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HOPEFLUENT GROUP HOLDINGS LIMITED

合富輝煌集團控股有限公司

(incorporated in the Cayman Islands with limited liability) (Stock Code: 733)

SUPPLEMENTAL ANNOUNCEMENT IN RELATION TO THE ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

Reference is made to the annual report of Hopefluent Group Holdings Limited (the "**Company**", and together with its subsidiaries, the "**Group**") for the year ended 31 December 2022 published by the Company on 25 April 2023 ("**2022 Annual Report**"). Capitalized terms used in this announcement shall have the same meaning as those defined in the 2022 Annual Report, unless the context otherwise requires.

In addition to the information disclosed in the 2022 Annual Report, the board (the "**Board**") of directors of the Company (the "**Directors**") would like to provide additional information with respect to the financial services business of the Group as below:

(i) Size and diversity of customers

During the year ended 31 December 2022, the Group focused on serving existing screened customers and real estate companies in its financial services business.

During the year ended 31 December 2022, the Group had granted loans to 936 customers with principal amount ranging from approximately RMB1,000 to approximately RMB65,000,000 per loan. During the year ended 31 December 2022, the interest rates of the loan receivables of the Group were ranging from approximately 6% to 21.6% per annum with maturity profiles ranging from 6 to 72 months.

(ii) Concentration of loans on major borrowers

For the financial services business, the largest borrower accounted for approximately 17.95% and the five largest borrowers accounted for approximately 61.47% in terms of the Group's total outstanding loan receivables of approximately HK\$574 million as at 31 December 2022.

The above supplemental information provided in this announcement does not affect other information contained in the 2022 Annual Report and, save as disclosed above, the contents of the 2022 Annual Report remain unchanged.

By order of the Board Hopefluent Group Holdings Limited ZHU Rongbin Chairman

Hong Kong, 8 August 2023

As at the date of this announcement, the board of Directors comprises the executive Directors, Mr. ZHU Rongbin, Mr. GAO Bin, Mr. FU Wai Chung and Mr. LO Yat Fung; the non-executive Director, Mr. FU Ear Ly and the independent non-executive Directors, Mr. LAM King Pui, Mr. NG Keung, Mr. CAO Qimeng and Ms. XU Jing.