

YANGZIJIANG FINANCIAL HOLDING LTD.
(Company Registration No.: 202143180K)
(Incorporated in the Republic of Singapore on 14 December 2021)

PROPOSED SPIN-OFF OF THE GROUP'S MARITIME INVESTMENTS SEGMENT THROUGH THE TRANSFER OF THE EXISTING MARITIME INVESTMENTS SEGMENT TO YANGZIJIANG MARITIME DEVELOPMENT LTD. AND THE PROPOSED LISTING OF YANGZIJIANG MARITIME DEVELOPMENT LTD. BY WAY OF AN INTRODUCTION ON THE MAIN BOARD OF THE SGX-ST
– NOTICE OF BOOKS CLOSURE DATE FOR THE YZJ MARITIME DISTRIBUTION

*Reference is made to the previous announcements of Yangzijiang Financial Holding Ltd. (the "**Company**") dated 27 April 2025, 2 July 2025, 12 August 2025, 4 September 2025, 1 October 2025, 30 October 2025 and 31 October 2025 (the "**Previous Announcements**"), the circular issued by the Company dated 12 August 2025 in relation to the Proposed Spin-off (the "**Circular**") and the introductory document issued by Yangzijiang Maritime Development Ltd. dated 31 October 2025 (the "**Introductory Document**"). Capitalised terms in this announcement shall have the same meanings as those defined in the Previous Announcements and Circular, unless otherwise defined.*

1. Notice of Books Closure

NOTICE IS HEREBY GIVEN that the Share Transfer Books and the Register of Members of the Company will be closed at 5.00 p.m. on 11 November 2025 (the "**Books Closure Date**") for the purpose of determining Shareholders' entitlements to the YZJ Maritime Distribution.

Duly completed transfers in respect of shares in the capital of the Company (the "**Shares**") received by the Company's Share Registrar, Boardroom Corporate & Advisory Services Pte. Ltd. at 1 Harbourfront Avenue, #14-07, Keppel Bay Tower, Singapore 098632 up to the close of business at 5.00 p.m. on 11 November 2025 will be registered to determine Shareholders' entitlements to the YZJ Maritime Distribution.

Subject to advice from the relevant foreign counsels and compliance with applicable foreign laws and regulations, Shareholders whose securities accounts ("**Securities Accounts**") with The Central Depository (Pte) Limited ("**CDP**") are credited with Shares of the Company as at 5.00 p.m. on 11 November 2025 will be entitled to the YZJ Maritime Distribution. It is envisaged that the YZJ Maritime Shares will be reflected in the Shareholders' Securities Accounts on 17 November 2025.

2. Administrative Procedures for the YZJ Maritime Distribution

Books Closure Date and Entitlements

Persons registered in the register of members of the Company (the "**Register**") and Depositors (as defined under the Securities and Futures Act 2001 of Singapore (the "**SFA**")) whose Securities Accounts are credited with Shares as at the Books Closure Date (the "**Entitled Shareholders**")

would be entitled to receive one (1) YZJ Maritime Share for every one (1) Share held by them or on their behalf as at the Books Closure Date, fractional entitlements to be disregarded.

It is envisaged that the YZJ Maritime Distribution will involve the distribution of 3,480,450,520 YZJ Maritime Shares representing an aggregate share capital of approximately US\$1.45 billion, based on the Company's records with the Accounting and Corporate Regulatory Authority of Singapore as at 28 October 2025. Each YZJ Maritime Share is thus estimated to have a value of approximately US\$0.417. Based on the unaudited net asset value attributable to equity holders of YZJ Maritime as at 30 June 2025, each YZJ Maritime Share is estimated to have a value of approximately US\$0.452 (which is equivalent to approximately S\$0.586 per YZJ Maritime Share¹).

Entitled Shareholders who are not Depositors will be credited with YZJ Maritime Shares by the entry of their names on the Register of YZJ Maritime (the "**YZJ Maritime Register**") to be maintained by YZJ Maritime's Share Registrar.

Depositors

In the case of Shareholders being Depositors, entitlements to the YZJ Maritime Shares will be determined on the basis of the number of Shares standing to the credit of their respective Securities Accounts as at the Books Closure Date, fractional entitlements to be disregarded. Following the Books Closure Date, CDP will credit the Securities Accounts with the relevant number of YZJ Maritime Shares on the credit date to be announced by the Company in due course and CDP will send to each such Depositor a notification letter confirming the number of YZJ Maritime Shares that has been credited to the Depositor's Securities Account.

Scrip Shareholders

In the case of Shareholders who hold Shares registered in their own names in the Register, entitlements to the YZJ Maritime Shares will be determined on the basis of their holdings of Shares in the Register as at the Books Closure Date. Following the Books Closure Date, the names of each such Shareholder as well as the relevant number of YZJ Maritime Shares to be distributed to such Shareholder will be entered into the YZJ Maritime Register and the share certificates in respect of the YZJ Maritime Shares will be sent to them by registered post to their address stated in the YZJ Maritime Register. Shareholders should note that they will not be able to trade in such YZJ Maritime Shares on the SGX-ST unless they have a Securities Account and make appropriate arrangements for the share certificates of the YZJ Maritime Shares to be deposited with CDP for crediting into the said Securities Account.

Shareholders holding their Shares in scrip form and who wish to have the YZJ Maritime Shares credited to their Securities Accounts pursuant to the YZJ Maritime Distribution or wish to trade the YZJ Maritime Shares on the SGX-ST on or immediately after the YZJ Maritime Distribution should deposit with CDP their existing share certificates in respect of their Shares, together with the duly

¹ Based on the exchange rate of S\$1:US\$0.7717 as extracted from S&P Capital IQ as at 17 October 2025, being the Latest Practicable Date set for the Introductory Document.

executed instruments of transfer in favour of CDP, no later than 5.00 p.m. on the date falling 12 market days prior to the Books Closure Date so as to enable CDP to credit their Securities Accounts with the relevant Shares by the Books Closure Date and thereafter for CDP to credit their Securities Accounts with the YZJ Maritime Shares.

CPFIS and SRS Investors

In the case of Shareholders who have purchased Shares using their Central Provident Fund ("**CPF**") funds or Supplementary Retirement Scheme ("**SRS**") funds, entitlements to the YZJ Maritime Shares will be determined based on the number of Shares standing to the credit of their respective investment accounts with the CPF Investment Scheme (the "**CPFIS Agent Banks**") or Supplementary Retirement Scheme (the "**SRS Operators**") as at the Books Closure Date. Following the Books Closure Date, CDP will credit their CPFIS Agent Banks' Securities Accounts or SRS Operators' Securities Accounts with the relevant number of YZJ Maritime Shares on the credit date to be announced by the Company in due course. The respective CPFIS Agent Banks or SRS Operators will notify the relevant Shareholders of the credit and such Shareholders are advised to consult their CPFIS Agent Banks or SRS Operators as to the crediting status of their YZJ Maritime Shares in their respective investment accounts as CDP will not be sending any notifications to such Shareholders.

Overseas Shareholders

You will be regarded as an "**Overseas Shareholder**" if your registered address on the Register or the Depository Register (as the case may be) is not in Singapore as at the Books Closure Date. Shareholders who wish to change their registered address on the Register and the Depository Register (as the case may be) to provide an address in Singapore in substitution thereof prior to the Books Closure Date may do so by sending a notice in writing to the Company's share registrar (the "**Share Registrar**") (in the case of a change of address on the Register) and CDP (in the case of a change of address on the Depository Register), respectively not later than three (3) market days prior to the Books Closure Date.

Subject to advice from the relevant foreign counsels and compliance with applicable foreign laws and regulations, Overseas Shareholders who are Entitled Shareholders are expected to receive the YZJ Maritime Shares. However, should the distribution of the YZJ Maritime Shares to any Overseas Shareholders infringe any relevant foreign law or may necessitate compliance with conditions or requirements which the Directors, in their sole and absolute discretion, regard as onerous or impracticable by reason of costs, delay or otherwise, the YZJ Maritime Shares which such Overseas Shareholders would have been entitled to pursuant to the YZJ Maritime Distribution (the "**Overseas Shareholders' YZJ Maritime Shares**") will not be distributed to such Overseas Shareholders. Instead, the Overseas Shareholders' YZJ Maritime Shares shall be transferred to such person(s) as the Company may appoint who shall sell the Overseas Shareholders' YZJ Maritime Shares and thereafter distribute the aggregate amount of the net proceeds, after deducting for all dealings and other expenses in connection therewith, proportionately among such Overseas Shareholders according to their respective entitlements to the YZJ Maritime Shares as

at the Books Closure Date in full satisfaction of their rights to the YZJ Maritime Shares which they would otherwise have become entitled to under the YZJ Maritime Distribution. Where such YZJ Maritime Shares are sold on the SGX-ST, they will be sold at such time and at such price or prices as the Company may, in its sole and absolute discretion, decide and no Overseas Shareholder shall have any claim whatsoever against the Company, YZJ Maritime, SAC Capital Private Limited, CDP, CPF, the Company's Share Registrar and/or YZJ Maritime's Share Registrar and their respective officers in connection therewith.

Where the net proceeds to which any particular Overseas Shareholder is entitled are less than S\$10.00, such net proceeds shall be retained for the benefit of the Company, and no Overseas Shareholder shall have any claim whatsoever against the Company or any other person in connection therewith.

For practical reasons and in order to avoid any violation of the securities legislation applicable in countries other than Singapore, where Shareholders may have their registered addresses, the Introductory Document has not been and will not be despatched to any jurisdictions outside Singapore. Overseas Shareholders who wish to change their registered address on the Register and the Depository Register (as the case may be) to an address in Singapore in substitution thereof prior to the Books Closure Date may do so by sending a notice in writing to the Share Registrar (in the case of a change of address on the Register) and CDP (in the case of a change of address on the Depository Register) respectively, no later than three (3) market days prior to the Books Closure Date.

3. Important Events and Dates

Shareholders should note the following important events and dates in respect of the YZJ Maritime Distribution.

Books Closure Date	:	Tuesday, 11 November 2025 at 5.00 p.m.
Expected date for the crediting of YZJ Maritime Shares into the Securities Accounts of Entitled Shareholders who are Depositors	:	By Monday, 17 November 2025
Expected dated and time of commencement of trading of the YZJ Maritime Shares on the SGX-ST	:	<p>Tuesday, 18 November 2025 at 9.00 a.m.</p> <p>The time for commencement of trading of the YZJ Maritime Shares is tentative and remains subject to the SGX-ST's approval. The Company will release an announcement to update Shareholders in due course.</p>

By Order of the Board
YANGZIJIANG FINANCIAL HOLDING LTD.

Liu Hua
Executive Chairman
3 November 2025

IMPORTANT NOTICE

This document contains certain statements that are not statements of historical fact, i.e., forward-looking statements. These forward-looking statements are based on current expectations, projections and assumptions about future events. Although the Company believes that these expectations, projections and assumptions are reasonable, these forward-looking statements are subject to the risks (whether known or unknown), uncertainties and assumptions. Investors are advised not to place undue reliance on the information in this document. If underlying assumptions prove inaccurate or known or unknown risks or uncertainties materialise, actual results could vary materially from the expectations and projections of Company. Risks and uncertainties include, but are not limited to: the Company's ability to satisfy the necessary conditions to consummate the Proposed Listing on a timely basis or at all, the Company's ability to successfully spin-off YZJ Maritime and realise the anticipated benefits from the Proposed Listing, the YZJ Maritime's ability to succeed as a standalone publicly traded company, economic factors, such as interest rate and currency exchange rate fluctuations; competition; changes to applicable laws and regulations, including tax laws; financial instability of international economies and legal systems and sovereign risk; Any forward-looking statement made in this announcement speaks only as of the date of this announcement. The Company does not undertake to update any forward-looking statement as a result of new information or future events or developments.