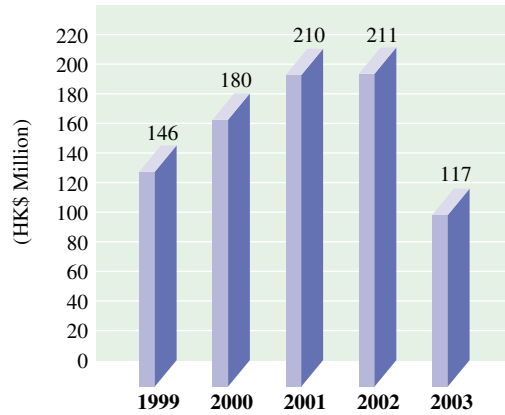
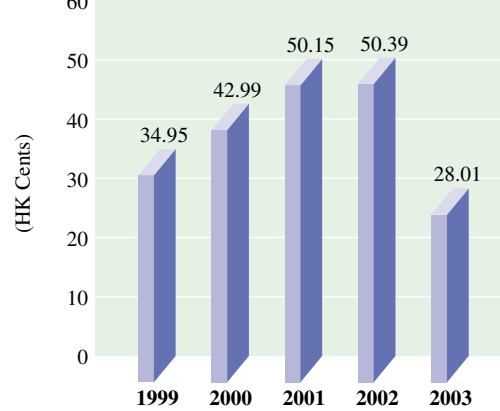


Financial Summary

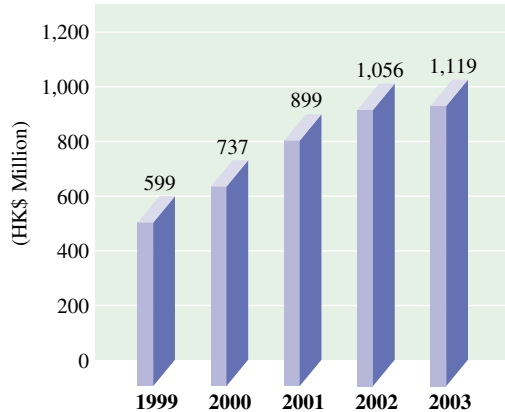
Net Profit (note 1)



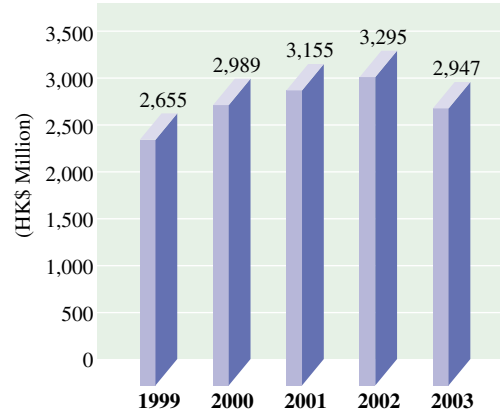
Earnings per Share (note 2)



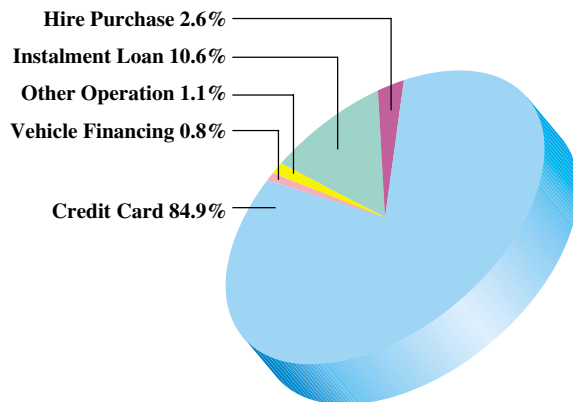
Shareholders' Funds (note 3)



Total Assets (note 4)



Turnover (note 5)



Notes:

1. Represents the net profit for the financial years ended 20th February 1999, 2000, 2001, 2002 and 2003.
2. Represents the earnings per share for the financial years ended 20th February 1999, 2000, 2001, 2002 and 2003.
3. Represents the shareholders' funds as at 20th February 1999, 2000, 2001, 2002 and 2003.
4. Represents the total assets as at 20th February 1999, 2000, 2001, 2002 and 2003.
5. Represents the respective percentage of finance charges from hire purchase contracts, interest earned on loans and credit card advances, fee, commission income, interest on bank deposits and investment income from the seller and subordinated interests by principal activities for the financial year ended 20th February 2003.

Financial Summary

A summary of the results and of the assets and liabilities for the last five financial years, as extracted from the published audited financial statements, is set out below:

RESULTS					
	For the year ended 20th February				
	1999 HK\$'000	2000 HK\$'000	2001 HK\$'000	2002 HK\$'000	2003 HK\$'000
Turnover	<u>717,900</u>	<u>795,222</u>	<u>817,140</u>	<u>849,205</u>	<u>789,201</u>
Profit before taxation	173,787	207,020	242,174	247,671	138,195
Income tax	<u>(27,397)</u>	<u>(27,000)</u>	<u>(32,170)</u>	<u>(36,669)</u>	<u>(20,890)</u>
Net profit for the year	<u>146,390</u>	<u>180,020</u>	<u>210,004</u>	<u>211,002</u>	<u>117,305</u>
ASSETS AND LIABILITIES					
	At 20th February				
	1999 HK\$'000	2000 HK\$'000	2001 HK\$'000	2002 HK\$'000	2003 HK\$'000
Total assets	2,654,482	2,988,813	3,154,914	3,295,343	2,946,952
Total liabilities	<u>(2,055,957)</u>	<u>(2,252,145)</u>	<u>(2,255,639)</u>	<u>(2,239,506)</u>	<u>(1,828,247)</u>
Shareholders' funds	<u>598,525</u>	<u>736,668</u>	<u>899,275</u>	<u>1,055,837</u>	<u>1,118,705</u>