Oi Wah Pawnshop Credit Holdings Limited
靄華押業信貸控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 1319)

List of Directors and their Roles and Functions

The members of the board of directors (the "Board") of Oi Wah Pawnshop Credit Holdings Limited are set out below:

Executive Directors
Mr. Chan Kai Ho Edward (Chairman)
Ms. Chan Mei Fong
Ms. Chan Ying Yu

Independent non-executive Directors
Mr. Lam On Tai
Dr. Leung Shiu Ki Albert
Dr. Yip Ngai

Non-executive Director
Mr. Chan Kai Kow Macksion
Ms. Mak Siu Yee

There are three Board committees. The table below provides membership information of these committees on which the Board member serves:

Directors	Audit Committee	Nomination Committee	Remuneration Committee
Mr. Chan Kai Ho Edward		Member	Member
Mr. Lam On Tai	Member	Member	Chairman
Dr. Leung Shiu Ki Albert	Member	Chairman	Member
Dr. Yip Ngai	Chairman		

Hong Kong, 1 December 2025