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大眾金融控股有限公司*

PUBLIC FINANCIAL HOLDINGS LIMITED

(Incorporated in Bermuda with limited liability)

(Stock Code: 626)

DISCLOSURE PURSUANT TO RULE 13.18 OF THE LISTING RULES

In accordance with the requirements of Rule 13.18 of the Listing Rules, the Company announces certain details of the Supplemental Agreement (as hereinafter defined).

This announcement is made by the board of directors of Public Financial Holdings Limited (the “Company”) pursuant to Rule 13.18 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “Listing Rules”).

On 27 September 2013, the Company, as the borrower, entered into a supplemental agreement (the “Supplemental Agreement”) to the facility agreement dated 21 September 2010 (the “Facility Agreement”) in respect of a term loan facility in an aggregate amount of up to HK\$300,000,000.00 (the “Facility”) with Malayan Banking Berhad, Hong Kong Branch (“Maybank”), as the lender. The Facility was used to refinance the Company’s existing indebtedness for general corporate funding requirements. The maturity date of the Facility will be extended to 30 September 2014.

The Supplemental Agreement provides, among other things, that it is an event of default if Public Bank Berhad, the controlling shareholder (currently holding approximately 73.2% interest) of the Company does not or ceases to beneficially own, a minimum of more than 50% of the issued share capital of, and ownership interests in, the Company free from any security.

If an event of default occurs, Maybank may:

- a) cancel the Facility immediately;

- b) declare that all or part of the loan, together with accrued interest, and all other amounts accrued or outstanding under the Finance Document (as defined in the Facility Agreement and the Supplemental Agreement) be immediately due and payable; and/or
- c) declare that all or part of the loan be payable on demand.

The aggregate level of facilities entered into with the Company and its subsidiaries which may be affected by such breach and required to be disclosed under Rule 13.18 of the Listing Rules amounts to HK\$2.0 billion.

By Order of the Board
Tan Yoke Kong
Company Secretary

Hong Kong, 27 September 2013

As at the date of this announcement, the Board of Directors of the Company comprises Tan Sri Dato' Sri Dr. Teh Hong Piow, Tan Sri Dato' Sri Tay Ah Lek, Dato' Chang Kat Kiam and Mr. Chong Yam Kiang as Non-Executive Directors, Mr. Tan Yoke Kong and Mr. Lee Huat Oon as Executive Directors, and Tan Sri Datuk Seri Utama Thong Yaw Hong, Mr. Lee Chin Guan and Mr. Quah Poh Keat as Independent Non-Executive Directors.

** For identification purpose only*