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Quanzhou Huixin Micro-credit Co., Ltd.*

泉州匯鑫小額貸款股份有限公司

(Established in the People's Republic of China with limited liability)

(Stock Code: 1577)

**SUPPLEMENTAL ANNOUNCEMENT ON
DISCLOSEABLE TRANSACTION IN RESPECT OF
PROVISION OF FINANCIAL ASSISTANCE**

References are made to the three announcements of the Company all dated 12 December 2025 (the “**12 December Announcements**”) and the announcement of the Company dated 30 December 2025 (the “**30 December Announcement**”, together with the 12 December Announcements, the “**Previous Discloseable Transaction Announcements**”) in relation to certain discloseable transactions in respect of provision of financial assistance. Unless otherwise, all the capitalized terms used in this announcement shall have the same meanings as defined in the Previous Discloseable Transaction Announcements.

The Company would like to clarify and supplement the Previous Discloseable Transaction Announcements as follows:

- (1) As of the date of the 12 December Announcements, for the five loans disclosed in the 12 December Announcements which the Company granted to the relevant customers on 19 November 2020, 14 December 2020, 16 July 2021, 18 August 2021 and 17 December 2021 in the principal amount of RMB10.0 million, RMB25.6 million, RMB30.2 million, RMB10.0 million and RMB27.5 million, respectively, all of them have been settled.
- (2) To prevent the occurrence of similar non-compliance incidents in the future, the Company will implement the following remedial measures:

Amendments to business procedures

- (a) The business manager of the Company's business department is responsible for preparing the due diligence report on a proposed loan;

- (b) Upon the receipt of the due diligence report from the business department, the securities officer of the risk management department will (i) conduct initial size tests under Chapter 14 of the Listing Rules and report the results to the internal joint company secretary; (ii) consult the external joint company secretary and external professional advisers on the initial size tests results; (iii) provide compliance comments on the due diligence report; and (iv) circulate the report to loan assessment committee and business department of the Company;
- (c) After the securities officer has conducted the size tests and consulted with the external joint company secretary and professional advisers, the business manager will liaise with the customer to explain the disclosure obligations of the Company, including the disclosure of the identity of the customers and their ultimate beneficial owners pursuant to the Listing Rules;
- (d) After the loan assessment committee approves the loan, the securities officer will prepare the implementation plan in accordance with the requirements of Chapter 14 of the Listing Rules with the assistance of the external joint company secretary and external professional advisers;

Amendments to information disclosure policy

- (e) The transactions falling under Rule 14.04(1) of the Listing Rules, together with illustrative examples, will be included in the information disclosure policy of the Company, which will cover the provision of financial assistance and loans by the Company. The securities officer is responsible for updating the Company's information disclosure policy;

Amendments to risk management policy

- (f) Any proposed transactions of the Company must be submitted to risk management department for pre-approval;
- (g) Upon receipt of the proposed transaction submitted by another department, the securities officer will conduct initial size tests and report the results to the internal joint company secretary. Based on the results, internal joint company secretary will liaise with external joint company secretary and external professional advisers regarding the transaction and relevant requirements of Chapter 14 of the Listing Rules, including the size tests calculations. In view of the above, the Company is of the view that the procedures are adequate;
- (h) Mr. Yan Zhijiang (顏志江), executive Director and joint company secretary of the Company, is assigned to oversee the risk management department; and
- (i) The above amendments to the internal control policies have been circulated to all the departments of the Company in hard copies, and all the departments have acknowledged receipt of the updated policies. The relevant personnel of the department have confirmed in writing that they are fully aware of the compliance requirements for loan grants and renewals.

Save as disclosed above, all other information contained in the Previous Discloseable Transaction Announcements remains unchanged.

By order of the Board
Quanzhou Huixin Micro-credit Co., Ltd.*
JIANG Bin
Chairman

Hong Kong, 7 January 2026

As of the date of this announcement, the executive Directors are Mr. JIANG Bin, Mr. ZHOU Yongwei, Mr. YAN Zhijiang and Ms. LIU Aiqin; the non-executive Directors are Mr. JIANG Haiying and Mr. CAI Rongjun; and the independent non-executive Directors are Mr. ZHENG Wenjian, Mr. YANG Dong and Mr. YANG Zhanghua.

* *For identification purpose only*