

HARDWARE & LUMBER LIMITED
31 DECEMBER 2006

Segment Reporting

The Group is organised into three main business segments:

- (a) Wholesale hardware and building products
- (b) Retail household and hardware products
- (c) Agricultural products and equipment

The Group's operations are located entirely in Jamaica.

	2006				
	Wholesale Hardware	Retail Household	Agricultural	Eliminations	Consolidated
	\$' 000	\$' 000	\$' 000	\$' 000	\$' 000
External operating revenue	846,748	3,793,814	956,710		5,597,272
Operating revenue from other segments				0	0
Operating revenue	<u>846,748</u>	<u>3,793,814</u>	<u>956,710</u>	<u>0</u>	<u>5,597,272</u>
Profit / (loss) from operations	(23,397)	103,114	81,961		161,678
Finance cost, net					(106,226)
Profit before tax					55,452
Taxation					(17,734)
Net profit					<u>37,718</u>

	2005				
	Wholesale Hardware	Retail Household	Agricultural	Eliminations	Consolidated
	\$' 000	\$' 000	\$' 000	\$' 000	\$' 000
External operating revenue	998,153	3,504,791	829,914		5,332,857
Operating revenue from other segments	869,766	93,560	3,043	(966,370)	0
Operating revenue	<u>1,867,919</u>	<u>3,598,351</u>	<u>832,957</u>	<u>(966,370)</u>	<u>5,332,857</u>
Profit / (loss) from operations	22,753	107,243	80,061		210,057
Finance cost, net					(109,626)
Profit before tax					100,431
Taxation					(30,953)
Net profit					<u>69,478</u>