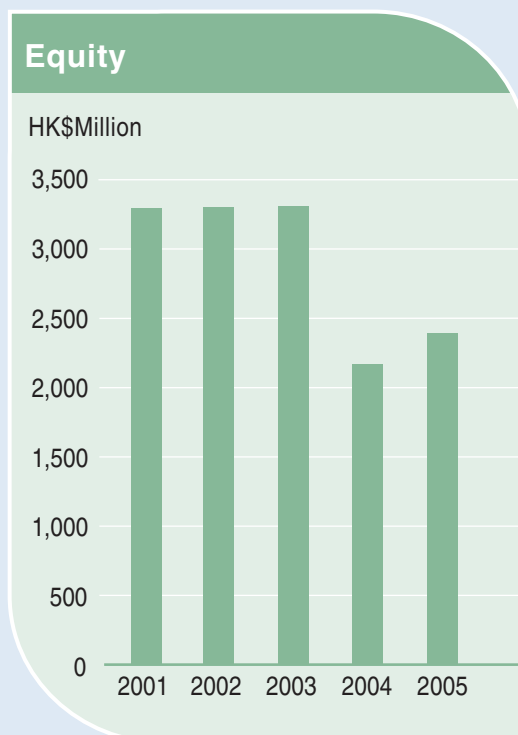
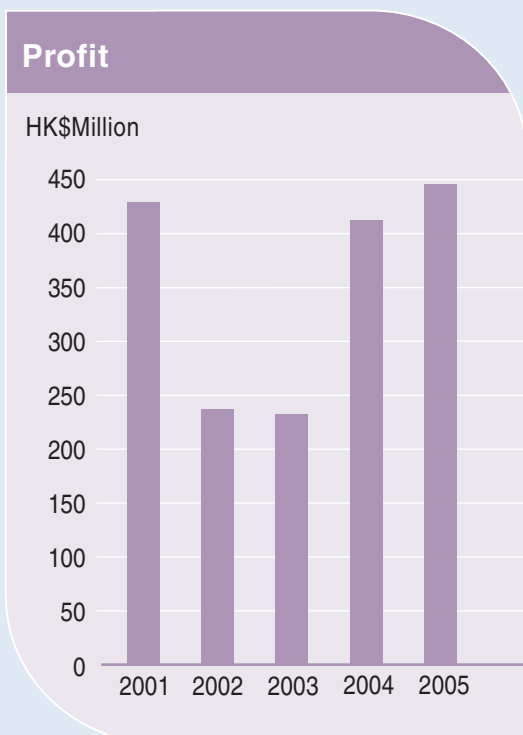
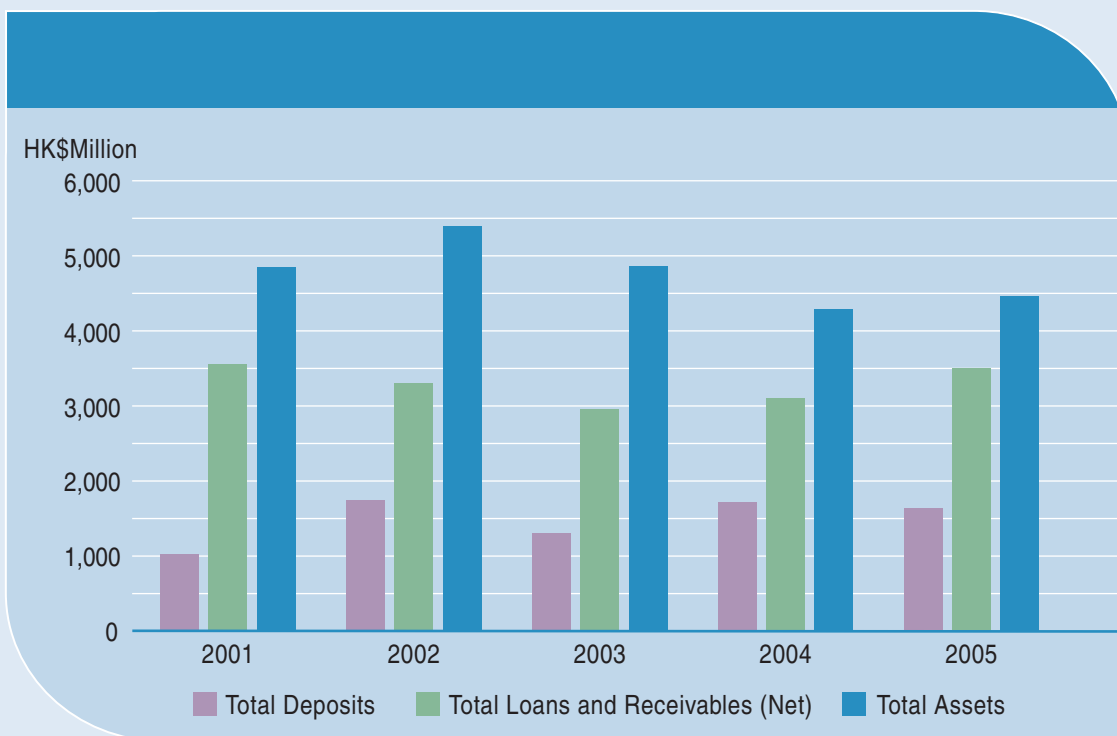


Five-year Financial Summary



2005 Financial Highlights

Profit for the year:	HK\$446.3 million
Loans and advances and receivables (net):	HK\$3,512.3 million
Customer deposits:	HK\$1,642.0 million
Equity:	HK\$2,393.4 million
Earnings per share:	
Basic	HK\$0.623
Diluted	HK\$0.622
Total dividends per share:	HK\$0.750

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:

	For the year ended 31 December				
	2005 HK\$'000	2004 HK\$'000	2003 HK\$'000	2002 HK\$'000	2001 HK\$'000
		(Restated)	(Restated)	(Restated)	(Restated)
Loans and advances and receivables (net)	3,512,255	3,103,027	2,961,573	3,312,525	3,559,064
Other assets	951,167	1,190,652	1,897,287	2,078,179	1,286,837
Total assets	4,463,422	4,293,679	4,858,860	5,390,704	4,845,901
Customer deposits	1,641,978	1,720,381	1,309,344	1,774,336	1,033,546
Declared dividend	291,706	283,104	141,552	–	–
Other liabilities	136,304	123,657	100,426	96,245	312,293
Total liabilities	2,069,988	2,127,142	1,551,322	1,870,581	1,345,839
Net assets	2,393,434	2,166,537	3,307,538	3,520,123	3,500,062
Equity	2,393,434	2,166,537	3,307,538	3,304,600	3,294,352
Minority interests	–	–	–	215,523	205,710
Total equity	2,393,434	2,166,537	3,307,538	3,520,123	3,500,062
Profit for the year	446,297	412,889	232,133	237,338	428,832
Basic earnings per share (HK\$)	0.623	0.583	0.328	0.335	0.607
Diluted earnings per share (HK\$)	0.622	–	–	–	–

Note: The special dividends of HK\$211.5 million and HK\$1,238.6 million were paid in 2005 and 2004 respectively.