

PROPOSED NON-RENOUCEABLE NON-UNDERWRITTEN RIGHTS ISSUE

- DESPATCH OF NOTIFICATION LETTER AND ITS ACCOMPANYING FORMS

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, 15 April 2026, 23 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. 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) has been despatched to Entitled Shareholders today.

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 Notification Letter, together with the PAL, and ARE 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.

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
28 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.