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Oi Wah Pawnshop Credit Holdings Limited

靚華押業信貸控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 1319)

PROFIT WARNING

This announcement is made by Oi Wah Pawnshop Credit Holdings Limited (the “**Company**”, together with its subsidiaries, the “**Group**”) pursuant to Rules 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”) and the Inside Information Provisions (as defined under the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

The board of directors of the Company (the “**Board**”) hereby inform the shareholders of the Company (the “**Shareholders**”) and potential investors that, based on its preliminary assessment of the Group’s unaudited consolidated management accounts for the year ended 28 February 2025 (the “**Year**”), the Group is expected to record a decrease in profit attributable to owners of the Company for the Year in the range of 30% to 50%, as compared with the profit of approximately HKD86.4 million for the year ended 29 February 2024. The expected decrease in profit for the Year was mainly attributable to an increase in expected credit loss provision on loan receivables amidst a noticeable decline in property prices.

The Company is still in the process of preparing the unaudited consolidated results of the Group for the Year. The information contained in this announcement is only based on the Board’s preliminary assessment of the unaudited consolidated management accounts of the Group for the Year and information currently available to the Company, which have not been reviewed or audited by the auditors of the Company nor the audit committee of the Company, and may therefore be subject to change. The Group’s preliminary results for the Period are expected to be announced on 27 May 2025 and may be different from the information as stated in this announcement.

Shareholders of the Company and investors are advised to exercise caution when dealing in the securities of the Company.

By order of the Board of
Oi Wah Pawnshop Credit Holdings Limited
Chan Kai Ho Edward
Chairman, Chief Executive Officer and Executive Director

Hong Kong, 9 May 2025

As at the date of this announcement, the Board comprises Mr. Chan Kai Ho Edward (Chairman and Chief Executive Officer), Ms. Chan Mei Fong and Ms. Chan Ying Yu as executive Directors; Mr. Chan Kai Kow Mackston and Mr. Ng Siu Hong as non-executive Directors; and Mr. Lam On Tai, Dr. Leung Shiu Ki Albert and Dr. Yip Ngai as independent non-executive Directors.