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JCG HOLDINGS LIMITED  
日本信用保証集團\*

(incorporated in Bermuda with limited liability)

## ANNOUNCEMENT

The Board of Directors of the Company has today declared a second interim dividend of HK\$0.20 per share for the year ending 31 December 2003 to be payable in cash on Tuesday, 3 February 2004.

### Second Interim Dividend for 2003

The Board of Directors of JCG Holdings Limited (the “Company”) has today declared a second interim dividend of HK\$0.20 per share for the year ending 31 December 2003. The dividend will be payable in cash on Tuesday, 3 February 2004 to shareholders of the Company whose names appear on the register of members on Friday, 16 January 2004.

Presently, the Board of Directors of the Company has no intention to recommend the payment of a final dividend for the year ending 31 December 2003.

The dividend as declared should not be taken as an indication of the level of profit for the full year.

### Closure of Register of Members

The register of members will be closed on Friday, 16 January 2004, during which no transfer of shares will be registered. In order to qualify for the second interim dividend, all transfers accompanied by the relevant share certificates must be lodged with the Company’s branch share registrar in Hong Kong, Tengis Limited at Ground Floor, Bank of East Asia Harbour View Centre, 56 Gloucester Road, Wanchai, Hong Kong for registration no later than 4:00 p.m. on Thursday, 15 January 2004.

By Order of the Board  
**Tan Yoke Kong**  
Company Secretary

Hong Kong, 31 December 2003

\* For identification purpose only