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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**").

On 23 June 2026, the Company as the borrower has entered into a facility agreement (the "**Facility Agreement**") with a bank (the "**Bank**") as the lender whereby the Bank has agreed to make available to the Company an uncommitted revolving loan facility of up to HK$110,000,000 (the "**Facility**"). The Bank has the sole and absolute discretion to refuse all or part of any withdrawal request from the Company, may at any time without prior notice cancel any unused Facility, terminate the Facility Agreement and declare any outstanding amount to be immediately due and payable. Notwithstanding any other provision in the Facility Agreement, the Bank shall have the right to terminate the Facility Agreement, cancel the Facility and declare all outstanding principal and interest immediately due and payable by notice of not less than 10 business days to the Company at any time. In this case, the Facility Agreement shall be terminated on the designated termination date, and the Company shall immediately repay all outstanding principal and interest to the Bank on the termination date.

Pursuant to the Facility Agreement, amongst other things, the Company undertakes to ensure that Fujian Investment & Development Group Co., Ltd. ("**FIDG**"), the controlling shareholder of the Company, shall hold actual controlling interests (whether directly or indirectly) in the Company during the tenure of the Facility Agreement. Breach of such undertaking 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 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, 23 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.