THIS WEB PROOF INFORMATION PACK IS IN DRAFT FORM. The information contained in it is incomplete and is subject to change. This Web Proof Information Pack must be read in conjunction with the section headed "Warning" on the cover of this Web Proof Information Pack.

FORWARD-LOOKING STATEMENTS

this document contains forward-looking statements that are, by their nature, subject to significant risks and uncertainties. In some cases the words such as "aim", "anticipate", "believe", "estimate", "expect", "going forward", "intend", "may", "plan", "potential", "predict", "propose", "seek", "should", "will", "would" and other similar expressions are used to identify forward-looking statements. These forward-looking statements include, without limitation, statements relating to:

- the Group's business and operating strategies and plans of operation;
- the amount and nature of, and potential for, future development of the Group's business;
- the Company's dividend distribution plans;
- the regulatory environment as well as the general industry outlook for the industry in which the Group operates;
- future developments in the industry in which the Group operates; and
- the trend of the economy of Hong Kong, the United States, the PRC and the world in general.

These statements are based on several assumptions, including those regarding the Group's present and future business strategy and the environment in which the Group will operate in the future.

The Group's future results could differ materially from those expressed or implied by such forward-looking statements. In addition, the Group's future performance may be affected by various factors including, without limitation, those discussed in the sections headed "Risk factors" and "Financial information" in this document.

Should one or more risks or uncertainties stated in the aforesaid sections materialise, or should any underlying assumptions to prove incorrect, actual outcomes may vary materially from those indicated.

In this document, statements of, or references to, the Group's intentions or those of any of the Directors are made as at the date of this document. Any such intentions may change in light of future developments.