

The Stock Exchange of Hong Kong Limited takes no responsibility for the contents of this announcement, makes no representation as to its accuracy or completeness and expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.



大眾金融控股有限公司*

PUBLIC FINANCIAL HOLDINGS LIMITED

(formerly known as JCG Holdings Limited 日本信用保証集團*)

(Incorporated in Bermuda with limited liability)

(Stock Code: 626)

CHANGE OF STOCK SHORT NAME, TRADING ARRANGEMENT AND EXCHANGE OF SHARE CERTIFICATES

The Board is pleased to announce that the Certificate of Registration of Change of Name of Oversea Company was issued by the Registrar of Companies in Hong Kong on 6 April 2006 confirming the registration of the new English name “Public Financial Holdings Limited” and the Chinese name “大眾金融控股有限公司” in Hong Kong under Part XI of the Companies Ordinance.

With effect from 21 April 2006, the shares of the Company will be traded under the new stock short name “PUBLIC FIN HOLD” in English and “大眾金融控股” in Chinese, instead of “JCG HOLDINGS”, on The Stock Exchange of Hong Kong Limited. Prior to which, the Company did not have a stock short name in Chinese.

The existing share certificates of the Company shall continue to be evidence of title and valid for trading, settlement, delivery and registration purpose. Shareholders may exchange the existing share certificates for share certificates bearing the new name of the Company at the Company’s branch share registrar in Hong Kong free of charge for one month from 20 April 2006 to 19 May 2006, both dates inclusive. Thereafter, shareholders shall pay a fee of HK\$2.50 for each share certificate issued.

REGISTRATION OF NEW NAME IN HONG KONG

Further to the announcements of Public Financial Holdings Limited (the “Company”) dated 9 February 2006 and 30 March 2006 in respect of the change of name of the Company, the board of directors (the “Board”) of the Company is pleased to announce that the Certificate of Registration of Change of Name of Oversea Company was issued by the Registrar of Companies in Hong Kong on 6 April 2006 confirming the registration of the new English name “Public Financial Holdings Limited” and the Chinese name “大眾金融控股有限公司” in Hong Kong under Part XI of the Companies Ordinance.

STOCK SHORT NAME

With effect from 21 April 2006, the shares of the Company will be traded under the new stock short name “PUBLIC FIN HOLD” in English and “大眾金融控股” in Chinese, instead of “JCG HOLDINGS”, on The Stock Exchange of Hong Kong Limited. Prior to which, the Company did not have a stock short name in Chinese.

FREE EXCHANGE OF SHARE CERTIFICATES

The change of the Company's name will not affect the rights of the Company's shareholders. All the existing share certificates in the name of "JCG Holdings Limited 日本信用保証集團" (yellow in colour) shall continue to be evidence of title in respect of the same number of shares in the new name of the Company and valid for trading, settlement, delivery and registration purpose.

Shareholders may exchange the existing share certificates for share certificates bearing the new name of the Company (orange in colour) at the Company's branch share registrar in Hong Kong, Tengis Limited at 26/F, Tesbury Centre, 28 Queen's Road East, Wanchai, Hong Kong free of charge for one month from 20 April 2006 to 19 May 2006, both dates inclusive. Thereafter, shareholders shall pay a fee of HK\$2.50 for each share certificate issued.

By Order of the Board
Tan Yoke Kong
Company Secretary

Hong Kong, 18 April 2006

As at the date of this announcement, the Board comprises Tan Sri Dato' Sri Dr. Teh Hong Piow, Dato' Sri Tay Ah Lek, Dato' Chang Kat Kiam and Mr. Wong Kong Ming as Non-executive Directors, Mr. Tan Yoke Kong and Mr. Lee Huat Oon as Executive Directors, and Dato' Yeoh Chin Kee, Mr. Geh Cheng Hooi, Paul and Mr Lee Chin Guan as Independent Non-executive Directors.

* *For identification purpose only*

"Please also refer to the published version of this announcement in China Daily"