr. Au Tat On and Mr. Wang Linbo and the independent non-executive Directors are Mr. Tang Yiu Kay, Ms. Cao Jie Min and Mr. Liang Kuo-Chieh.

In case of inconsistency, the English text of this announcement shall prevail over the Chinese text.

* *for identification purpose only*