

LUMINOR FINANCIAL HOLDINGS LIMITED
(Company Registration Number: 201131382E)
(Incorporated in the Republic of Singapore)

INCORPORATION OF INDIRECT SUBSIDIARY

The Board of Directors (the “**Board**” or “**Directors**”) of Luminor Financial Holdings Limited (the “**Company**”, and together with its subsidiaries, the “**Group**”) would like to announce that the Company’s wholly-owned indirect subsidiary, Luminor Capital (Malaysia) Sdn Bhd, has incorporated a wholly-owned subsidiary, Luminor SPV 1 Sdn Bhd (“**LSPV1**”).

The details of the subsidiary are as follows:-

1. Company Name : Luminor SPV 1 Sdn Bhd
2. Unique Entity Number : 202501059169 (1660575-V)
3. Date of Incorporation : 22 December 2025
4. Place of Incorporation : Malaysia
5. Registered Office : Level 5, Guoco Tower 6 Jalan Damanela, Damansara City Bukit Damansara, 50490 Kuala Lumpur, W.P. Kuala Lumpur, Malaysia
6. Principal Activity : Special purpose vehicle incorporated to raise financing for the Luminor group of companies
7. Current Paid-Up Capital : RM1.00
8. Current Shareholder : Luminor Capital (Malaysia) Sdn Bhd

The incorporation of LSPV1 is funded through internal resources and is not expected to have any material impact on the net tangible assets and earnings per share of the Group for the financial year ending 31 December 2025.

None of the directors or controlling shareholders of the Company has any interest, direct or indirect (other than through their shareholdings in the Company), in the incorporation of LSPV1.

BY ORDER OF THE BOARD

Kwan Yu Wen
Executive Director
29 December 2025

*This announcement has been reviewed by the Company’s sponsor, UOB Kay Hian Private Limited (the “**Sponsor**”).*

*This announcement has not been examined or approved by the Singapore Exchange Securities Trading Limited (“**SGX-ST**”) and the SGX-ST assumes no responsibility for the contents of this announcement, including the correctness of any of the statements or opinions made or reports contained in this announcement.*

The contact person for the Sponsor is Mr Lance Tan, Senior Vice President, at 83 Clemenceau Avenue #10-01 UE Square, Singapore 239920, telephone (65) 6590 6881.