LUMINOR FINANCIAL HOLDINGS LIMITED

(Company Registration Number: 201131382E) (Incorporated in the Republic of Singapore)

UPDATE ON INVESTIGATION BY MALAYSIAN AUTHORITIES

The Board of Directors (the "Board" or "Directors") of Luminor Financial Holdings Limited (the "Company", and together with its subsidiaries, the "Group") refers to the Company's announcement dated 2 May 2025 (the "Announcement") and wishes to provide the following updates. Capitalised terms not defined herein shall have the meanings ascribed to them in the Announcement.

With respect to the investigation by CCID, Miss Kwan has since provided a statement to the CCID. No charges were made against any person or entity in the Group and there were also no restrictions or conditions imposed on Miss Kwan nor the retention of any travel documents by CCID.

In relation to the investigation by KPKT, the Group has received a letter from KPKT to confirm that following due investigation by KPKT, Miss Kwan is no longer required to provide any statement to KPKT.

The Company will make further announcements should there be any material developments in compliance with the SGX-ST Catalist Rules.

BY ORDER OF THE BOARD

Aw Eng Hai Independent Non-Executive Chairman 26 June 2025

This announcement has been reviewed by the Company's sponsor, UOB Kay Hian Private Limited ("Sponsor"). It 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) 65906881.