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## **FIRST CREDIT HOLDINGS LIMITED**

### **第一信用控股有限公司**

*(Incorporated in the Cayman Islands with limited liability)*

**(Stock Code: 8215)**

### **POSITIVE PROFIT ALERT**

This announcement is made by the Company pursuant to Part XIVA of the Securities and Futures Ordinance (Cap. 571) and Rule 17.10 of the GEM Listing Rules.

The Board wishes to inform the shareholders of the Company and potential investors that due to (i) a gain on disposal of listed securities; (ii) fair value gains on investment properties; and (iii) a reversal of provision for impairment of certain loan receivables, the Group is expected to record a significant increase in profit for the three months ended 31 March 2013 as compared to the three months ended 31 March 2012.

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

This announcement is made by First Credit Holdings Limited (the “Company”, together with its subsidiaries, the “Group”) pursuant to Part XIVA of the Securities and Futures Ordinance (Cap. 571) and Rule 17.10 of the Rules Governing the Listing of Securities on the Growth Enterprise Market of The Stock Exchange of Hong Kong Limited (the “GEM Listing Rules”).

The board (the “Board”) of directors of the Company wishes to inform the shareholders of the Company and potential investors that the Group is expected to record a significant increase in profit for the three months ended 31 March 2013 as compared to the three months ended 31 March 2012. Such increase is mainly attributable to (i) a gain on disposal of listed securities as mentioned in the announcement of the Company dated 14 January 2013; (ii) fair value gains on investment properties; and (iii) a reversal of provision for impairment of certain loan receivables.

The information contained in this announcement is only a preliminary assessment by the Board based on the Company’s management accounts and the information provided by its management. The above information may be subject to further adjustment based on further updated information, and following review by the Company’s auditor. Shareholders and potential investors are advised to read carefully the first quarterly results announcement of the Company for the three months ended 31 March 2013 which will be published in early May.

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

By Order of the Board  
**First Credit Holdings Limited**  
**Tsang Yan Kwong**  
*Chief Executive Officer and Executive Director*

Hong Kong, 8 April 2013

*As at the date of this announcement, the Board comprises Mr. Sin Kwok Lam (Chairman), Mr. Tsang Yan Kwong (Chief Executive Officer), Mr. Leung Wai Hung and Ms. Ho Siu Man as executive Directors; Mr. Tai Kwok Leung Alexander and Ms. Chan Lai Yee as non-executive Directors; and Mr. Chan Hoi Wan, Mr. Chan Tung Tak Alain, Mr. Li Kit Chee and Mr. Yang Pao An as independent non-executive Directors.*

*This announcement, for which the Directors collectively and individually accept full responsibility, includes particulars given in compliance with the GEM Listing Rules for the purpose of giving information with regard to the Company. The Directors, having made all reasonable enquiries, confirm that to the best of their knowledge and belief the information contained in this announcement is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this announcement misleading.*

*This announcement will remain on the GEM website at [www.hkgem.com](http://www.hkgem.com) on the ‘Latest Company Announcements’ page for at least 7 days from the date of its posting. This announcement will also be published and remains on the Company’s website at [www.firstcredit.com.hk](http://www.firstcredit.com.hk).*