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 19 August 2026, the Loan Agreements were entered into between HK Finance as the lender and Customer C, Customer D and Customer E, collectively as the Borrowers. Pursuant to the Loan Agreements, HK Finance has agreed to grant the Loans to the Borrowers for a principal amount of HK$21,700,000 in aggregate.

LISTING RULES IMPLICATIONS

As an applicable percentage ratio under Rule 14.07 of the Listing Rules in respect of the Loans granted to the Borrowers under the Loan Agreements exceeds 5% but is less than 25%, the grant of the Loans constitutes a discloseable transaction for the Company under Chapter 14 of the Listing Rules.

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Summarised below are the principal terms of the Loan Agreements.

THE LOAN AGREEMENTS

As for the Loan Agreement A:

Date of the loan agreement	:	19 August 2026
Lender	:	HK Finance
Borrowers	:	Customer C and Customer D
Principal	:	HK$16,500,000
Interest rate	:	1.1% per month (i.e. 13.2% per annum)
Term	:	12 months commencing from the drawdown date
Security	:	A first mortgage in respect of: (a) a residential property located at Lai Ping Road, Sha Tin; and (b) a residential property located at Shau Kei Wan Road, Hong Kong; with valuation conducted by an independent property valuer with the aggregate amount of approximately HK$23,800,000 as at 30 July 2026
Repayment	:	Customer C and Customer D will repay the interest on a monthly basis with a principal sum to be repaid at maturity of the Loan A

As for the Loan Agreement B:

Date of the loan agreement	:	19 August 2026
Lender	:	HK Finance
Borrowers	:	Customer C, Customer D and Customer E
Principal	:	HK$5,200,000
Interest rate	:	1.5% per month (i.e. 18.0% per annum)
Term	:	12 months commencing from the drawdown date
Security	:	A second mortgage in respect of: (a) two residential properties located at Lai Ping Road, Sha Tin; (b) a residential property located at Shau Kei Wan Road, Hong Kong; and (c) a residential property located at Yau Cheung Road, Kowloon;

		with valuation conducted by an independent property valuer with the aggregate amount of approximately HK$42,600,000 as at 30 July 2026 and 12 August 2026
Repayment	:	the Borrowers will repay the interest on a monthly basis with a principal sum to be repaid at maturity of the Loan B

INFORMATION ON THE CREDIT RISK RELATING TO THE LOANS

The making of the Loans is collateralised. The collaterals provided by the Borrowers are sufficient based on the value of the mortgaged properties for the Loans determined by an independent valuer.

The advances in respect of the Loans are also made on the basis of the Group's credit assessments with reference to the facts that (i) the collaterals provided by the Borrowers are at the prime sites in Hong Kong; (ii) the financial backgrounds of the Borrowers are solid to prove their repayment ability; and (iii) the terms of the advances are relatively short. After taking into account the factors as disclosed above in assessing the risks of the relevant advances, the Group considers that the risks involved in the advances to the Borrowers are manageable.

FUNDING OF THE LOANS

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

INFORMATION ON THE BORROWERS

Customer C, Customer D and Customer E are individuals. Customer C is a merchant engaging in the Mainland real estate investment and Customer D is a business consultant. All of them are closely connected to each other. The Borrowers are new customers and are approached by the Group through its network. To the best of the knowledge, information and belief of the Directors having made all reasonable enquiry, the Borrowers are an 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, as the lender, is an indirect wholly-owned subsidiary of the Company.

REASONS FOR ENTERING INTO THE LOAN AGREEMENTS

Taking into account the principal business activities of the Group, the grant of the Loans to the Borrowers is in the ordinary and usual course of business of the Group.

The terms of the Loan Agreements were negotiated on an arm's length basis between HK Finance and the Borrowers. The Directors consider that the grant of the Loans 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 Loan Agreements were entered into on normal commercial terms based on the Group's credit policy. Taking into account the satisfactory financial background of the Borrowers and that a stable revenue and cashflow stream from the interest income is expected, the Directors consider that the terms of the Loan Agreements are fair and reasonable and the entering into of the Loan Agreements are in the interests of the Company and its Shareholders as a whole.

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DEFINITIONS

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

"Board"	the board of Directors
"Borrowers"	Customer C, Customer D and Customer E collectively
"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 C"	Mr. Fung Chun Hok (馮俊學), an individual who is an Independent Third Party
"Customer D"	Ms. Chan Wai Ki (陳惠琪), an individual who is an Independent Third Party
"Customer E"	Ms. Wong Lai Ping (黃麗冰), 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"	Hong Kong Finance Company Limited, a company incorporated in Hong Kong with limited liability 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
"Loan A"	the first mortgage loan in the amount of HK$16,500,000 granted to Customer C and Customer D under the Loan Agreement A
"Loan B"	the second mortgage loan in the amount of HK$5,200,000 granted to the Borrowers under the Loan Agreement B
"Loans"	two loans in the principal amounts of HK$21,700,000 in aggregate provided by HK Finance to the Borrowers under the Loan Agreements
"Loan Agreements"	two loan agreements dated 19 August 2026 entered into between HK Finance and the Borrowers
"Loan Agreement A"	the loan agreement dated 19 August 2026 entered into between HK Finance and Customer C and Customer D
"Loan Agreement B"	the loan agreement dated 19 August 2026 entered into between HK Finance and the Borrowers
"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
"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, 19 August 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	