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Oi Wah Pawnshop Credit Holdings Limited

靄華押業信貸控股有限公司

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 1319)

POSITIVE PROFIT ALERT

This announcement is made by Oi Wah Pawnshop Credit Holdings Limited (the “**Company**”, and together with its subsidiaries, the “**Group**”) pursuant to Rule 13.09 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, Laws of Hong Kong).

The board (the “**Board**”) of directors (the “**Directors**”) of the Company wishes to inform the shareholders of the Company and potential investors that based on the preliminary assessment by the Board with reference to the draft unaudited consolidated management accounts of the Group for the 11 months ended 31 January 2015 and compared with that for the 11 months ended 31 January 2014, it is expected to record at least 80% increase in the profit attributable to shareholders of the Company for the year ended 28 February 2015 as compared with that for the year ended 28 February 2014. The increase was mainly due to the substantial increase in the mortgage loan portfolio during the year.

The information contained in this announcement represents only a preliminary assessment made by the Board based on the information made available to the Board as at the date of this announcement. Such information has not been finalized nor audited nor reviewed by the Company’s auditors.

Detailed information regarding the Group’s annual results for the year ended 28 February 2015 will be set out in the annual results announcement which will be published before end of May 2015.

Shareholders of the Company and potential investors should exercise caution when dealing in the shares 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, 6 March 2015

As at the date of this announcement, the Board comprises Mr. Chan Kai Ho Edward (Chief Executive Officer and Chairman), Mr. Chan Chart Man, Ms. Chan Mei Fong and Ms. Chan Ying Yu as executive Directors; Mr. Chan Kai Kow Macksion as non-executive Director; and Mr. Chan Wing Lee, Dr. Leung Shiu Ki Albert and Dr. Yip Ngai as independent non-executive Directors.