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PROSPER ONE INTERNATIONAL HOLDINGS COMPANY LIMITED

富一國際控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 1470)

CLARIFICATION ANNOUNCEMENT IN RELATION TO THE ANNUAL RESULTS ANNOUNCEMENT FOR THE YEAR ENDED 30 APRIL 2026

Reference is made to the annual results announcement of Prosper One International Holdings Company Limited (the "**Company**", together with its subsidiaries, the "**Group**") dated 31 July 2026 for the year ended 30 April 2026 (the "**Results Announcement**"). Unless otherwise defined, capitalised terms used herein shall have the same meanings as those defined in the Results Announcement.

The board of directors of the Company (the "**Board**") wishes to provide the following clarifications in relation to certain disclosures in the Results Announcement.

CONTINGENT LIABILITIES

As disclosed in the Results Announcement, as at 30 April 2026, the Group had estimated contingent liabilities of RMB4.131 million in respect of certain frozen bank balances of its PRC subsidiary arising from litigation concerning loans related to Mr. Meng Guangyin ("**Mr. Meng**").

The Results Announcement further disclosed that the Directors considered that a reliable estimate could not be made of the amount of any outflow of resources that might be required in respect of the Legal Proceedings and that, accordingly, no provision was made.

For further clarification, reference is made to the Company's announcements dated 9 February 2024, 17 April 2024 and 4 June 2026 in relation to, among other things, information concerning Mr. Meng and the Loans. As disclosed in the Company's announcement dated 17 April 2024, the relevant PRC judgments were entered against, among others, Mr. Meng, who was one of the guarantors. In connection with the Legal Proceedings concerning the Loans related to Mr. Meng, the PRC court ordered the freezing of certain bank accounts of the PRC subsidiary as an asset preservation measure.

The legal basis for such measure is set out in Articles 103, 105 and 106 of the Civil Procedure Law of the People's Republic of China (2023 Revision), which provide for property preservation, including freezing.

As disclosed in the Company's announcement dated 4 June 2026, the Loans did not constitute indebtedness or obligations of the Company or any member of the Group.

Subsequent to the publication of the Results Announcement on 31 July 2026, the relevant bank accounts were unfrozen in mid-August 2026.

REFERENCE TO NOTE 35 TO THE CONSOLIDATED FINANCIAL STATEMENTS

The Board wishes to clarify that the reference to "note 35 to the consolidated financial statements" in note 3 headed "Basis of preparation" of the Results Announcement was a cross-reference to note 35 of the full consolidated financial statements, which was not separately reproduced as a numbered note in the Results Announcement.

The substantive information relevant to that cross-reference was, however, set out in note 3 of the Results Announcement, including details of the Court Order, the appointment of joint receivers over the issued share capital of the ultimate holding company and the resulting uncertainties regarding the ultimate holding company's willingness and ability to provide ongoing financial and other support to the Group.

The reference to note 35 appearing under the section headed "Extract from the Independent Auditor's Report" formed part of the wording extracted from the independent auditor's report and reproduced in the Results Announcement.

GENERAL

Save as disclosed above, all other information contained in the Results Announcement remains unchanged. This announcement is supplemental to and should be read in conjunction with the Results Announcement.

By order of the Board
Prosper One International Holdings Company Limited
Liu Guoqing
Chairman, Chief Executive Officer and Executive Director

Hong Kong, 24 November 2026

As at the date of this announcement, the Board comprises Mr. Liu Guoqing (chairman and chief executive officer), Mr. Liu Jiaqiang and Mr. Li Dongpo (chief financial officer) as the executive Directors; and Mr. Tian Zhiyuan, Mr. Wang Luping, Mr. Gao Jizhong and Ms. Li Hua as the independent non-executive Directors.