



Y VENTURES GROUP LTD.

(Company Registration No.: 201300274R)
(Incorporated in the Republic of Singapore)

ENTRY INTO LOAN AGREEMENTS AS AN INTERESTED PERSON TRANSACTION

1. INTRODUCTION

The Board of Directors (the “**Board**”) of Y Ventures Group Ltd. (the “**Company**”, and together with its subsidiaries, the “**Group**”) wishes to announce that the Group has entered into two (2) loan agreements (the “**Loan Agreements**”) with its Chief Executive Officer and Executive Director, Mr. Low Yik Jin (“**Alex Low**” or the “**Lender**”) pursuant to which the Lender has agreed to extend to the Company an unsecured term loan for an aggregate amount of S\$1,700,000 with interest rate of four per cent (4.0%) per annum (the “**Loans**”), on the terms and subject to the conditions of the Loan Agreements, which are interested person transactions (“**IPTs**”) as defined in Chapter 9 of the Listing Manual Section B: Rules of Catalist of the Singapore Exchange Securities Trading Limited (“**Catalist Rules**”). Details of the Loans are set out in Section 2 of this announcement.

2. PRINCIPAL TERMS OF THE LOANS

(a) First Loan

The principal terms of the first loan are as follows:

Principal Amount	:	Up to S\$500,000
Tenure	:	12 months from the date of disbursement on 10 April 2026
Interest Rate	:	4.0% per annum, payable together with principal upon maturity.

The interest rate is below the prevailing prime lending rates of Singapore banks¹, as the Company currently has no existing loan facilities.

Repayment	:	Repayable in full at the end of the tenure or earlier if mutually agreed. The repayment tenure may be extended by mutual agreement.
-----------	---	---

(b) Second Loan

The principal terms of the second loan are as follows:

Principal Amount	:	Up to S\$1,200,000
Tenure	:	12 months from the date of disbursement on 30 June 2026
Interest Rate	:	4.0% per annum, payable together with principal upon maturity.

Repayment	:	Repayable in full at the end of the tenure or earlier if mutually agreed. The repayment tenure may be extended by mutual agreement.
-----------	---	---

¹ <https://www.abs.org.sg/benchmark-rates/prime-lending-rates>

3. RATIONALE AND USE OF PROCEEDS FROM THE LOANS

As disclosed in page 20 of the Company's results announcement for the financial year ended 31 December 2025 released on 25 February 2026, the primary markets in which the Group operates remain uncertain, and the operating environment experienced by the Group thus far for 2026 is challenging. Accordingly, the Loans are provided to meet the Group's ongoing liquidity needs, strengthen the Group's cash flow position, and support its investment activities and working capital requirements. As at the date of this announcement, the First Loan has been fully drawdown.

4. INFORMATION ON THE LENDER

Mr Alex Low is the Chief Executive Officer and Executive Director and also a controlling shareholder of the Company. As at the date of this announcement, Mr Alex Low has an aggregate interest in 30.43% of the ordinary shares of the Company ("**Shares**"), comprising a direct interest in 142,230,000 Shares (28.81%) and deemed interest in 8,000,000 Shares (1.62%) respectively.

Mr Alex Low is also the brother of Mr Low Yik Sen, the Executive Chairman and Managing Director and a controlling shareholder of the Company.

5. INTERESTED PERSON TRANSACTION UNDER CHAPTER 9 OF THE CATALIST RULES

Mr Alex Low is considered an "interested person" of the Company within the meaning defined in Chapter 9 of the Catalist Rules, being a Director and a controlling shareholder of the Company, and the Loans are therefore IPTs for the purposes of Chapter 9 of the Catalist Rules.

Pursuant to Rule 909(3) of the Catalist Rules, in the case of borrowing of funds from an interested person, the value of the transaction (being the amount at risk to the issuer) is the interest payable on the borrowings.

In addition, Rule 905(2) of the Catalist Rules provides that if the aggregate value of all transactions entered into with the same interested person during the same financial year amounts to 3% or more of the Group's latest audited net tangible assets, the Company must make an immediate announcement of the latest transaction and all future transactions entered into with that same interested person during that financial year.

Notwithstanding Rule 905(3) that transactions below \$100,000 may be disregarded:

- (a) interest payable on the Loan (assuming that the aggregate principal amount of S\$1,700,000 is fully drawn down at the interest rate of 4% per annum and repaid on the repayment tenure of 12 months from the disbursement date) is S\$68,000 (comprising S\$20,000 in respect of the first loan and S\$48,000 in respect of the second loan); and
- (b) this amount represents approximately 4.57% of the Group's latest audited consolidated net tangible assets as at 31 December 2025 amounting to US\$1,148,995 (equivalent to approximately S\$1,487,144 based on an exchange rate of US\$1.00 : S\$1.2943 as at 29 June 2026 as quoted by the Monetary Authority of Singapore).

Save as disclosed in this announcement, there are no other interested person transactions (excluding transactions below S\$100,000) entered into by the Group with the Lender or its associates for the current financial year ending 31 December 2026 and up to the date of this announcement.

6. AUDIT COMMITTEE'S STATEMENT AND BOARD'S VIEW

The Audit Committee of the Company has reviewed the terms of the Loans, and having considered the terms and rationale for the Loans, is of the view that the Loans are on normal commercial terms, and are not prejudicial to the interests of the Company and its minority shareholders.

Having reviewed the terms of the Loan Agreements, the Board (excluding the Lender and his associates) is of the view that the Loan is in the best interests of the Company. Mr. Alex Low (being the Lender) and Mr Low Yik Sen (being the brother of the Lender) have abstained from the Board's review and determination.

7. INTERESTS OF DIRECTORS AND CONTROLLING SHAREHOLDER

Save for their respective shareholdings in the Company and as disclosed above, none of the Directors or controlling shareholders or substantial shareholders, or their respective associate have any direct or indirect interest in the Loans.

8. CAUTIONARY STATEMENT

Shareholders and investors are advised to exercise caution when dealing in the shares of the Company. Persons in doubt about the action they could take should consult their stockbrokers, bank managers, solicitors or other professional advisers.

BY ORDER OF THE BOARD

Tan Chade Phang
Lead Independent Director
30 June 2026

*This announcement has been reviewed by the Company's sponsor, RHT Capital Pte. Ltd. (the "**Sponsor**"). It has not been examined or approved by the Singapore Exchange Securities Trading Limited (the "**Exchange**") and the Exchange assumes no responsibility for the contents of this document, including the correctness of any of the statements or opinions made or reports contained in this document.*

The contact person for the Sponsor is Mr. Leong Weng Tuck at 36 Robinson Road, #10-06 City House, Singapore 068877, Email: sponsor@rhtgoc.com.