

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

PROPOSED NON-RENOUNCEABLE NON-UNDERWRITTEN RIGHTS ISSUE

- **LODGEMENT OF THE OFFER INFORMATION STATEMENT**
 - **DESPATCH OF NOTIFICATION LETTER AND ITS ACCOMPANYING FORMS**
 - **INDICATIVE TIMETABLE OF KEY EVENTS**
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1. INTRODUCTION

The Board of Directors (the “**Board**” or “**Directors**”) of Luminor Financial Holdings Limited (the “**Company**”, and together with its subsidiaries, collectively the “**Group**”) refers to the Company’s announcements on 24 December 2025, 4 February 2026, 16 February 2026, 24 March 2026, 27 March 2026 and 15 April 2026, the circular dated 12 March 2026 and the Offer Information Statement dated 23 April 2026 in relation to the Rights Issue (the “**Offer Information Statement**”).

Unless otherwise defined or the context otherwise requires, all capitalised terms used herein bear the same meanings as in the Offer Information Statement.

2. LODGEMENT OF OFFER INFORMATION STATEMENT

The Board wishes to announce that the Offer Information Statement, together with its accompanying documents, have been lodged with the Singapore Exchange Securities Trading Limited (“**SGX-ST**”) acting as agent on behalf of the Monetary Authority of Singapore (the “**Authority**”) on 23 April 2026.

Pursuant to the Securities and Futures (Offers of Investments) (Temporary Exemption from Sections 277(1)(c) and 305B(1)(b)) Regulations 2020, physical copies of the Offer Information Statement will not be despatched to Entitled Shareholders. The Offer Information Statement has instead been made available for viewing online in a Portable Document Format (PDF) at, and may be accessed, downloaded and printed from, the following online locations:

- (a) the SGXNet announcement page of the Company at the following URL:

<https://www.sgx.com/securities/company-announcements?pagesize=100&value=LUMINOR%20FINANCIAL%20HOLDINGS%20LIMITED&type=company>

- (b) the corporate website of the Company at the following URL:

<https://www.luminorfinancialholdings.com/announcements>

3. DESPATCH OF NOTIFICATION LETTER AND ITS ACCOMPANYING FORMS

Printed copies of a notification letter containing, *inter alia*, instructions on how to access, download and print the electronic version of the Offer Information Statement (the “**Notification Letter**”), together with the Provisional Allotment Letter (“**PAL**”) for the Rights Shares and/or the application and acceptance form for the Rights Shares and Excess Rights Shares (the “**ARE**”) (as the case may be), will be despatched to Entitled Shareholders on or around 28 April 2026.

Entitled Depositors who do not receive the ARE together with the Notification Letter, may contact The Central Depository (Pte) Limited (“**CDP**”) via its hotline at +65 6535 7511 or via email at asksgx@sgx.com, on Mondays to Fridays from 8.30 a.m. to 5.00 p.m., during the period from the date the Rights Issue commences up to 5.30 p.m. on 8 May 2026 (or such other time(s) and/or date(s) as may be announced from time to time by or on behalf of the Company).

Alternatively, Entitled Depositors can access their portfolio and the electronic ARE via SGX Investor Portal at investors.sgx.com.

Entitled Scripholders who do not receive the PAL together with the Notification Letter, may obtain a copy from the Share Registrar, Tricor Barbinder Share Registration Services at 9 Raffles Place, Republic Plaza, Tower I, #26-01, Singapore 048619, on Mondays to Fridays from 9.00 a.m. to 5.30 p.m., during the period from the date the Rights Issue commences up to 5.30 p.m. on 8 May 2026 (or such other time(s) and/or date(s) as may be announced from time to time by or on behalf of the Company).

For practical reasons and in order to avoid any violation of the securities legislation applicable in jurisdictions other than Singapore, the Offer Information Statement and its accompanying documents will not be despatched or disseminated to Foreign Shareholders or into any jurisdictions outside Singapore. Foreign Shareholders will not be entitled to participate in the Rights Issue. Accordingly, no provisional allotment of the Rights Shares will be made to Foreign Shareholders and no purported acceptance of and application for the Rights Shares by Foreign Shareholders will be valid.

4. ACCEPTANCES OF PROVISIONAL ALLOTMENTS OF RIGHTS SHARES AND (IF APPLICABLE) APPLICATION FOR EXCESS RIGHTS SHARES

Acceptances and provisional allotments of Rights Shares and (if applicable) applications for Excess Rights Shares may be made by Entitled Shareholders:

- (a) in the case of Entitled Depositors, by way of the ARE through CDP; and/or by way of an Electronic Application through an ATM of the Participating Bank or an Accepted Electronic Service; or
- (b) in the case of Entitled Scripholders, by way of PAL through the Share Registrar.

For SRS Investors and investors who hold Shares through finance companies and/or Depository Agents, acceptances of the Rights Shares and (if applicable) applications for Excess Rights Shares must be done through their relevant approved banks which they hold their SRS Accounts, and their respective finance companies and/or Depository Agents (as the case may be). Such investors should provide their relevant approved banks which they hold their SRS Accounts, finance companies and/or Depository Agents (as the case may be) with the appropriate instructions early in order for such intermediaries to make the relevant acceptances on their behalf by the Closing Date. Any acceptance and/or application made or purported to be made directly through CDP, the Share Registrar, the Company and/or by way of Electronic Application at any ATM of the Participating Bank or through an Accepted Electronic Service will be rejected.

More information on the procedures for acceptance, payment and excess application for the Rights Shares by Entitled Shareholders may be found in the Offer Information Statement, the ARE and the PAL.

5. INDICATIVE TIMETABLE OF KEY EVENTS

The indicative timetable below lists certain important dates and times relating to the Rights Issue. All dates and times referred to below are Singapore dates and times.

Last day Shares trade cum-rights	:	21 April 2026
Record Date	:	23 April 2026
Date of lodgement of the Offer Information Statement with the SGX-ST acting as an agent on behalf of the Authority	:	23 April 2026

Despatch of ARE or PAL (as the case may be) and the notification to Entitled Shareholders with instructions on how they can access the electronic version of the Offer Information Statement	:	28 April 2026
Last date and time for acceptance of and payment for Rights Shares ⁽¹⁾	:	8 May 2026 at 5.30 p.m. (or 9.30 p.m. for Electronic Applications through ATMs of the Participating Bank)
Last date and time for application and payment for Excess Rights Shares ⁽¹⁾	:	8 May 2026 at 5.30 p.m. (or 9.30 p.m. for Electronic Applications through ATMs of the Participating Bank)
Expected date for issuance of Rights Shares	:	14 May 2026
Expected date for crediting of Rights Shares	:	18 May 2026
Expected date for refund of unsuccessful or invalid applications (if made through CDP)	:	18 May 2026
Expected date and time for the listing and commencement of trading of Rights Shares on the SGX-ST	:	18 May 2026

Note:

(1) Investors who hold Shares through finance companies or Depository Agents (including but without limitation SRS Investors), where applicable, will receive notification letter(s) from their respective SRS Approved Banks with whom they hold their SRS Accounts, and their respective finance companies and/or Depository Agents, as the case may be, and should refer to such notification letter(s) for details of the last date and time to submit applications to their respective SRS Approved Banks with whom they hold their SRS Accounts, and their respective finance companies and/or Depository Agents (as the case may be). Any acceptance of the Rights Shares and (if applicable) application for Excess Rights Shares made or purported to be made by these investors directly through CDP, the Share Registrar, the Company and/or by way of Electronic Application at any ATM of the Participating Bank or through an Accepted Electronic Service will be rejected. SRS Investors and investors who hold Shares through a finance company and/or Depository Agent should see the section “*Important Notice to SRS Investors and Investors who hold Shares through a Finance Company and/or Depository Agent*” of the Offer Information Statement.

The above timetable is indicative only and is subject to change. As at the date of this announcement, the Company does not expect the above timetable to be modified. However, the Company may, with the approval of the SGX-ST and/or CDP, modify the above timetable subject to any limitations under any applicable laws. In such an event, the Company will publicly announce any change to the above timetable through an SGXNET announcement to be posted on the SGX-ST’s website at <http://www.sgx.com>.

6. GENERAL

This announcement is qualified in its entirety by, and should be read in conjunction with, the full text of the Offer Information Statement.

The Company will make further announcement(s) in relation to the Rights Issue, as and when appropriate.

BY ORDER OF THE BOARD

Kwan Yu Wen
Executive Director
23 April 2026

*This announcement has been reviewed by the Company's sponsor, UOB Kay Hian Private Limited ("**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.