香港信貸
Hong Kong Fínance

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 14 September 2026, the New Loan Agreement was entered into between HK Finance (PL) as the lender and Customer E as the Borrower. Pursuant to the New Loan Agreement, HK Finance (PL) has agreed to grant the New Loan to the Borrower for a principal amount of HK$40,000,000.

Prior to the entering into the New Loan Agreement, HK Finance (PL), as the lender, has entered into the Previous Loan Agreement to grant the Previous Loan to the Borrower for the principal amount of HK$40,000,000. The proceeds of the New Loan is utilised for the full settlement of the principal of the Previous Loan.

LISTING RULES IMPLICATIONS

Since the Previous Loan was granted by HK Finance (PL) to the Borrower within a 12-month period prior to the date HK Finance (PL) grants the New Loan to the Borrower, the grant of New Loan and the Previous Loan require 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 Borrower 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 Previous Loan Agreement for the Borrower have been set out in the Company's announcement dated 23 March 2026. Summarised below are the principal terms of the New Loan Agreement.

THE NEW LOAN AGREEMENT

Date of the New Loan Agreement	:	14 September 2026
Lender	:	HK Finance (PL)
Borrower	:	Customer E
Principal	:	HK$40,000,000
Interest rate	:	1.25% per month (equivalent to 15% per annum)
Term	:	12 months commencing from the drawdown date on 18 September 2026
Security	:	A first mortgage in respect of a residential property located at Mount Austin Road, Hong Kong with valuation conducted by an independent property valuer with the amount of approximately HK$145,000,000 as at 10 September 2026
Guarantor	:	Customer F
Repayment	:	the Borrowers will repay the interest on a monthly basis with a principal amount to be repaid at the maturity of the loan

INFORMATION ON THE CREDIT RISK RELATING TO THE NEW LOAN

The making of the New Loan is collateralised. The collateral provided by the Borrower for the New Loan is sufficient as the loan-to-value ratio of the mortgaged property for the New Loan to the Group is approximately 27.6% based on the value of the mortgaged property for the New Loan determined by an independent valuer.

The advance in respect of the New Loan is also made on the basis of the Group's credit assessments with reference to the facts that (i) the collateral provided by the Borrower is at the prime site in Hong Kong; (ii) the net worth of Customer F is solid to prove the repayment ability of the Borrower; (iii) the Borrower is a repeated customer 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 Borrower is manageable.

FUNDING OF THE NEW LOAN

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

INFORMATION ON THE BORROWER AND ULTIMATE BENEFICIAL OWNER

Customer E is a company incorporated in Hong Kong engaging in the property investment holding, and is directly and ultimately owned by Customer F, an individual who is a merchant. The Borrower is the repeated customer and was approached by the Group through its network. To the best of the knowledge, information and belief of the Directors having made all reasonable enquiry, Customer E and Customer F 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 (PL), 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 Borrower 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 (PL) and the Borrower. 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 Borrower 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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Since the Previous Loan was granted by HK Finance (PL) to the Borrower within a 12-month period prior to the date HK Finance (PL) grants the New Loan to the Borrower, the grant of New Loan and the Previous Loan require 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 Borrower 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.

It is required under Rule 14.58(2) of the Listing Rules to disclose the identities of the Customer E and Customer F. Since (i) the New Loan is not regarded as a material transaction of the Company as compared to the Company's overall financial position; (ii) the Company has practical difficulties in complying with the aforesaid disclosure requirement as the Customer E and Customer F have confirmed to the Group that they will not consent to the disclosure of their identities in this announcement; (iii) the disclosure of the identities of the Customer E and Customer F does not reflect their financial standing or repayment abilities and thus will serve little purpose in assisting the Shareholders to evaluate their creditworthiness and the risks and exposure of the New Loan; and (iv) the Company has made alternative disclosures in respect of the New Loan in this announcement, including but not limited to the details of the collateral and the loan-to-value ratio of the collateral in respect of the Loan, which would be much more meaningful for the Shareholders in assessing the risk and exposure of the New Loan and the repayment abilities of the Customer E and Customer F, the Company has applied to, and been granted by, the Stock Exchange for a waiver from strict compliance with Rule 14.58(2) of the Listing Rules.

DEFINITIONS

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

"Board"	the board of Directors
"Borrower" or "Customer E"	a company incorporated in Hong Kong with limited liability and is an Independent Third Party
"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 F"	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 (PL)"	Hong Kong Finance (Personal Loan) Limited, a company incorporated in Hong Kong with limited liability and 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 first mortgage loan in the amount of HK$40,000,000 granted to the Borrower under the New Loan Agreement
"New Loan Agreement"	the loan agreement made between HK Finance (PL) and the Borrower for the New Loan dated 14 September 2026
"Previous Loan"	the first mortgage loan in the amount of HK$40,000,000 granted to the Borrower under the Previous Loan Agreement
"Previous Loan Agreement"	the loan agreement made between HK Finance (PL) and the Borrower for the Previous Loan dated 20 March 2026, further details of which have been set out in the Company's announcement dated 23 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, 22 September 2026

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

Executive Directors:	**Independent Non-executive Directors:**
Mr. Chan Kwong Yin William *(Chairman)*	Mr. Chu Yat Pang Terry
Mr. Chan Koung Nam	Mr. Cheung Kok Cheong
Mr. Tse Pui To *(Chief Executive Officer)*	Mr. Wong Kai Man
Ms. Chan Siu Ching	