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CIFI Holdings (Group) Co. Ltd.

旭輝控股（集團）有限公司

(Incorporated in the Cayman Islands with limited liability)

December 30, 2025

CIFI Holdings (Group) Co. Ltd. (the “Company”)

**Announcement of the Payment of PIK Interest with respect to the 2.75% Senior Notes Due 2029
(the “Notes”)**

Reference is hereby made to the Indenture, dated as of December 29, 2025, as amended, supplemented or modified from time to time, governing the Notes (the “Indenture”). Capitalized terms used but not defined herein shall have the meanings given to them in the Indenture. The Company announced today that, in accordance with Section 2.04(b) of the Indenture, the Company has paid PIK Interest in an amount of US\$16,373,739 and Cash Interest in an amount of US\$0, on December 30, 2025 (being the Interest Payment Date), which is calculated on the basis of an Interest Accrual Basis for the Notes of US\$1,190,817,412, an interest rate of 2.75% per annum and a 360-day year comprised of twelve 30-day months. Accordingly, the outstanding principal amount of the relevant Notes has been increased by US\$16,373,739 to US\$1,207,191,151 as at December 30, 2025.

As at the date of this announcement, the Board comprises Mr. LIN Zhong, Mr. LIN Wei, Mr. RU Hailin and Mr. YANG Xin as executive Directors; Mr. ZENG Yang as non-executive Director; and Mr. ZHANG Yongyue, Mr. TAN Wee Seng and Ms. LIN Caiyi as independent non-executive Directors.