

[Press Release]

**OP Financial (01140) Announces 2018/2019 Interim Results  
Implements Collaboration of Capital and Digital Life Technology  
To empower Healthcare Industry**

(Hong Kong, 27 November 2018) OP Financial Limited (“OP Financial” or “the Company”, stock code: 1140) along with its subsidiaries (“the Group”), announced its 2018/2019 interim results for the six months ended 30 September 2018 (the “Period”).

In the first half of 2018, under the influence of US-China trade war, the international and domestic situation was so volatile. Amid in the challenging economic environment and volatile stock market, the portfolios of the Group experienced certain pressure during the Period, resulting in some asset price fluctuations and exchange difference. During the Period, revenue of the Group amounted to HK\$135.23 million, while total comprehensive income recorded a loss of HK\$35.34 million. As of 30 September 2018, net asset value amounted to approximately HK\$5.41 billion or HK\$1.84 per share. A final dividend of HK 4 cents per share for the year ended 31 March 2018 was paid on 7 September 2018.

OP Financial has initiated the upgrade of its overall strategic planning since early 2018. Strategically, we have implicit faith in the long-term growth of the Chinese economy and believe great world-class enterprises will be born in the process. For better implementation of the overall strategic planning, OP Financial will focus on the industry leaders with high potential for growth and discover investment opportunity along with their industrial chains, which could create a long-term capital appreciation for our shareholder as well as mid-term and short-term returns.

Among many emerging industries, OP Financial decided to focus on the healthcare industry, which is less affected by economic cycles and trade wars. The healthcare industry is a huge industrial cluster covering various sectors, while digital life is the core technology and platform running through it. During the Period, OP Financial invested in iCarbonX Group Limited (“iCarbonX”) as one of the core holding companies to implement the strategy of focusing on the healthcare industry. iCarbonX is a global pioneer in digital health management and aims to build an ecosystem of digital life based on a combination of individuals’ life data, the Internet and artificial intelligence. The core technology systems of iCarbonX include a set of comprehensive life information capture system and unique artificial intelligence system developed for each individual.

In addition, OP Financial and iCarbonX jointly established the joint venture to co-invest the relevant industries that can make good use of the digital life technology. As a result, it can not only expand the application of the digital life technology of iCarbonX but create the new investment opportunities for OP Financial in various industries, including nutrition, sports, maternal and children, beauty, insurance and elderly caring. Leveraging the digital life technology of iCarbonX and the capital strength of OP Financial, the Group hopes to empower the relevant industries and achieve mutual benefits. Eventually, OP Financial hopes to establish partnerships in every industry and provide precise healthcare management service for everyone.

Commenting on the future development, **Zhang Gaobo, Chairman and Chief Executive Officer of OP Financial**, said: “OP Financial expects to establish a capital network in the healthcare industry. Each network node is an active healthcare service provider, while the maximum number of people could be reached through these network nodes. We firmly believe that this network could provide a huge cooperative platform for the new healthcare service providers and creating diversified investment return for OP Financial and our shareholders.”

Full details of the 2018/2019 interim results have been posted on the designated website of Hong Kong Exchanges and Clearing Limited at [www.hkexnews.hk](http://www.hkexnews.hk) and the corporate website at [www.opfin.com.hk](http://www.opfin.com.hk).

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**About OP Financial Limited**

OP Financial Limited (1140.HK) is a cross-border and cross-sector investment company that listed on the main board of the Stock Exchange of Hong Kong Limited. OP Financial has strong capability of investment, financing and industry consolidation, while its investment portfolios cover many listed and unlisted company across geographies and industries. According to the investment cycle, OP Financial builds cross-cycle portfolios with long-term core holding companies, medium-term private equity and venture capital funds and short-term arbitrage project, which are tailored to create steady returns for the shareholders.

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