MIN XIN HOLDINGS LIMITED

閩信集團有限公司

(Incorporated in Hong Kong with limited liability)

(Stock Code: 222)

VOLUNTARY ANNOUNCEMENT
FINANCIAL ASSISTANCE FROM CONTROLLING SHAREHOLDER

This announcement is made by Min Xin Holdings Limited (the"**Company**", together with its subsidiaries, the "**Group**") on a voluntary basis.

Reference is made to the announcement of the Company dated 30 August 2024 in relation to the continuing connected transaction regarding the financial assistance from controlling shareholder (the "**Announcement**"). Capitalised terms used herein shall have the same meanings as those defined in the Announcement unless otherwise specified.

The Board announces that on 11 July 2025, the Company as the borrower has entered into a supplemental shareholder's facility agreement (the "**Supplemental Shareholder's Facility**") with the controlling shareholder of the Company, Vigour Fine as the lender, pursuant to which Vigour Fine has agreed to adjust the annual interest rate from 3 months Hong Kong Interbank Offered Rate plus 1.6% to 1 month or 3 months Hong Kong Interbank Offered Rate plus 1%. All other terms remain unchanged.

As Vigour Fine is the controlling shareholder of the Company which is beneficially interested in approximately 59.53% of the issued share capital of the Company, the Supplemental Shareholder's Facility constitutes a continuing connected transaction of the Company under the Listing Rules. As the Supplemental Shareholder's Facility is not secured by any assets of the Group and is conducted on normal commercial terms or better, the Supplemental Shareholder's Facility is fully exempted from shareholders' approval, annual review and all disclosure requirements pursuant to Rule 14A.90 of the Listing Rules.

By Order of the Board
Min Xin Holdings Limited
HUANG Wensheng
Executive Director and General Manager

Hong Kong, 11 July 2025

As at the date of this announcement, the executive directors of the Company are Messrs WANG Fei (Chairman) and HUANG Wensheng (Vice Chairman); the non-executive directors are Messrs HON Hau Chit, ZHOU Tianxing and YOU Li; the independent non-executive directors are Messrs IP Kai Ming, CHEUNG Man Hoi and LEUNG Chong Shun.