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VCREDIT Holdings Limited
維信金科控股有限公司

(registered by way of continuation in the Cayman Islands with limited liability)
(Stock Code: 2003)

**ANNOUNCEMENT SUPPLEMENTAL TO
ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025 AND
INTERIM REPORT FOR THE SIX MONTHS ENDED 30 JUNE 2026**

This announcement is made by the board of directors (the “**Board**”) of VCREDIT Holdings Limited (the “**Company**”).

Reference is made to the annual report of the Company (“**Annual Report**”) for the year ended 31 December 2025 (the “**Year**”) published on 24 April 2026 and the interim report of the Company (“**Interim Report**”) for the six months ended 30 June 2026 (the “**Period**”) published on 18 September 2026. Unless otherwise defined in this announcement, capitalised terms used in this announcement shall have the same meanings as those defined in the Annual Report and the Interim Report.

The Board wishes to provide the following supplemental information pursuant to rules 17.07(1)(c)(iv) and 17.07(1)(c)(v) of the Listing Rules.

Share Award Scheme No. 1

The closing price of the Shares immediately before the dates on which the Awards were granted during the Year and the Period on 12 May 2025, 16 June 2025, 15 September 2025 and 14 April 2026 were HK\$4.02 per Share, HK\$4.06 per Share, HK\$3.39 per Share and HK\$1.26 per Share, respectively.

The fair values of the Awards granted under Share Award Scheme No. 1 during the Year and the Period, measured as at the respective grant dates, on 13 May 2025, 17 June 2025, 16 September 2025 and 15 April 2026 were HK\$4.01 per Share, HK\$3.95 per Share, HK\$3.30 per Share and HK\$1.22 per Share, respectively.

This announcement should be read in conjunction with the Annual Report and the Interim Report. The supplementary information contained in this announcement does not affect other information contained in the Annual Report and the Interim Report. Save as disclosed above, all other information in the Annual Report and Interim Report remains unchanged.

By Order of the Board
VCREDIT Holdings Limited
Ma Ting Hung
Chairman

Hong Kong, 7 October 2026

As at the date of this announcement, the Board comprises Mr. Ma Ting Hung as the chairman and an executive director; Mr. Liu Sai Wang Stephen, Mr. Liu Sai Keung Thomas and Ms. Xue Lan as executive directors; Mr. Yip Ka Kay as a non-executive director; and Mr. Chen Derek, Mr. Chen Penghui and Mr. Fang Yuan as independent non-executive directors.