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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)**

**INSIDE INFORMATION**

This announcement is made by Hopefluent Group Holdings Limited (the “**Company**”, and 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 (the “**Listing Rules**”) and the Inside Information Provisions (as defined in the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

Based on the recent review of the loan portfolio of the Group, the credit quality of certain customers of the Group worsened in the second half of 2023. Based on the latest available information to the Group, the Group expects loan receivables ranging from HK\$110 million to HK\$140 million may be unable to be settled on time.

In addition, as a result of the decline in the real estate market in China, certain customers of the Group which are engaged in property related services and property development are experiencing financial instability and facing cash flow difficulties. The Group has maintained regular communication with such clients in order to collect the outstanding amounts. Based on the latest available information to the Group, the Group expects the possibility of recovering an amount ranging from HK\$100 million to HK\$130 million from the accounts receivable and other receivables is low.

Currently, the Group has sufficient working capital and its businesses are under continuous operation and therefore, the above events will not affect the normal operation of the Group at the moment. The management of the Company is also currently assessing the impact of the above events, especially the financial impact on the Group's consolidated financial statements. The board of directors of the Company will continue to monitor the situation, and make further announcement on any material updates as and when appropriate. Shareholders of the Company and potential investors are advised to exercise caution when dealing in the securities of the Company.

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

Hong Kong, 24 November 2023

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