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靄華押業
Oiwahpawn

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)

POSITIVE PROFIT ALERT

This announcement is made by Oi Wah Pawnshop Credit Holdings Limited (the "**Company**", together with its subsidiaries, the "**Group**") 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 under the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

The board (the "**Board**") of directors (the "**Directors**") of the Company wishes to inform the shareholders of the Company (the "**Shareholders**") and potential investors that based on the preliminary assessment by the Board with reference to the unaudited consolidated management accounts of the Group for the year ended 28 February 2026 (the "**Year**"), it is expected to record an increase in the profit attributable to Shareholders for the Year in the range of 30% to 50% as compared to the profit of approximately HK$55.9 million for the year ended 28 February 2025. The expected increase in profit was mainly due to the substantial decrease in the charge for impairment losses on loan receivables during the Year.

The Company is still in the process of finalising the annual results of the Group for the Year. The information contained in this announcement is only based on the Board's preliminary assessment and review of the unaudited consolidated management accounts of the Group for the Year and information currently available to the Company, which have not been reviewed or audited by the auditors of the Company nor the audit committee of the Company, and may therefore be subject to change. The Group's preliminary results for the Year are expected to be announced on 27 May 2026 and may be different from the information as stated in this announcement.

Shareholders of the Company and potential investors should exercise caution when dealing in the shares of the Company.

By Order of the Board of
Oi Wah Pawnshop Credit Holdings Limited
Chan Kai Ho Edward
Chairman, Chief Executive Officer and Executive Director

Hong Kong, 14 May 2026

As at the date of this announcement, the Board comprises Mr. Chan Kai Ho Edward (Chief Executive Officer and Chairman), Ms. Chan Mei Fong and Ms. Chan Ying Yu as executive Directors; Mr. Chan Kai Kow Macksion and Ms. Mok Siu Yee as non-executive Directors; and Mr. Lam On Tai, Dr. Leung Shiu Ki Albert and Dr. Yip Ngai as independent non-executive Directors.