JCG Family



The Board of Directors at the Company's 2005 Annual General Meeting held at Kowloon Shangri-La in March 2005.



Tan Sri Dato' Sri Dr. Teh Hong Piow, Group Chairman, delivered his opening address at the Group's Annual Dinner 2005.





Mr. Tan Yoke Kong, General Manager and Chief Executive, addressed the press at the ceremony to announce the change of name of JCG Finance Company, Limited to Public Finance Limited on 19 January 2006.



Members of the Board of Directors enjoyed the

staff performance at the Group's Annual Dinner 2005 held at Island Shangri-La Hong Kong in July 2005.

> The staff performing at the Group's Annual Dinner 2005 took a photo with the Group Chairman, Tan Sri Dato' Sri Dr. Teh.

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Ms. Constance So, our Personnel Manager (second from left) at the opening ceremony of To Serve with Love Music Marathon to receive a momento on behalf of the Group as a sponsor of the event.



Branch Managers at the Management Seminar 2005 held at the Intercontinental Grand Stanford Hong Kong in



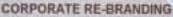
Tan Sri Dato' Sri Dr. Teh Hong Piow, Group Chairman, celebrated his 75th birthday at Kowloon Shangri-La with the staff.



Winners of the 2005 Inter-house Bowling Competition organised by the JCG Sports Club.







Staff and their family members posed at the entrance of Sunflower Farm during the Group Annual Outing to Panyu, China in November 2005.



Group photo taken at the Inter-house Basketball Competition 2005 organised by the JCG Sports Club.

Mr. Tan Yoke Kong delivered his welcome speech at a staff meeting held at the Hong Kong Polytechnic University to brief the staff on the re-branding of JCG Finance Company, Limited to Public Finance Limited in December 2005.



Members of the Board toasted to the members of the press at the unveiling ceremony of Public Finance Limited's new name and corporate logo held at the Four Seasons Hotel Hong Kong in January 2006.