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

# INSIDE INFORMATION
# CAPITAL CONTRIBUTION IN
# XIAMEN INTERNATIONAL BANK CO., LTD.

This announcement is made by Min Xin Holdings Limited (the "**Company**") 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).

The Company has been informed that the National Financial Regulatory Administration Xiamen Office has approved a proposal by Xiamen International Bank Co., Ltd. ("**XIB**") to enlarge its share capital from RMB17,046,309,526 to RMB17,567,142,859 by issuing 520,833,333 new shares (the "**Capital Contribution**") to 福建省福投投資有限責任公司 (Fujian Futou Investment Company Limited*), which is a wholly-owned subsidiary of Fujian Investment & Development Group Co., Ltd., the controlling shareholder of the Company. XIB has completed the business registration change for the Capital Contribution and is in the process of completing other relevant requirements. The Company's shareholding in XIB has been diluted from approximately 8.689% to 8.4314% on completion of the Capital Contribution. It is expected that the Company may record a dilution loss of approximately HK$10 million in the consolidated financial statements for the year ending 31 December 2026. The actual dilution loss will be calculated based on the audited consolidated financial information of the Group for the year ended 31 December 2025 and the audited consolidated financial information of XIB for the year ended 31 December 2025 as adjusted to conform with the Group's accounting policies. The Company is still in the process of finalising these consolidated financial information as at the date of this announcement, and therefore the estimated dilution loss is subject to change when these consolidated financial information are available in the future.

In addition, the Company has evaluated the applicable accounting treatment in respect of its remaining shareholding in XIB upon completion of the Capital Contribution and considered that the Company will continue to have the ability to exercise significant influence over the financial and operating policy decisions of XIB in accordance with the terms of the constitutional documents of XIB. Accordingly, the Company considers that XIB will continue to be classified as an associate and accounted for using equity method in accordance with the HKFRS Accounting Standards.

The Company will issue further announcement(s) as and when appropriate if there shall be any significant development in accordance with the Listing Rules. **Shareholders of the Company and potential investors should exercise caution when dealing in the securities of the Company.**

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

Hong Kong, 25 March 2026

*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.*

* The relevant English name is only a transliteration of the Chinese name for reference only.