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Quanzhou Huixin Micro-credit Co., Ltd.*

泉州匯鑫小額貸款股份有限公司

(Established in the People's Republic of China with limited liability)

(Stock Code: 1577)

AMENDMENTS TO THE ARTICLES OF ASSOCIATION

This announcement is made by Quanzhou Huixin Micro-credit Co., Ltd.* (the “**Company**”) pursuant to Rule 13.51(1) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”).

The resolution “Authorization to the Board of Directors and/or its authorized representative(s) to handle at its full discretion all matters relating to the Company’s initial public offering and listing of Overseas-Listed Foreign-Invested Shares (H Shares) and the related businesses 《關於授權董事會及／或其授權人士全權處理與首次公開發行境外上市外資股(H股)股票和上市有關事宜的議案》”, which was approved at the 2016 First Extraordinary General Meeting of the Company on 25 January 2016, authorizes the board (the “**Board**”) of directors (the “**Directors**”) of the Company to make amendments to corresponding articles in the articles of association of the Company (the “**Articles of Association**”) to reflect the changes in the number of shares, registered capital and shareholding structure of the Company following the completion of the global offering of the Company. Accordingly, certain corresponding amendments were considered and approved at the meeting of the Board on 12 April 2017. The amendments to the Articles of Association are as follows:

Article 20

The original Article 20 has been amended and restated to read as follows:

“Upon approval by the CSRC, the Company may issue up to 180,000,000 Overseas-Listed Foreign-Invested Shares, and may, subject to the market situation, over allot and issue no more than 15% of the aforementioned number of Overseas-Listed Foreign-Invested Shares.

Upon approval by the CSRC, as of the date of listing, the capital structure of the Company is: 680,000,000 ordinary shares, among which the promoters collectively hold 500,000,000 shares, and the holders of Overseas-Listed Foreign-Invested Shares hold 180,000,000 shares.

The shareholding structure of the Company as of the date of listing is as follows:

No.	Name of Shareholders	Number of Shares	Shareholding Proportion (%)
1.	Fujian Septwolves Group Co., Ltd.	129,550,000	19.051
2.	Fujian Anxi Xiyuan Investment Co., Ltd.	50,000,000	7.353
3.	Jinjiang Henglong Construction Materials Co., Ltd.	50,000,000	7.353
4.	Quanzhou Haoxiang Stone Co., Ltd.	50,000,000	7.353
5.	Xiamen Gaoxinhong Equity Investment Co., Ltd.	41,460,000	6.097
6.	Quanzhou Anping Development and Construction Co., Ltd.	40,000,000	5.882
7.	Quanzhou Yuanpeng Clothing and Textile Co., Ltd.	36,280,000	5.335
8.	Xie Anju	36,280,000	5.335
9.	Quanzhou Jianyuan Investment and Development Co., Ltd.	20,880,000	3.071
10.	Shishi Yingfeng Clothing Co., Ltd.	15,550,000	2.287
11.	Jinjiang Shuncheng Commerce and Trading Co., Ltd.	15,000,000	2.206
12.	Jinjiang Xinhong Textile Co., Ltd.	15,000,000	2.206
13.	Public shareholders of H Shares	<u>180,000,000</u>	<u>26.471</u>
	Total	<u><u>680,000,000</u></u>	<u><u>100.00</u></u>

Article 208

The original Article 208 has been amended and restated to read as follows:

“These Articles of Association are made in Chinese. In the event of different interpretations or meanings between these Articles of Association and versions in other languages or different versions, the Chinese version of the Articles of Association shall prevail.”

In addition, the Board considered and approved an amendment to Article 27 of the Chinese version of the Articles of Association to correct a typo therein at the same meeting of the Board on 12 April 2017 pursuant to its authority under Article 194 of the Articles of Association. The Chinese version of Article 27 has been amended and restated to read as follows:

Article 27

“Any shares held by any promoter of the Company shall not be transferred within 1 year upon the establishment of the Company. Any shares that have been issued before the Company’s public listing shall not be transferred within 1 year from the date on which the Company’s shares are listed in the stock exchange.

The directors, supervisors and senior management personnel shall declare to the Company of the shares of the Company held thereby and any change thereof. The total number of shares of the Company such personnel may transfer every year while he/she holds office shall not exceed 25% of all shares he/she holds, and none of the shares so held may be transferred within 1 year from the date on which the Company's shares are listed in the stock exchange. The aforementioned personnel may not transfer any shares of the Company they hold within 6 months upon their departure from the Company. If the share transfer referred to in this Article involves H Shares, such share transfer shall be subject to the stipulations of the Listing Rules.”

The amended Articles of Association were filed and approved by Administration for Industry and Commerce of Fujian Province (福建省工商行政管理局) and took effect on 12 April 2017.

Shareholders of the Company should note that the Articles of Association are made in Chinese and the English version is a translation from the Chinese version. Therefore, any English translation is for reference only. In case of inconsistency, the Chinese version shall prevail.

By Order of the Board
Quanzhou Huixin Micro-credit Co., Ltd.*
ZHOU Yongwei
Chairman

Fujian Province, PRC, 19 April 2017

As at the date of this announcement, the executive Directors are Mr. ZHOU Yongwei, Mr. WU Zhirui and Mr. YAN Zhijiang; the non-executive Directors are Ms. LIU Aiqin, Mr. JIANG Haiying and Mr. ZHU Jinsong; and the independent non-executive Directors are Mr. CAI Yi, Mr. ZHANG Lihe and Mr. WANG Yiming.

* *For identification purposes only*