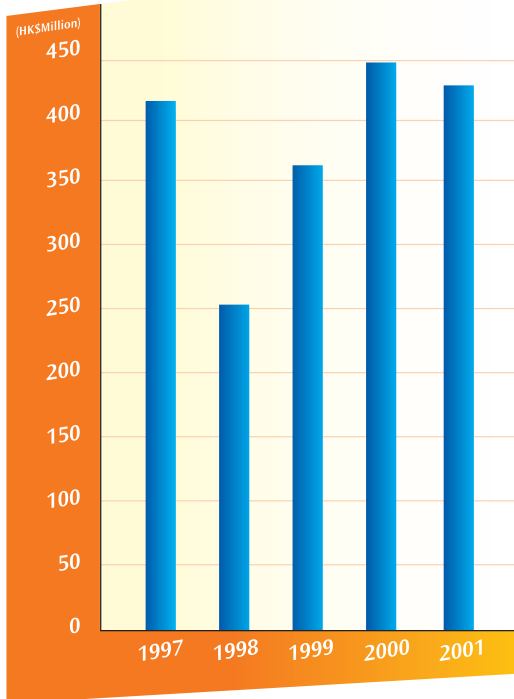
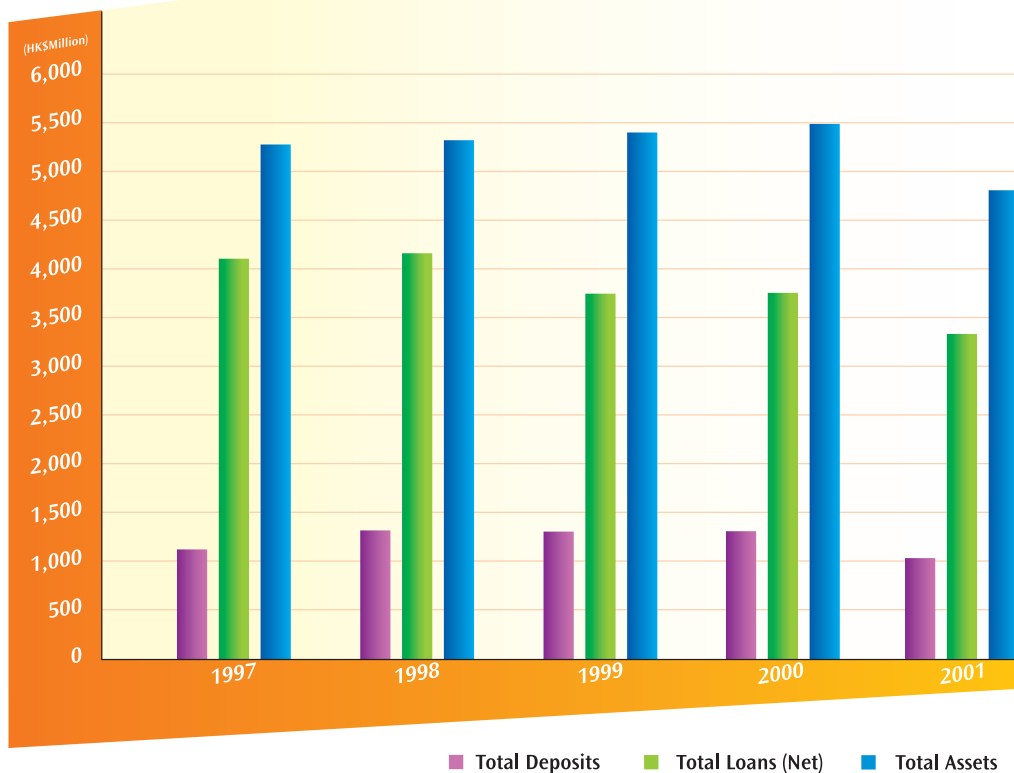
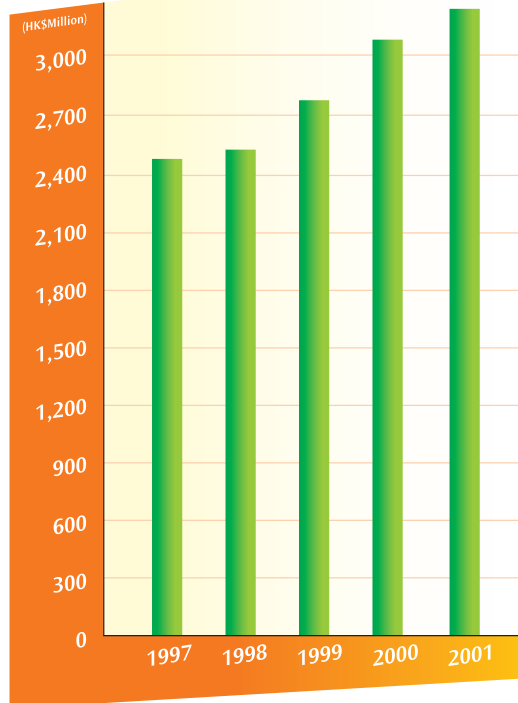


Five Year Financial Summary

Net Profit



Shareholders' Funds



■ Total Deposits
 ■ Total Loans (Net)
 ■ Total Assets

Five Year Financial Summary

2001 Financial Highlights

Net profit:	HK\$428.8m
Loans and advances (net):	HK\$3,341.5m
Customer deposits:	HK\$1,033.5m
Shareholders' funds:	HK\$3,266.4m
Earnings per share:	60.7 cents
Total dividends per share:	32.0 cents
(Final dividend: 23.5 Cents)	

A summary of the results and of the assets and liabilities of JCG Holdings Limited and its subsidiaries for the last five financial years, as extracted from the audited financial statements and restated as appropriate, is set out below.

	Year ended 31 December				
	2001 HK\$'000	2000 HK\$'000	1999 HK\$'000	1998 HK\$'000	1997 HK\$'000
Loans and advances (net)	3,341,461	3,772,985	3,756,770	4,173,000	4,118,667
Other assets	1,473,945	1,729,223	1,657,938	1,157,624	1,166,702
Total assets	4,815,406	5,502,208	5,414,708	5,330,624	5,285,369
Customer deposits	1,033,546	1,318,818	1,304,381	1,003,364	818,122
Deposit from a financial institution	—	—	—	313,029	309,263
Other liabilities	309,780	920,619	1,180,382	1,291,997	1,444,379
Total liabilities	1,343,326	2,239,437	2,484,763	2,608,390	2,571,764
Net assets	3,472,080	3,262,771	2,929,945	2,722,234	2,713,605
Shareholders' funds	3,266,370	3,071,943	2,757,372	2,533,243	2,485,031
Minority interests	205,710	190,828	172,573	188,991	228,574
Total capital resources	3,472,080	3,262,771	2,929,945	2,722,234	2,713,605
Net profit attributable to shareholders	428,832	446,638	365,338	254,338	416,328
Basic earnings per share (cents)	60.7	63.2	51.7	36.0	58.3