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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)

POSITIVE PROFIT ALERT

This announcement is made by Hong Kong Finance Group Limited (the "**Company**", together with its subsidiaries, the "**Group**") pursuant to Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited and the Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

The board (the "**Board**") of directors (the "**Directors**") of the Company wishes to inform the shareholders of the Company (the "**Shareholders**") and potential investors that, based on the preliminary assessment by the Board with reference to the unaudited consolidated management accounts of the Group for the six months ended 30 September 2026 (the "**Period**"), it is expected to record an increase in the profit attributable to Shareholders for the Period in the range of 25% to 50% as compared to the profit of approximately HK$27.3 million for the six months ended 30 September 2025. The expected increase in profit was mainly due to (i) the expansion of the Group's loan receivables which increased its interest income during the Period; and (ii) the decrease in the impairment losses on loans and interest receivables resulting from the enhanced collateral valuation driven by the property market recovery during the Period.

The Company is still in the process of finalising the interim results of the Group for the Period. The information contained in this announcement is only based on information currently available to the Company and the Board's preliminary assessment and review of the unaudited consolidated management accounts of the Group for the Period, which have not been reviewed by the auditors of the Company nor the audit committee of the Company, and may therefore be subject to change. The Group's preliminary interim results for the Period are expected to be announced on 26 November 2026 and may be different from the information as stated in this announcement.

Shareholders and potential investors are advised to exercise caution when dealing in the shares of the Company.

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

Hong Kong, 19 November 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	