YING LI INTERNATIONAL REAL ESTATE LIMITED

(Incorporated in the Republic of Singapore)
(Company Registration No. 199106356W)

AMENDMENT TO LOAN AGREEMENT PREVIOUSLY APPROVED BY SHAREHOLDERS

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1. INTRODUCTION

1.1 The Board of Directors (the "**Board**") of Ying Li International Real Estate Limited (the "**Company**" and together with its subsidiaries, the "**Group**") wishes to inform shareholders (the "**Shareholders**") that on 17 June 2025, the Company entered into a supplemental deed (the "**Supplemental Deed**") with China Everbright Finance Limited ("**CEFL**") to vary the terms of a loan agreement which was entered between the Company (as borrower) and CEFL (as lender) on 11 March 2024 (the "**Loan Agreement**").[1] The Loan Agreement was previously approved by the Shareholders at an extraordinary general meeting on 30 April 2024.

1.2 Pursuant to the Supplemental Deed, the interest payment timing terms were amended. Rather than being payable on the last day of each 12-month interest period commencing on the drawdown date, all interest shall be payable in a single lump sum on the final maturity date pursuant to said amendment. There would be no change to the amount at risk to the Company, being the maximum amount payable under the loan facility of the Loan Agreement.

2. FURTHER ANNOUNCEMENTS

The Company will make subsequent announcements to update Shareholders when there are material updates as may be necessary or appropriate.

By Order of the Board
Ying Li International Real Estate Limited

Chia Seng Hee, Jack
Lead Independent Director
17 June 2025

[1] The Loan Agreement was for a loan facility of up to US$54,000,000 and with a final maturity date being the date falling three years after the date of the first drawing or if such date is not a business day, the business day falling immediately before such date, or such other date as agreed in writing between the CEFL and the Company. The details of the Loan Agreement were previously disclosed in the announcement to the Shareholders dated 11 March 2024 and the circular to the Shareholders dated 15 April 2024.