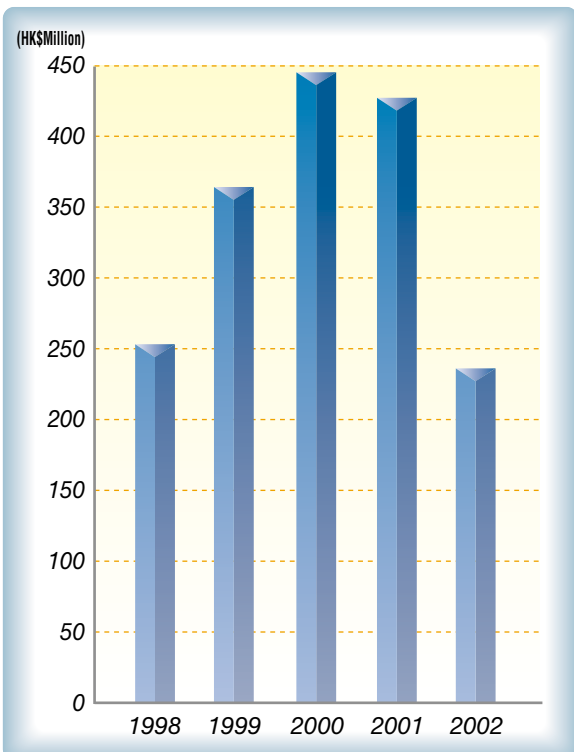
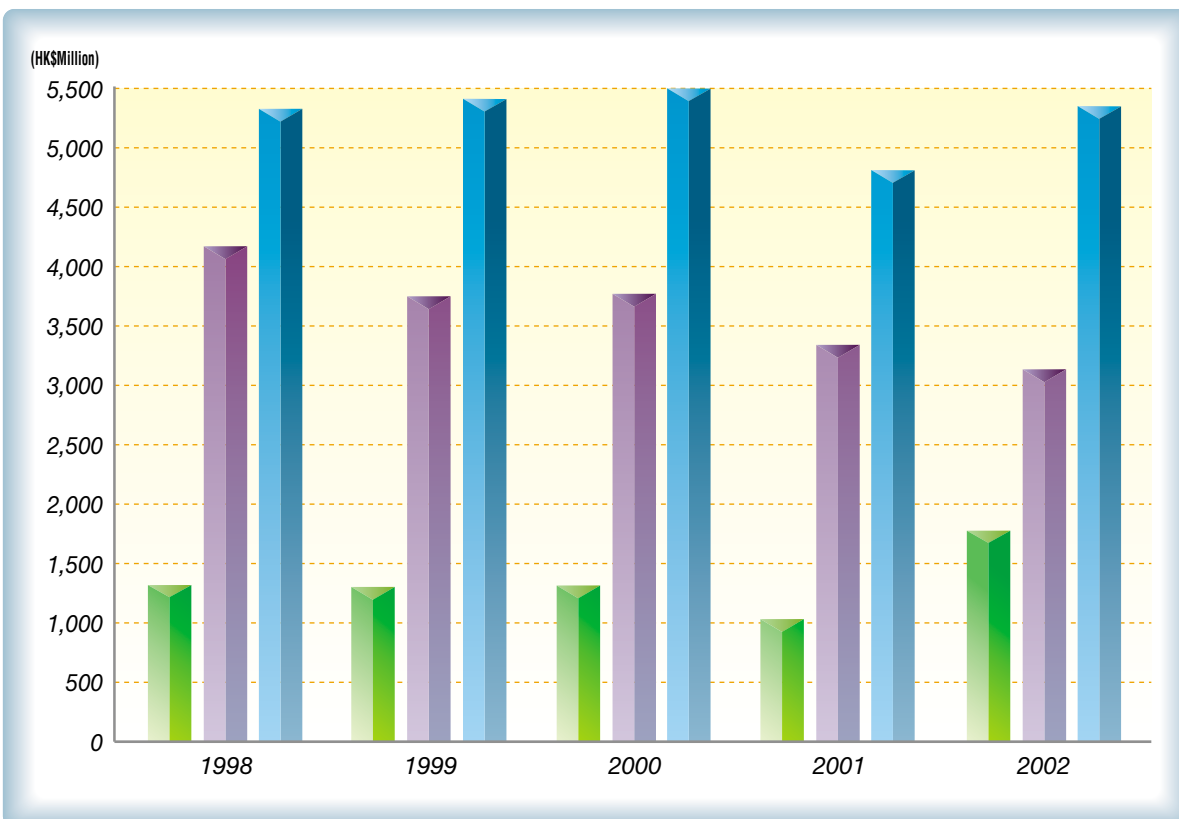
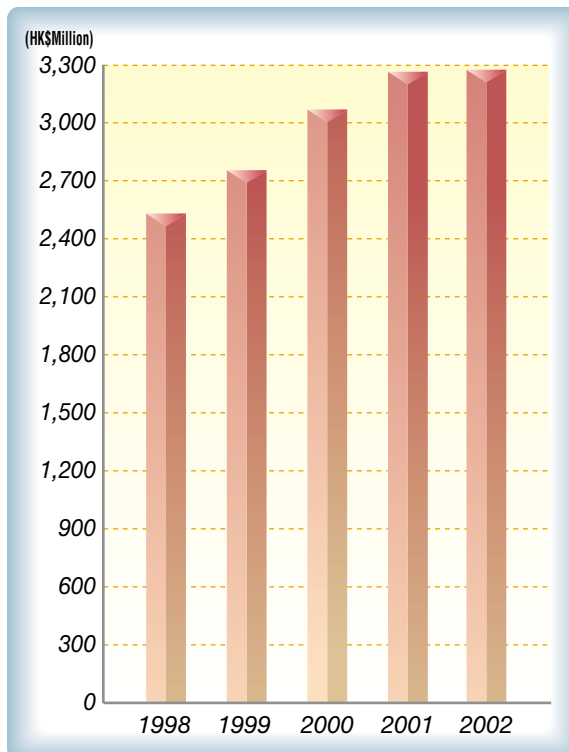


Five Year Financial Summary

Net Profit



Shareholders' Funds



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

2002 Financial Highlights

Net profit:	HK\$237.3m
Loans and advances (net):	HK\$3,134.8m
Customer deposits:	HK\$1,774.3m
Shareholders' funds:	HK\$3,276.6m
Earnings per share:	33.5 cents
Total dividends per share:	18.0 cents
(Final dividend: 13.5 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 published audited financial statements, is set out below:

	Year ended 31 December				
	2002 HK\$'000	2001 HK\$'000	2000 HK\$'000	1999 HK\$'000	1998 HK\$'000
Loans and advances (net)	3,134,806	3,341,461	3,772,985	3,756,770	4,173,000
Other assets	2,216,805	1,473,945	1,729,223	1,657,938	1,157,624
Total assets	5,351,611	4,815,406	5,502,208	5,414,708	5,330,624
Customer deposits	1,774,336	1,033,546	1,318,818	1,304,381	1,003,364
Deposit from a financial institution	–	–	–	–	313,029
Other liabilities	85,134	309,780	920,619	1,180,382	1,291,997
Total liabilities	1,859,470	1,343,326	2,239,437	2,484,763	2,608,390
Net assets	3,492,141	3,472,080	3,262,771	2,929,945	2,722,234
Shareholders' funds	3,276,618	3,266,370	3,071,943	2,757,372	2,533,243
Minority interests	215,523	205,710	190,828	172,573	188,991
Total capital resources	3,492,141	3,472,080	3,262,771	2,929,945	2,722,234
Net profit attributable to shareholders	237,338	428,832	446,638	365,338	254,338
Basic earnings per share (cents)	33.5	60.7	63.2	51.7	36.0