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RELIANCE GLOBAL HOLDINGS LIMITED

信保環球控股有限公司*

(Incorporated in Bermuda with limited liability)

(Stock Code: 723)

POSITIVE PROFIT ALERT

This announcement is made by Reliance Global Holdings Limited (the “**Company**”, and together with its subsidiaries, the “**Group**”) pursuant to Rule 13.09(2) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited and the Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

The Board of Directors (the “**Board**”) of the Company wishes to inform the shareholders of the Company (the “**Shareholders**”) and potential investors that based on a preliminary review of the unaudited management accounts of the Group for the six months ended 30 September 2025 (“**HY2025**”), the Group expects to record a net profit for HY2025 of not more than HK\$3 million compared to the loss of approximately HK\$12 million recorded for the period ended 30 September 2024 (“**HY2024**”), and a profit attributable to owners of the Company for HY2025 of not more than HK\$5 million as compared to the loss of approximately HK\$8.9 million for HY2024.

The expected turnaround from loss to profit for the HY2025 was mainly attributable to the combined effect (i) a loss from the timber supply chain business due to weak demand in China’s real estate market, geopolitical instability, uncertainty in US tariffs, squeezed profit margins, rising operating costs in Europe, and impairment losses on certain trade receivables; (ii) a loss from the money lending business primarily due to the decline in its revenue resulted from the reduced size of its loan portfolio, and impairment losses on loan receivables and repossessed assets; which were offset by (iii) net fair value gain on financial assets at fair value through profit and loss (“**FVPL**”) and net gain on disposal of financial assets at FVPL.

* For identification purpose only

The Company is in the process of finalising the interim results of the Group for HY2025. The information contained in this announcement is only based on a preliminary assessment by the Board with reference to the unaudited management accounts of the Group for HY2025 and the information currently available to the Board, which have not been audited or reviewed by the Company's auditor, nor have been confirmed by the audit committee of the Company.

Further details of the Group's financial results and performance will be disclosed in the interim results announcement of the Company for HY2025 which will be announced on 27 November 2025.

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

By Order of the Board
Reliance Global Holdings Limited
Yang Zheng
Chairman and Chief Executive Officer

Hong Kong, 20 November 2025

As at the date of this announcement, the Board comprises Mr. Yang Zheng (Chairman and Chief Executive Officer) and Ms. Yiu Wai Yee, Catherine as Executive Directors and Mr. Fung Kim Shun, Ms. Han Li and Mr. Lin Wei Qiao as Independent Non-Executive Directors.