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 11 July 2025 (the "**Announcement**"). Unless otherwise defined, capitalised terms used in this announcement shall have the same meanings as those defined in the Announcement.

On 25 June 2026, the Company accepted and entered into a supplemental facility agreement to supplement the Facility Agreement (together the "**New Facility Agreement**") issued by the Bank whereby, amongst other things, the Bank agreed to amend interest rate stated in the Facility Agreement.

Pursuant to the New Facility Agreement, amongst other things, the Company undertakes to procure FIDG, the controlling shareholder of the Company, shall beneficially own (whether directly or indirectly) at least 50% of the issued share capital of the Company and retain management control (whether directly or indirectly) of the Company during the term of the New Facility Agreement. 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 New Facility Agreement 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, 25 June 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.