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賽伯樂國際控股

**CYBERNAUT INTERNATIONAL HOLDINGS COMPANY LIMITED**

賽伯樂國際控股有限公司

*(incorporated in the Cayman Islands with limited liability)*

**(Stock Code: 1020)**

## **SUPPLEMENTAL ANNOUNCEMENT IN RELATION TO 2022 ANNUAL REPORT**

Reference is made to the annual report for the year ended 31 December 2022 (the “**2022 Annual Report**”) of Cybernaut International Holdings Company Limited (the “**Company**” together with its subsidiaries the “**Group**”). Terms used herein shall have the same meanings as defined in the 2022 Annual Report unless otherwise stated.

The board (the “**Board**”) of directors (the “**Directors**”) of the Company wishes to provide the following additional information in the 2022 Annual Report.

Regarding the disclosure on page 16 of the 2022 Annual Report relating to the money lending business of the Group:

As at 31 December 2022, TCL had 25 customers as borrowers. The loan maturities ranged from 1 to 30 years. Loan receivables in the total amount of RMB186,095,000, representing over 92% of the total amount of loan receivables, were secured by legal charge over landed properties in Hong Kong. The loan size ranged from HK\$0.5 million to HK\$64.4 million. The loans receivables of the 5 largest borrowers accounted for approximately 71% of the total loan receivables.

During the year ended 31 December 2022, there was impairment loss recognised of loan receivables RMB2,303,000, all of which were unsecured loans to independent third parties (2021: reversal of impairment of approximately RMB7,447,000).

For loan receivables, the directors make periodic individual assessment on the recoverability of loan receivables based on historical settlement records, past experience, and also quantitative and qualitative information that is reasonable and supportive forward-looking information. The Group considers loan receivables as doubtful if the repayment of principal and/or interest has been overdue for more than 3 months. The Group considers the loan receivables as loss if the repayments of principal and/or interest have been overdue for more than 6 months for loan and loan interest receivables; and in cases the collection of principal and/or interest in full is improbable. Based on the above assessment, the impairment was estimated based on the expected credit loss assessment prepared by an independent valuer engaged by the Company.

Regarding the disclosure in “Note 26 LOAN RECEIVABLES” on page 275 of the 2022 Annual Report relating to loan receivables:

As to the unsecured loan receivables in the total amount of RMB14,604,000, it represented (i) RMB9,190,000 being loan by the Company to 2 independent third parties and (ii) RMB5,414,000 being loan from Time Credit Limited to 2 related parties who are directors of the Company. The loans were unsecured because the Company management considered that the relevant borrowers and/or guarantors (as the case may be) had sufficient resources to repay the loans after assessing their personal net worth and repayment capability. The loans to the 2 directors of the Company constituted connected transactions under Chapter 14A of the Listing Rules but were fully exempt from reporting and announcement requirements as each of them was conducted on normal commercial terms and all the applicable percentage ratios were less than 5% and the total consideration was less than HK\$3,000,000.

Regarding the disclosure on page 291 of the 2022 Annual Report relating to share option scheme:

As at 31 December 2022, 120,000,000 options had been granted to business consultants of the Company, namely Yang Shen Lu, Chan Tze Fung Roderick, Lo Wing Chung Thomas and Lam Siu Kin, and remained outstanding under the New Scheme, representing 3.02% of the weighted average number of shares of the Company in issue for the year ended 31 December 2022.

By Order of the Board of  
**Cybernaut International Holdings Company Limited**  
**Mr. Zhu Min**  
*Chairman*

Hong Kong, 6 September 2023

*As at the date of this announcement, the executive Directors are Mr. Zhu Min, Dr. Chen Huabei, Mr. Lu Yongchao and Ms. Yip Sum Yu and the independent non-executive Directors are Mr. Tong Yiu On, Mr. Li Yik Sang and Mr. Cao Ke.*