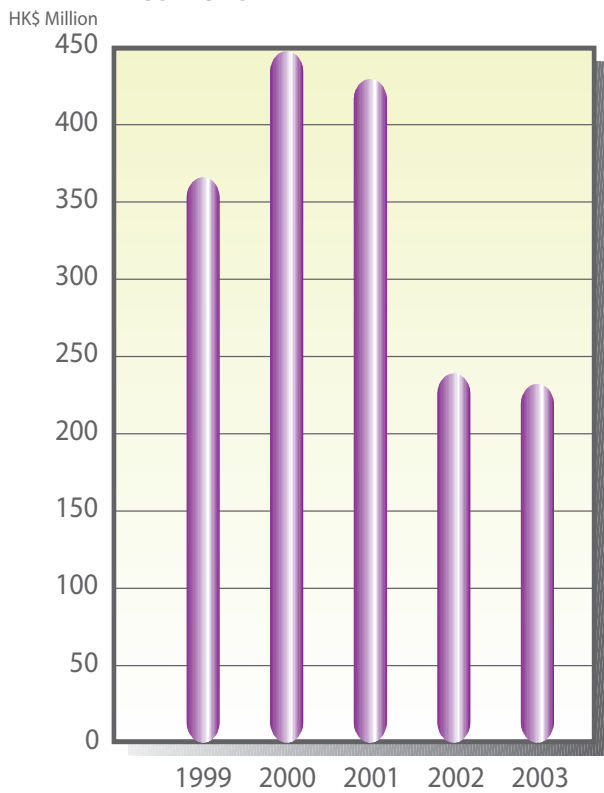


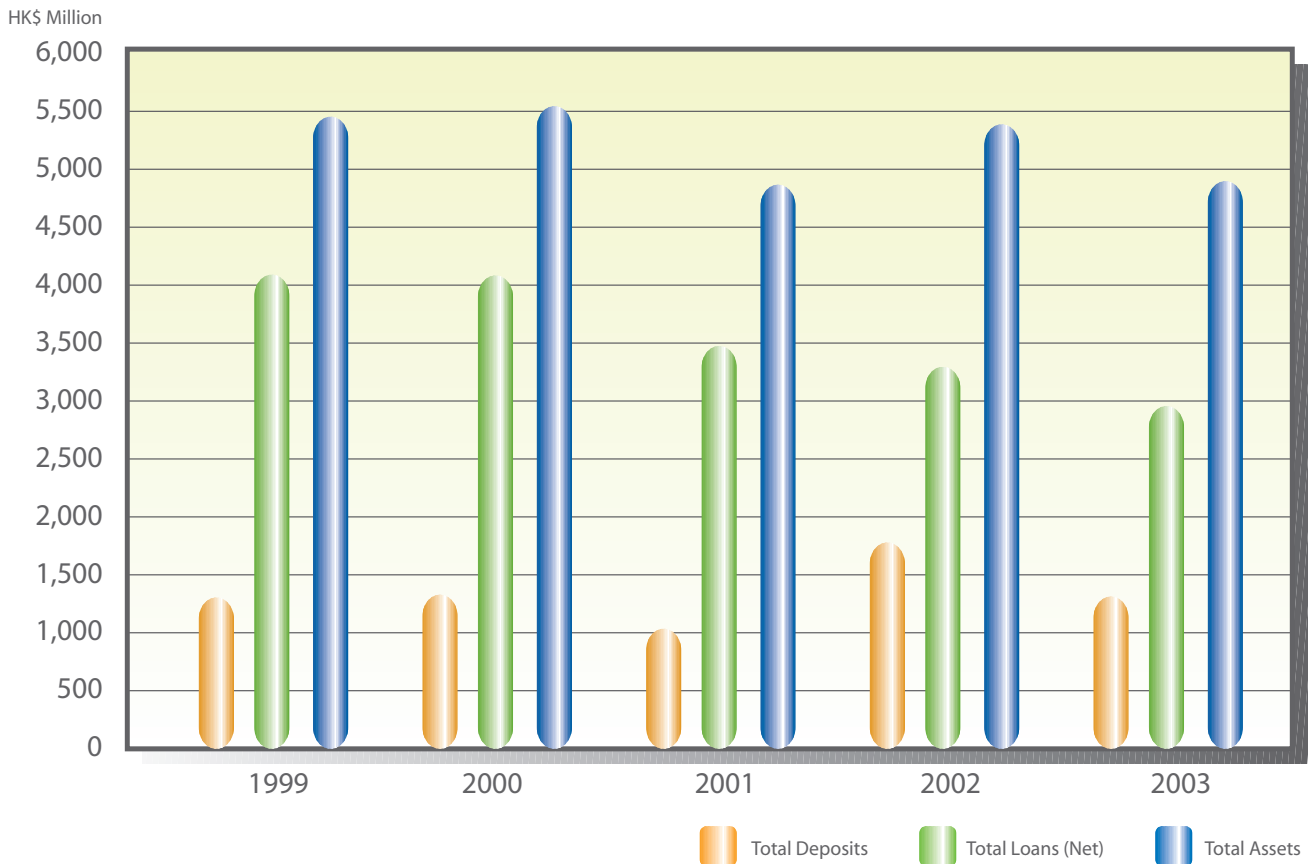
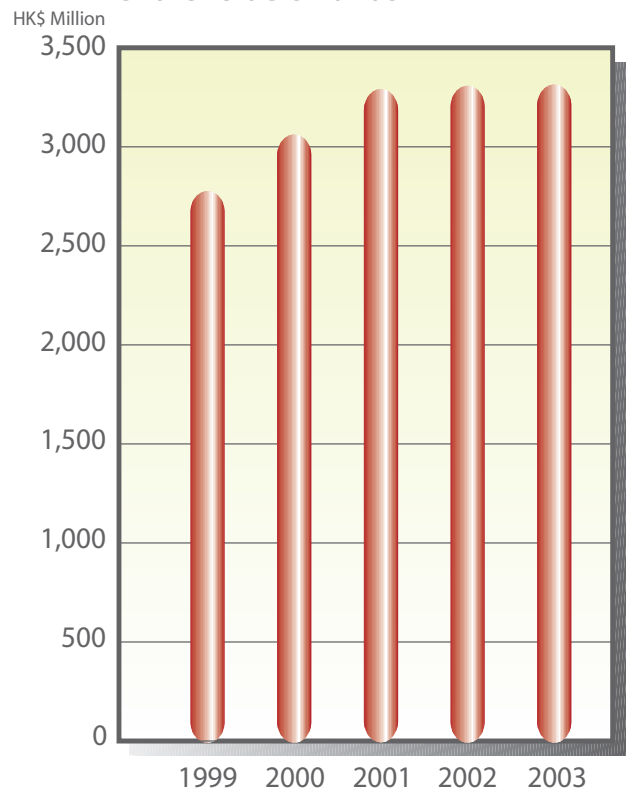


# Five-year Financial Summary

### Net Profit



### Shareholders' Funds





# Five-year Financial Summary

## 2003 Financial Highlights

Net profit:	HK\$232.1 million
Loans and advances (net):	HK\$2,883.2 million
Customer deposits:	HK\$1,309.3 million
Shareholders' funds:	HK\$3,304.3 million
Earnings per share:	32.8 cents
Total dividends per share:	24.0 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				
	2003 HK\$'000	2002 HK\$'000	2001 HK\$'000	2000 HK\$'000	1999 HK\$'000
		(Restated)	(Restated)	(Restated)	(Restated)
Loans and advances (net)	<b>2,883,157</b>	3,223,378	3,460,559	4,082,729	4,078,416
Other assets	<b>1,969,933</b>	2,161,556	1,379,572	1,444,204	1,361,017
Total assets	<b>4,853,090</b>	5,384,934	4,840,131	5,526,933	5,439,433
Customer deposits	<b>1,309,344</b>	1,774,336	1,033,546	1,318,818	1,304,381
Other liabilities	<b>239,465</b>	93,732	309,780	920,619	1,180,382
Total liabilities	<b>1,548,809</b>	1,868,068	1,343,326	2,239,437	2,484,763
Net assets	<b>3,304,281</b>	3,516,866	3,496,805	3,287,496	2,954,670
Shareholders' funds	<b>3,304,281</b>	3,301,343	3,291,095	3,096,668	2,782,097
Minority interests	-	215,523	205,710	190,828	172,573
Total capital resources	<b>3,304,281</b>	3,516,866	3,496,805	3,287,496	2,954,670
Net profit attributable to shareholders	<b>232,133</b>	237,338	428,832	446,638	365,338
Basic earnings per share (cents)	<b>32.8</b>	33.5	60.7	63.2	51.7

Certain comparative figures in the prior years have been restated for the retrospective changes in accounting policy affecting income taxes, and have been reclassified to conform with the current year's presentation. The details are further disclosed in notes 2 and 41 to the financial statements.