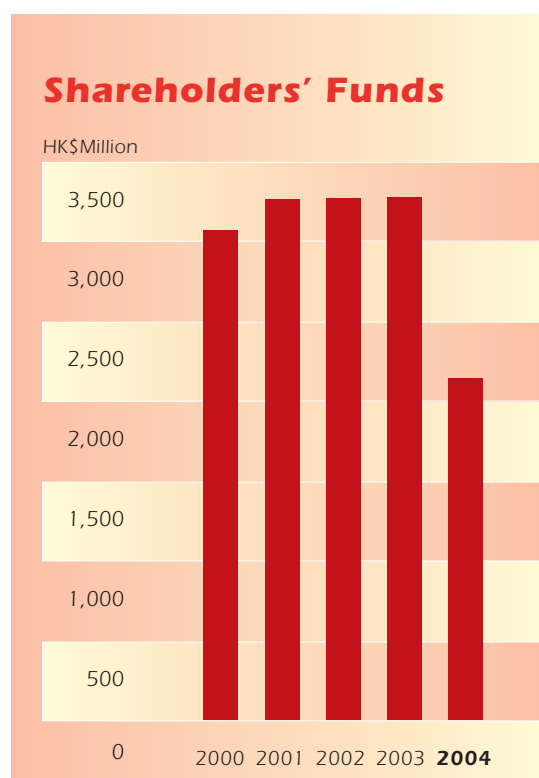
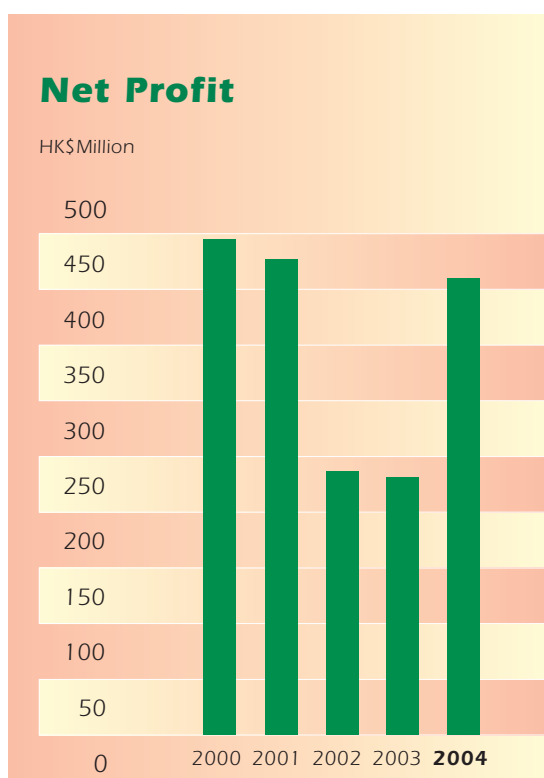
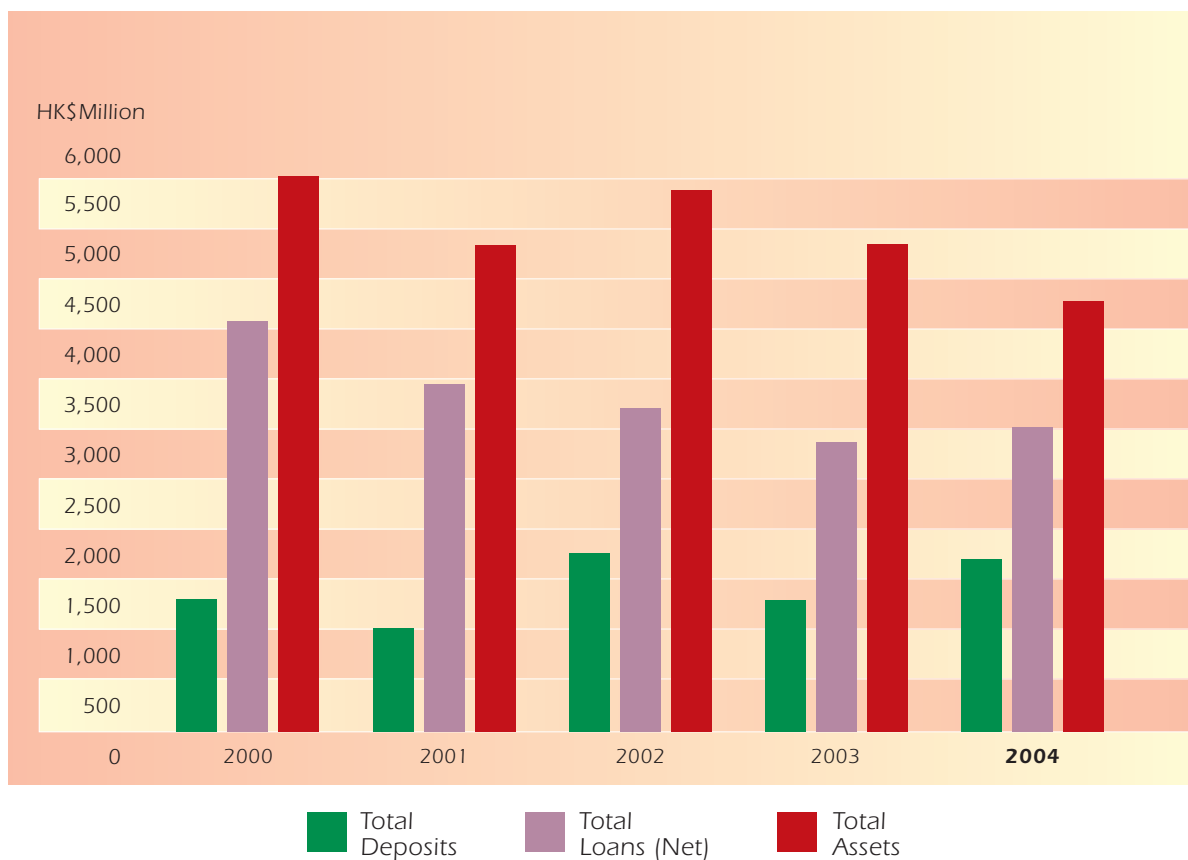


Five-year Financial Summary



Note: A special dividend of HK\$1,238.6 million was paid in 2004.

2004 Financial Highlights

Net profit:	HK\$412.9 million
Loans and advances (net):	HK\$3,033.6 million
Customer deposits:	HK\$1,720.4 million
Shareholders' funds:	HK\$2,163.3 million
Earnings per share:	HK\$0.583
Total dividends per share:	HK\$2.200

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				
	2004 HK\$'000	2003 HK\$'000	2002 HK\$'000	2001 HK\$'000	2000 HK\$'000
Loans and advances (net)	3,033,640	2,883,157	3,223,378	3,460,559	4,082,729
Other assets	1,254,269	1,969,933	2,161,556	1,379,572	1,444,204
Total assets	4,287,909	4,853,090	5,384,934	4,840,131	5,526,933
Customer deposits	1,720,381	1,309,344	1,774,336	1,033,546	1,318,818
Declared dividend	283,104	141,552	–	–	–
Other liabilities	121,144	97,913	93,732	309,780	920,619
Total liabilities	2,124,629	1,548,809	1,868,068	1,343,326	2,239,437
Net assets	2,163,280	3,304,281	3,516,866	3,496,805	3,287,496
Shareholders' funds	2,163,280	3,304,281	3,301,343	3,291,095	3,096,668
Minority interests	–	–	215,523	205,710	190,828
Total capital resources	2,163,280	3,304,281	3,516,866	3,496,805	3,287,496
Net profit attributable to shareholders	412,889	232,133	237,338	428,832	446,638
Basic earnings per share (HK\$)	0.583	0.328	0.335	0.607	0.632

Note: A special dividend of HK\$1,238.6 million was paid in 2004.