MIN XIN HOLDINGS LIMITED
閩信集團有限公司
(Incorporated in Hong Kong with limited liability)
(Stock Code: 222)

ANNOUNCEMENT PURSUANT TO RULE 13.18 OF THE LISTING RULES

This announcement is made by Min Xin Holdings Limited (the "**Company**") in compliance with the disclosure requirements under Rule 13.18 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "**Listing Rules**").

Reference is made to the announcement of the Company dated 31 August 2023 whereby the Bank has agreed to make available to the Company an uncommitted revolving loan facility of up to HK$100,000,000 (the "**Announcement**"). Capitalised terms used herein shall have the same meanings as those defined in the Announcement unless otherwise specified.

On 9 April 2026, the Company as the borrower has entered into a supplemental facility letter with the Bank as the lender (the "**Supplemental Facility Letter**") whereby the Bank has agreed, amongst other things, to increase the limit of the uncommitted revolving loan facility to HK$300,000,000 (the "**Facility**"), and all other terms and conditions in the Facility Letter remain unchanged and shall remain in full force and effect. The Bank may terminate the Facility by immediate written notice at the Bank's sole and absolute discretion at any time without cause, without having to give any reason and regardless of whether any default has occurred. In such case, the Bank may declare that all or any amounts accrued or outstanding in respect of the Facility be immediately due and payable, declare that all or any amounts accrued or outstanding be payable on demand by the Company and/or demand the Company to immediately pay to the Bank such cash amount sufficient to cover all contingent or future liabilities in respect of the Facility.

Pursuant to the Facility Letter and the Supplemental Facility Letter, amongst other things, the Company undertakes to procure Fujian Investment & Development Group Co., Ltd. ("**FIDG**"), the controlling shareholder of the Company, shall beneficially own (whether directly or indirectly) not less than 50% of the issued share capital of the Company and maintain as the single largest shareholder of the Company during the term of the Facility Letter and the Supplemental Facility Letter. Breach of such undertakings will constitute an event of default and all amounts (including principal and interest) due and owing by the Company to the Bank under the Facility Letter and the Supplemental Facility Letter shall become immediately due and payable.

As at the date of this announcement, FIDG is beneficially interested in approximately 59.53% of the issued share capital of the Company.

By Order of the Board
Min Xin Holdings Limited
CHEN Ying
Executive Director and General Manager

Hong Kong, 9 April 2026

As at the date of this announcement, the executive directors of the Company are Messrs WANG Fei (Chairman), HUANG Wensheng (Vice Chairman) and CHEN Ying; 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.