



people, capital, ideas

The Pearl epitomizes what the people, capital and ideas of Tai Fook have come to mean today. Just like a valuable pearl, the Tai Fook culture has been gradually nourished over many years, enduring the test of time, yet continuing its journey of growth. Today, the pearl embodies all the dedicated work of the past, and stands to tell a brighter and more magnificent future.

人才、資金、意念

珍珠，寓意大福多年來在金融領域上憑藉其對人才、資金、意念的堅持，在日積月累間，凝聚非凡的瑰寶，成就閃耀的未來。

Contents

2	Corporate Information
6	Financial Highlights
7	Corporate Structure
9	Chairman's Statement
12	Managing Director's Review
15	Financial Review
19	Corporate Governance Report
29	Corporate Highlights
35	Board of Directors and Senior Management
39	Report of the Board of Directors
83	Report of the Auditors
85	Financial Statements

目錄

2	公司資料
6	財務摘要
7	集團架構
9	主席報告書
53	董事總經理回顧
55	財務回顧
59	公司管治報告書
67	集團摘要
72	董事會及高級管理層
75	董事會報告書
84	核數師報告書
85	財務報表

Financial Calendar 財務日誌

12 April 2005 二零零五年四月十二日	Announcement of final results 公佈末期業績
24 May 2005 by 4:00 p.m. 二零零五年五月二十四日下午四時前	Latest date for registration for entitlement to final dividend 登記享有末期股息之最遲日期
25 May to 1 June 2005 二零零五年五月二十五日至六月一日	Book close dates 暫停辦理股東登記手續之日期
1 June 2005 二零零五年六月一日	Record date for final dividend 末期股息之記錄日期
8 June 2005 二零零五年六月八日	Despatch of final dividend warrants 派發末期股息單