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Yunfeng Financial Group Limited

雲鋒金融集團有限公司

(Incorporated in Hong Kong with limited liability)

(Stock Code: 376)

ANNOUNCEMENT PURSUANT TO RULE 13.18 OF THE LISTING RULES

ESG-RELATED FINANCING: ENTERING INTO A SUSTAINABILITY-LINKED LOAN AGREEMENT WITH A PRINCIPAL AMOUNT OF HK$800 MILLION

This announcement is made by Yunfeng Financial Group Limited (the "**Company**", together with its subsidiaries, the "**Group**") pursuant to Rule 13.18 of The Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**").

SUSTAINABILITY-LINKED LOAN AGREEMENT

The board of directors of the Company (the "**Board**") announces that on 17 November 2026, the Company, as borrower, entered into a facility agreement (the "**Facility Agreement**") with a syndicate of banks as original lenders (the "**Lenders**") for granting to the Company of a sustainability-linked term and revolving loan facilities of up to HK$800,000,000 (the "**Sustainability-linked Loan Facility**") for a period of three years commencing from the date of the Facility Agreement. The entering into of the Facility Agreement manifests the Company's commitment to sustainability in long term growth, with the Sustainability-linked Loan Facility to be utilised for firstly repaying an existing bank loan in full, and then secondly financing the general working capital requirements of the Group.

The Sustainability-linked Loan Facility is associated with the Group's environmental, social and governance sustainability performance and is verified by an independent third-party professional assessment body that it is in alignment with the Sustainability-linked Loan Principles. When the predetermined sustainability performance targets for the relevant financial year are achieved, an interest rate concession will be obtained by the Company and thus saving on its borrowing costs under the Sustainability-linked Loan Facility. The Board believes that the Sustainability-linked Loan Facility is a sensible and effective way to incentivise progress in the Company's sustainability performance.

CONTROL OF THE CONTROLLING SHAREHOLDERS

Pursuant to the terms of the Facility Agreement, the Company has undertaken, among others, that it shall promptly inform the facility agent of the Lenders (the "**Facility Agent**") in writing upon becoming aware of the occurrence of any of the following events:

(a) Yunfeng Financial Holdings Limited ("**YFHL**") ceases to control the single largest percentage of the issued share capital of the Company (directly or indirectly), or YFHL ceases to maintain control over the management of the Company or the composition of the majority of the Board; or

(b) Mr. Yu Feng ceases to be the single largest ultimate shareholder of YFHL, or Mr. Yu Feng ceases to maintain control over the management of YFHL or the composition of the majority of the board of directors of YFHL.

Upon occurrence of any of the above events, the Facility Agent shall, by notice of not less than 3 business days to the Company, cancel the available commitments of the Lenders under the Facility Agreement and declare all outstanding loans, together with accrued interest and all other amounts accrued thereunder immediately due and payable.

GENERAL

As at the date of this announcement, YFHL is interested in approximately 45.02% of the issued share capital of the Company, and Mr. Yu Feng, the Chairman of the Group and a non-executive director of the Company, holds approximately 70.15% of the issued share capital of YFHL.

The Company will make continuing disclosure pursuant to Rule 13.21 of the Listing Rules in subsequent interim and annual reports for so long as circumstances giving rise to the relevant obligation continue to exist.

By Order of the Board
Yunfeng Financial Group Limited
Huang Xin
Executive Director and Interim Chief Executive Officer

Hong Kong, 17 November 2026

As at the date of this announcement, the Board comprises Mr. Yu Feng (who is Chairman and non-executive director), Mr. Huang Xin (who is executive director and interim chief executive officer), Mr. Michael James O'Connor and Ms. Hai Olivia Ou (who are non-executive directors), and Mr. Qi Daqing, Mr. Chu Chung Yue, Howard, Mr. Xiao Feng and Mr. Liang Xinjun (who are independent non-executive directors).