六福集團(國際)有限公司
LUK FOOK HOLDINGS (INTERNATIONAL) LIMITED

(於百慕達註冊成立之有限公司)
(Incorporated in Bermuda with Limited Liability)
Stock Code 股份代號：0590

CORPORATE PRESENTATION

FY2022/23 Interim Results

企业简报

2022/23财年中期业绩

CONTENTS

* 1H FY2022/23: Hereafter refers to as"1H FY2023"
2022/23上半财年: 往后称为「2023上半财年」

1H FY2023 FINANCIAL HIGHLIGHTS

2023上半财年财务亮点

1H FY2023 FINANCIAL HIGHLIGHTS
2023上半财年财务亮点

Revenue 收入
HK$5,573M(百万港元)
-0.3%

Operating Profit 经营溢利
HK$818M(百万港元)
+4.9%

Profit Attributable to Equity Holders
权益持有人应占溢利
HK$658M(百万港元)
+0.6%

Basic Earnings per Share
每股基本盈利
HK$1.12(港元)
+0.9%

Proposed Interim Dividend per Share
拟派每股中期股息[1]
HK$0.55(港元)

Overall Net Shop Additions
整体净增设店铺
+157

[1] Dividend Payout Ratio 派息比率: 49.1%

FINANCIAL REVIEW
财务回顾

FINANCIAL REVIEW
财务回顾

(HK$M) (百万港元)	1H FY2023 2023上半财年	1H FY2022 2022上半财年	Y-o-Y Changes 按年变化	1H FY2020 2020上半财年	Changes 变化
Revenue 收入	5,573	5,591	-0.3%	6,305	-11.6%
Gross Profit 毛利	1,456	1,500	-2.9%	1,886	-22.8%
Operating Profit 经营溢利	818	780	+4.9%	660	+23.9%
Profit for the Period 期内溢利	658	654	+0.6%	497	+32.4%
Profit Attributable to Equity Holders 权益持有人应占溢利	658	654	+0.6%	496	+32.7%
Gross Margin 毛利率	26.1%	26.8%	-0.7 p.p.	29.9%	-3.8 p.p.[1]
Operating Margin 经营溢利率	14.7%	14.0%	+0.7 p.p.	10.5%	+4.2 p.p.
Net Margin 净利率	11.8%	11.7%	+0.1 p.p.	7.9%	+3.9 p.p.
EBITDA 未计利息、税项、折旧及摊销前盈利	999	1,002	-0.2%	929	+7.5%
EBITDA Margin 未计利息、税项、折旧及摊销前盈利率	17.9%	17.9%	-	14.7%	+3.2 p.p.
Total Operating Expenses to Revenue Ratio 总经营开支占收入比率	15.1%	15.4%	-0.3 p.p.	17.2%	-2.1 p.p.
Effective Tax Rate 实际税率	18.2%	19.0%	-0.8 p.p.	20.6%	-2.4 p.p.

DIVIDEND
股息

(HK$) (港元)	1H FY2023 2023上半财年	1H FY2022 2022上半财年	Y-o-Y Changes 按年变化	1H FY2020 2020上半财年	Changes 变化
Basic Earnings per Share 每股基本盈利	HK$1.12	HK$1.11	+0.9%	HK$0.85	+31.8%
Interim Dividend per Share 每股中期股息	HK$0.55	HK$0.55	-	HK$0.5	+10.0%
Dividend Payout Ratio 派息比率	49.1%	49.4%	-0.3 p.p.	59.1%	-10.0 p.p.

HEALTHY FINANCIAL POSITION
健康的财务状况

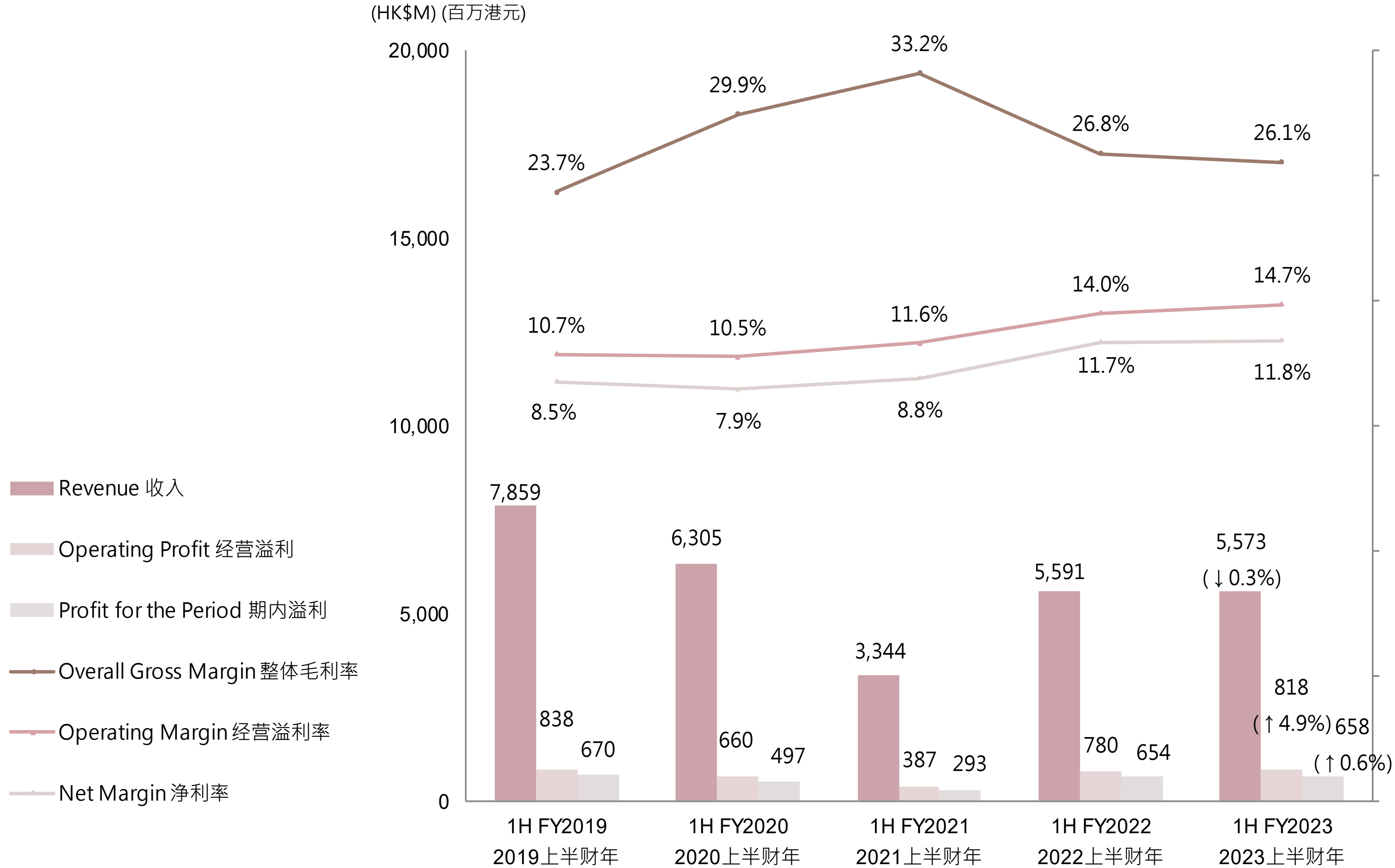
(HK$M) (百万港元)	1H FY2023 2023上半财年	FY2022 2022财年	6-Month Changes 6个月变化	1H FY2022 2022上半财年	Y-o-Y Changes 按年变化	1H FY2020 2020上半财年	Changes 变化
Inventories 存货	8,214	8,769	-6.3%	8,094	+1.5%	8,114	+1.2%
Average Inventory Turnover Days[1] 平均存货周转日[1]	390	356	+34	357	+33	371	+19
Closing Inventory Turnover Days[2] 期末存货周转日[2]	378	388	-10	375	+3	346	+32
Cash and Bank Balances 现金及银行结余	2,420	3,492	-30.7%	4,245	-43.0%	2,504	-3.4%
Bank Borrowings & Gold Loans 银行贷款及黄金借贷	523	1,955	-73.2%	2,150	-75.7%	1,741	-70.0%
Net Cash/ (Borrowing) 净现金/ (貸款)	1,897	1,537	23.4%	2,095	-9.5%	763	+148.6%
Net Gearing Ratio[3] 净债务比率[3]	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Debt-to-Equity Ratio[4] 负债权益比率[4]	22.1%	34.3%	-12.2 p.p.	39.3%	-17.2 p.p.	39.0%	-16.9 p.p.
Return on Equity (ROE)[5] 股东权益回报率[5]	11.2%	11.5%	-0.3 p.p.	11.4%	-0.2 p.p.	9.6%	+1.6 p.p.
Return on Total Assets[6] 总资产回报率[6]	9.2%	8.6%	+0.6 p.p.	8.2%	+1.0 p.p.	6.9%	+2.3 p.p.
Current Ratio 流动比率	4.8	3.3	+1.5	3.1	+1.7	3.3	+1.5

1 (Opening Inventory + Closing Inventory) ÷2÷COGS (excluding Cost of Licensing Income)* Number of Days for the Period
（期初存货 + 期末存货）÷2÷销货成本（扣除品牌业务之成本）*期内日数
2 Closing Inventory ÷ COGS (excluding Cost of Licensing Income)* Number of Days for the Period
期末存货÷销货成本（扣除品牌业务之成本）*期内日数
3 (Long-term Bank Loans + Short-term Bank Loans + Bank Overdrafts + Gold Loans – Cash and Bank Balances) ÷Capital and Reserves Attributable to Equity Holders of the Company
（长期银行贷款 + 短期银行货款 + 银行透支 + 黄金借贷 – 现金及银行结余）÷本公司权益持有人应占资本及储备
4 (Long-term Liabilities + Short-term Liabilities) ÷Capital and Reserves Attributable to Equity Holders of the Company
（长期负债 + 流动负债）÷ 本公司权益持有人应占资本及储备
5 Annualized/Annual Profit Attributable to Equity Holders of the Company ÷ Capital and Reserves Attributable to Equity Holders of the Company
本公司全年化 / 全年权益持有人应占溢利 ÷ 本公司权益持有人应占资本及储备
6 Annualized/Annual Profit Attributable to Equity Holders of the Company ÷ (Long-term Assets + Current Assets)
本公司全年化 / 全年权益持有人应占溢利 ÷ (长期资产+流动资产)

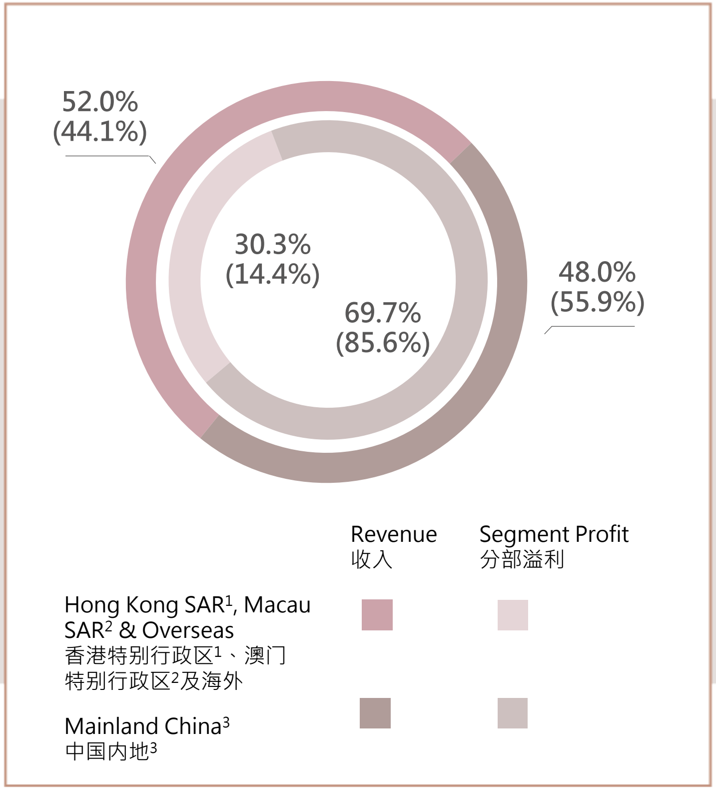
SUMMARY - FINANCIAL POSITION
财务状况摘要

(HK$M) (百万港元)	As at 30 Sep 2022 截至2022年9月30日	As at 31 Mar 2022 截至2022年3月31日	6-Month Changes 6个月变化	As at 30 Sep 2021 截至2021年9月30日	Y-o-Y Changes 按年变化
Non Current Assets 非流动资产	2,951	3,218	-8.3%	2,842	+3.8%
Current Assets 流动资产	11,346	13,002	-12.7%	13,171	-13.9%
Total Assets 总资产	14,297	16,220	-11.9%	16,013	-10.7%
Non Current Liabilities 非流动负债	212	233	-9.0%	303	-30.0%
Current Liabilities 流动负债	2,375	3,909	-39.2%	4,213	-43.6%
Total Liabilities 总负债	2,587	4,142	-37.5%	4,516	-42.7%
Total Equity 权益总额	11,710	12,079	-3.1%	11,497	+1.9%
Non-controlling Interest 非控股权益	0	0	+4.3%	0	+6.9%
Shareholders 'Equity 股东权益	**11,710**	**12,079**	**-3.1%**	**11,497**	**+1.9%**
No. of Issued Shares 发行股份数目	587,107,850	587,107,850	+0.0%	587,107,850	+0.0%
Net Asset Value per Share 每股净资产值	**HK$19.95**	**HK$20.57**	**-3.0%**	**HK$19.58**	**+1.9%**

1H FY2019-2023 OPERATING PERFORMANCE
2019-2023上半财年 营运表现



REVENUE AND PROFIT ANALYSIS
收入及溢利分析

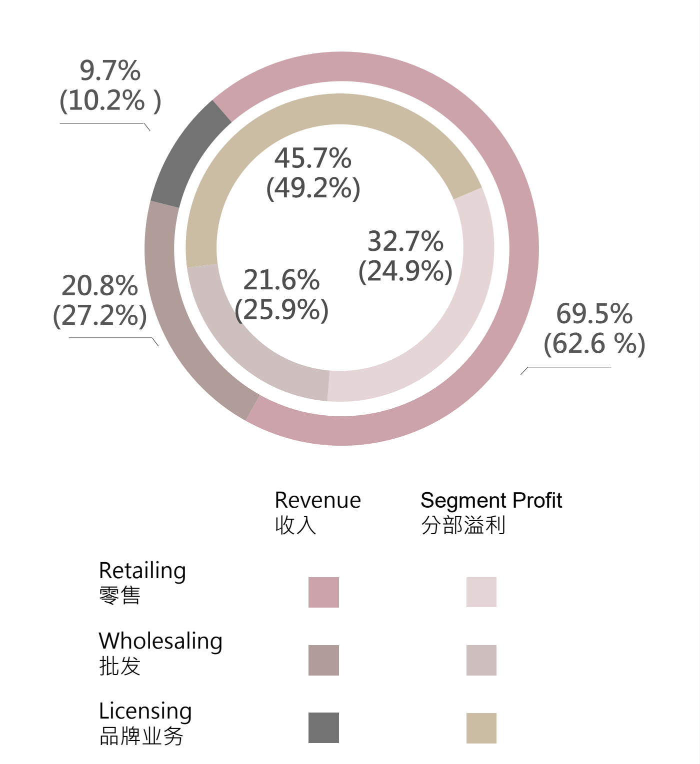


Revenue and Segment Profit by Market
按市场划分的收入及分部溢利

HK$M 百万港元	Revenue 收入	Segment Profit 分部溢利	Segment Profit Margin 分部溢利率
Hong Kong, Macau & Overseas 香港、澳门及海外 *Y-o-Y Changes 按年变化*	2,898 +17.4%	259 +116.0%	9.0% +4.1 p.p.
Mainland 内地 *Y-o-Y Changes 按年变化*	2,675 -14.4%	597 -16.6%	22.3% -0.6 p.p.
Overall 整体 *Y-o-Y Changes 按年变化*	5,573 -0.3%	856 +2.5%	15.4% +0.5 p.p.

Remarks: Comparative figures for 1H FY2022 are shown in brackets
注：括号内为2022上半财年之比较数字
[1] Hong Kong SAR: Hereafter refers to as "Hong Kong" 香港特别行政区: 往后称为「香港」
[2] Macau SAR: Hereafter refers to as "Macau" 澳门特别行政区 : 往后称为「澳门」
[3] Mainland China: Hereafter refers to as "Mainland" 中国内地 : 往后称为「内地」

REVENUE AND PROFIT ANALYSIS
收入及溢利分析

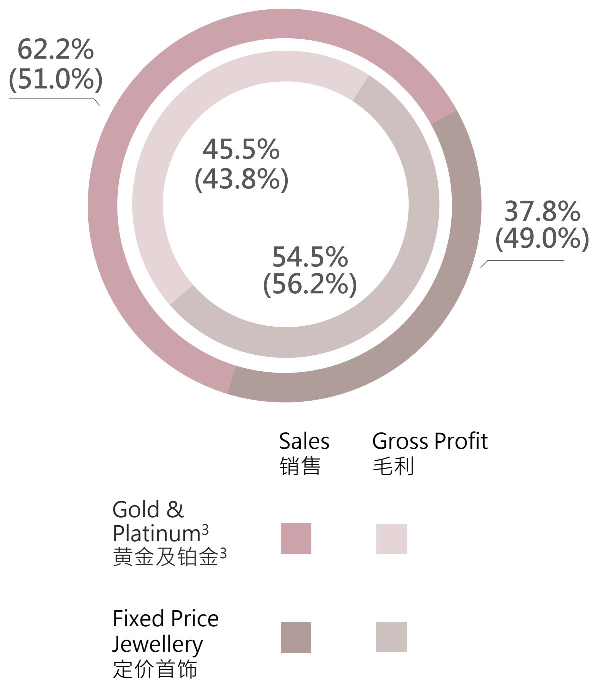


Revenue and Segment Profit by Business
按业务划分的收入及分部溢利

HK$M 百万港元	Revenue 收入	Segment Profit 分部溢利	Segment Profit Margin 分部溢利率
Retailing 零售	3,872	280	7.2%
Y-o-Y Changes 按年变化	+10.6%	+34.6%	+1.3 p.p.
Wholesaling 批发	1,158	185	16.0%
Y-o-Y Changes 按年变化	-23.9%	-14.4%	+1.8 p.p.
Adjusted 经调整	2,015[1]	185	9.2%
Y-o-Y Changes 按年变化	-8.9%	-14.4%	-0.6 p.p.
Licensing 品牌业务	543	391	72.1%
Y-o-Y Changes 按年变化	-4.6%	-4.8%	-0.2 p.p.
Overall 整体	5,573	856	15.4%
Y-o-Y Changes 按年变化	-0.3%	+2.5%	+0.4 p.p.

Remarks: Comparative figures for 1H FY2022 are shown in brackets
注：括号内为2022上半财年之比较数字
[1] Adjusted Wholesaling Revenue = Revenue of Wholesaling Business to External Parties + Inter-Segment Wholesaling Revenue
经调整后的批发收入= 对外批发业务收入 + 分部间批发收入

REVENUE AND PROFIT ANALYSIS
收入及溢利分析



Sales[1] and Gross Profit[2] by Product
按产品划分的销售[1]及毛利[2]

HK$M 百万港元	Sales[1] 销售[1]	Gross Profit[2] 毛利[2]	Gross Margin 毛利率
Gold & Platinum黄金及铂金 *Y-o-Y Changes 按年变化*	3,127 +22.0%	477 +1.6%	15.3% -3.0 p.p.
Fixed Price Jewellery 定价首饰 *Y-o-Y Changes 按年变化*	1,903 -22.6%	572 -5.1%	30.0% +5.5 p.p.
Overall 整体 *Y-o-Y Changes 按年变化*	5,030 +0.2%	1,049 -2.1%	20.9% -0.5 p.p

Remarks: Comparative figures for 1H FY2022 are shown in brackets
注：括号内为2022上半财年之比较数字

[1] Sales = Revenue – Licensing Income 销售=收入 – 品牌业务收入

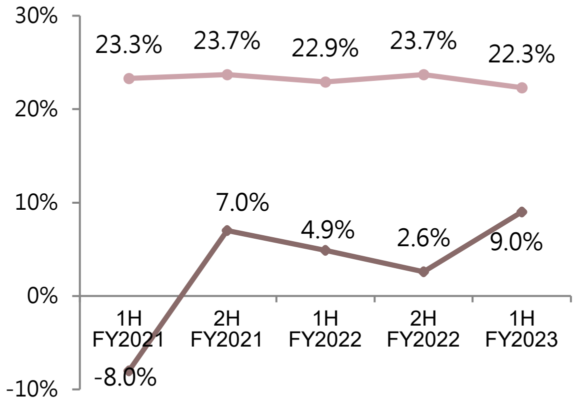
[2] Gross Profit = Consolidated Gross Profit – Gross Profit of Licensing Income 毛利=综合毛利 – 品牌业务收入毛利

[3] Gold & Platinum refers to gold & platinum products sold by weight basing on international market price, i.e. at non-fixed price
黄金及铂金是指根据国际市场价格按重量出售的黄金及铂金产品（即非定价）

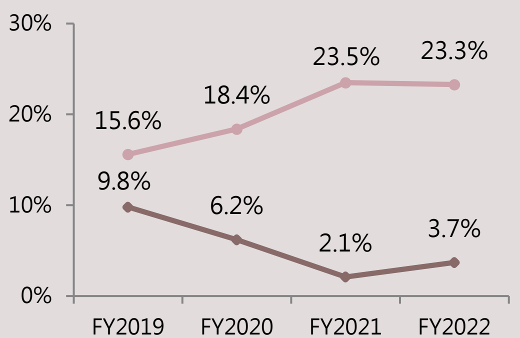
MARGIN ANALYSIS
溢利率分析

Segment Profit Margin by Market
分部溢利率 (以市场划分)

1H vs 2H 上半财年 vs 下半财年



Full Year 全年

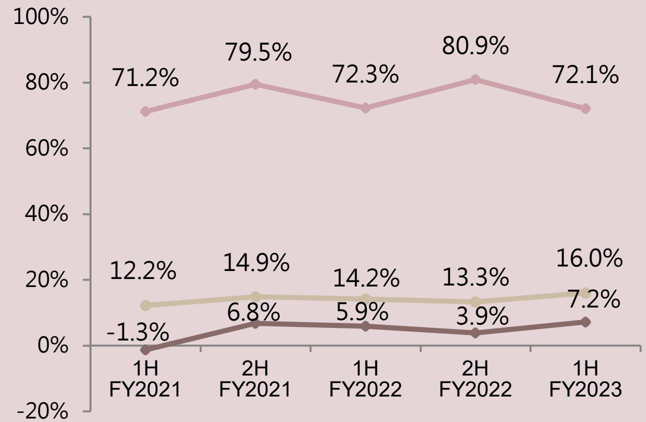


Mainland 内地

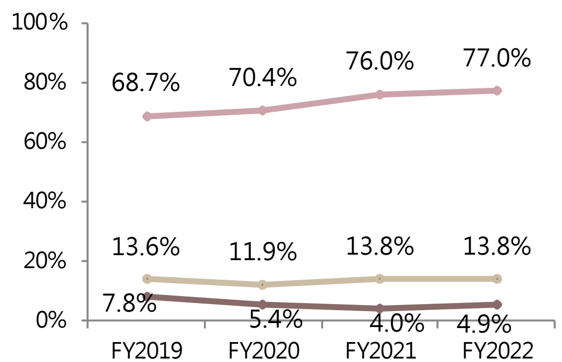
Hong Kong, Macau & Overseas 香港、澳门及海外

Segment Profit Margin by Business
分部溢利率 (以业务划分)

1H vs 2H 上半财年 vs 下半财年



Full Year 全年



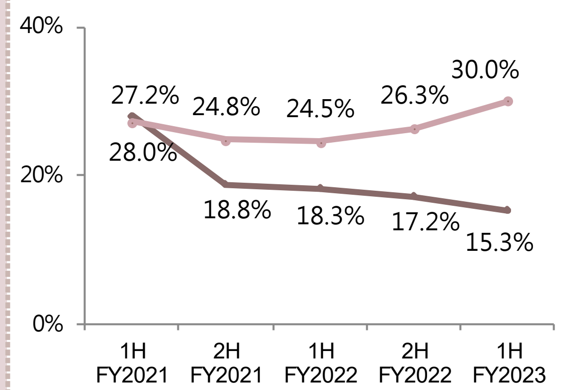
Licensing 品牌业务

Retailing 零售

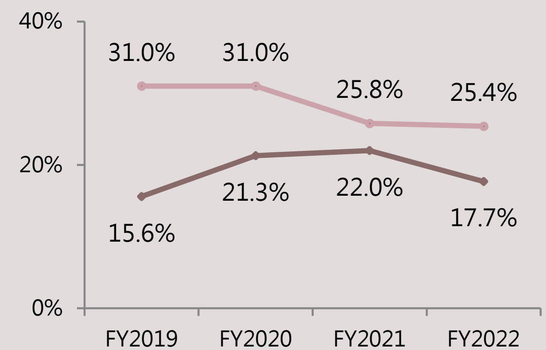
Wholesaling 批发

Gross Margin by Product
毛利率 (以产品划分)

1H vs 2H 上半财年 vs 下半财年



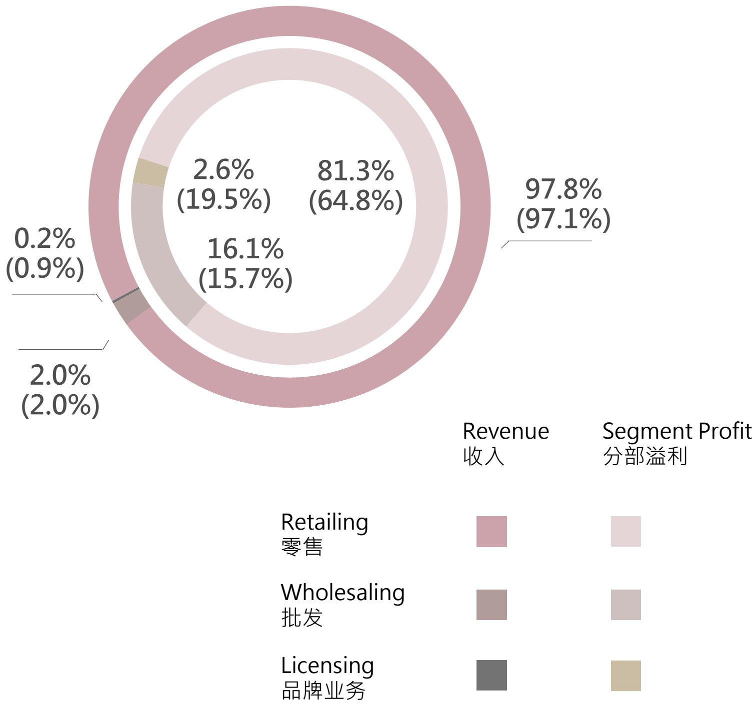
Full Year 全年



Fixed Price Jewellery 定价首饰

Gold & Platinum 黃金及铂金

REGIONAL REVENUE & PROFIT ANALYSIS BY BUSINESS
地区收入及溢利分析以业务划分

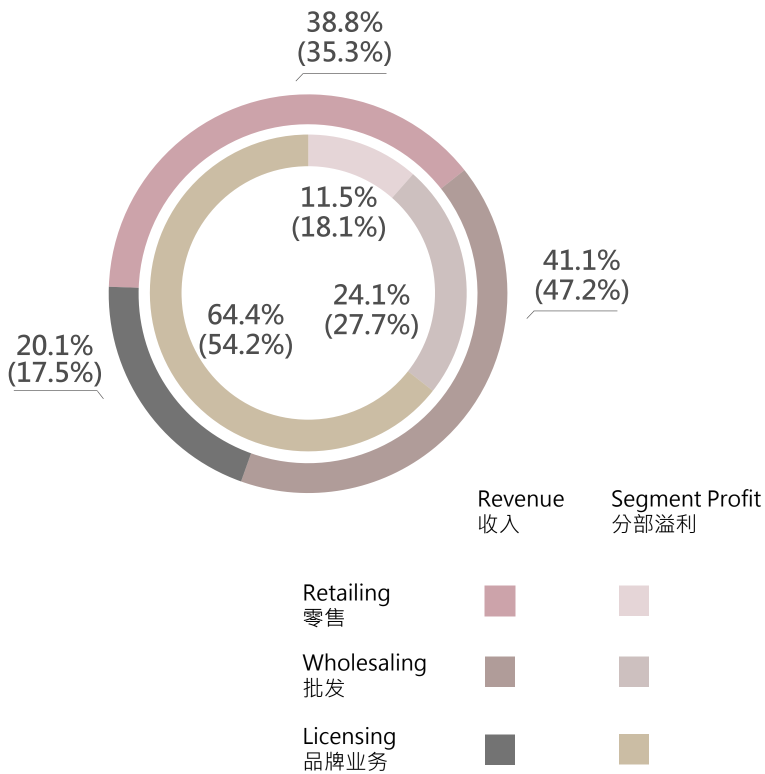


Hong Kong, Macau and Overseas
香港、澳门及海外

HK$M 百万港元	Revenue 收入	Segment Profit 分部溢利	Segment Profit Margin 分部溢利率
Retailing 零售	2,833	211	7.5%
Y-o-Y Changes 按年变化	+18.2%	+171.0%	+4.2 p.p.
Wholesaling 批发	59	42	70.7%
Y-o-Y Changes 按年变化	+22.5%	+122.3%	+31.8 p.p.
Adjusted 经调整	867[1]	42	4.8%
Y-o-Y Changes 按年变化	+29.7%	+122.3%	+2.0 p.p.
Licensing 品牌业务	6	6	109.1%
Y-o-Y Changes 按年变化	-73.8%	-71.8%	+7.9 p.p.
Overall 整体	2,898	259	9.0%
Y-o-Y Changes 按年变化	+17.4%	+116.0%	+4.1 p.p.

Remarks: Comparative figures for 1H FY2022 are shown in brackets
注：括号内为2022上半财年之比较数字
[1] Adjusted Wholesaling Revenue = Revenue of Wholesaling Business to External Parties+ Inter-Segment Wholesaling Revenue
经调整后的批发收入= 对外批发业务收入+ 分部间批发收入

REGIONAL REVENUE & PROFIT ANALYSIS BY BUSINESS
地区收入及溢利分析以业务划分



Mainland
内地

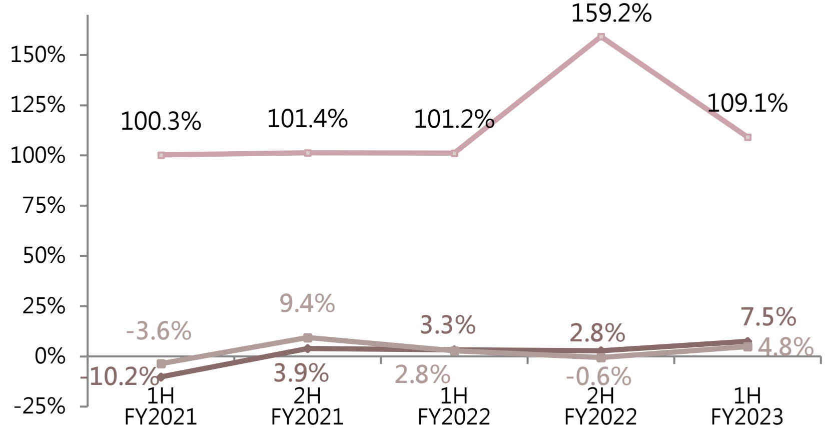
HK$M 百万港元	Revenue 收入	Segment Profit 分部溢利	Segment Profit Margin 分部溢利率
Retailing 零售	1,039	69	6.6%
Y-o-Y Changes 按年变化	-5.9%	-47.3%	-5.2 p.p.
Wholesaling 批发	1,099	143	13.1%
Y-o-Y Changes 按年变化	-25.4%	-27.4%	-0.3 p.p.
Adjusted 经调整	1,148[1]	143	12.5%
Y-o-Y Changes 按年变化	-25.6%	-27.4%	-0.3 p.p.
Licensing 品牌业务	537	385	71.7%
Y-o-Y Changes 按年变化	-1.6%	-0.8%	+0.7 p.p.
Overall 整体	2,675	597	22.3 %
Y-o-Y Changes 按年变化	-14.4%	-16.6%	-0.6 p.p.

Remarks: Comparative figures for 1H FY2022 are shown in brackets
注：括号内为2022上半财年之比较数字
[1] Adjusted Wholesaling Revenue = Revenue of Wholesaling Business to External Parties+ Inter-Segment Wholesaling Revenue
经调整后的批发收入= 对外批发业务收入+ 分部间批发收入

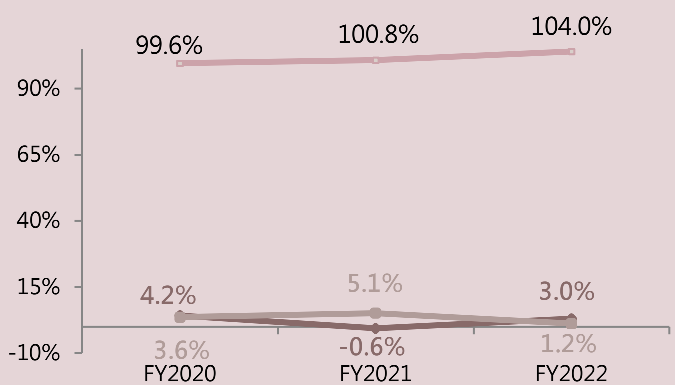
REGIONAL SEGMENT PROFIT MARGIN ANALYSIS BY BUSINESS
地区分部溢利率分析以业务划分

Hong Kong, Macau and Overseas
香港、澳门及海外

1H&2H上半财年及下半财年

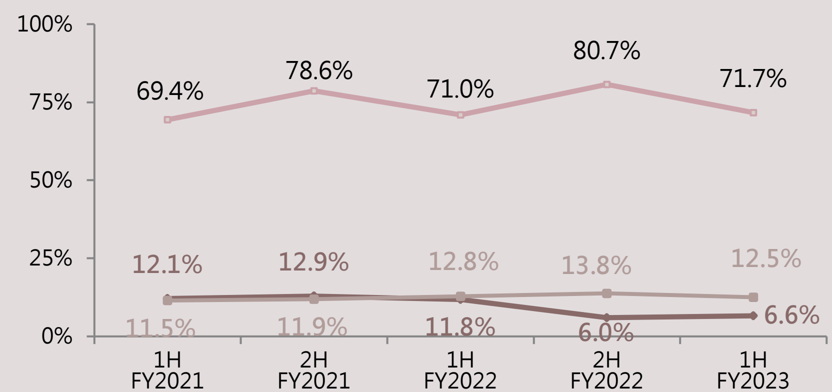


Full Year 全年

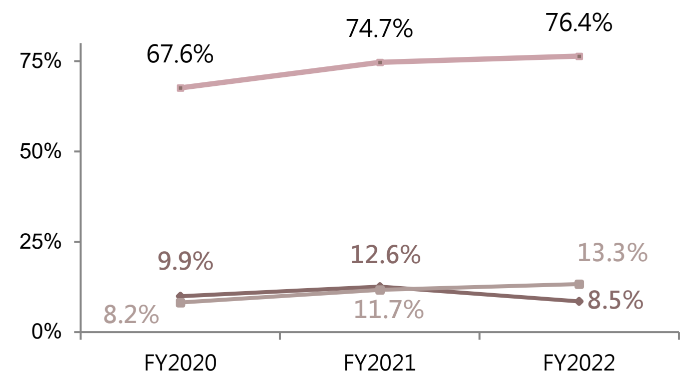


Mainland
内地

1H&2H上半财年及下半财年



Full Year 全年

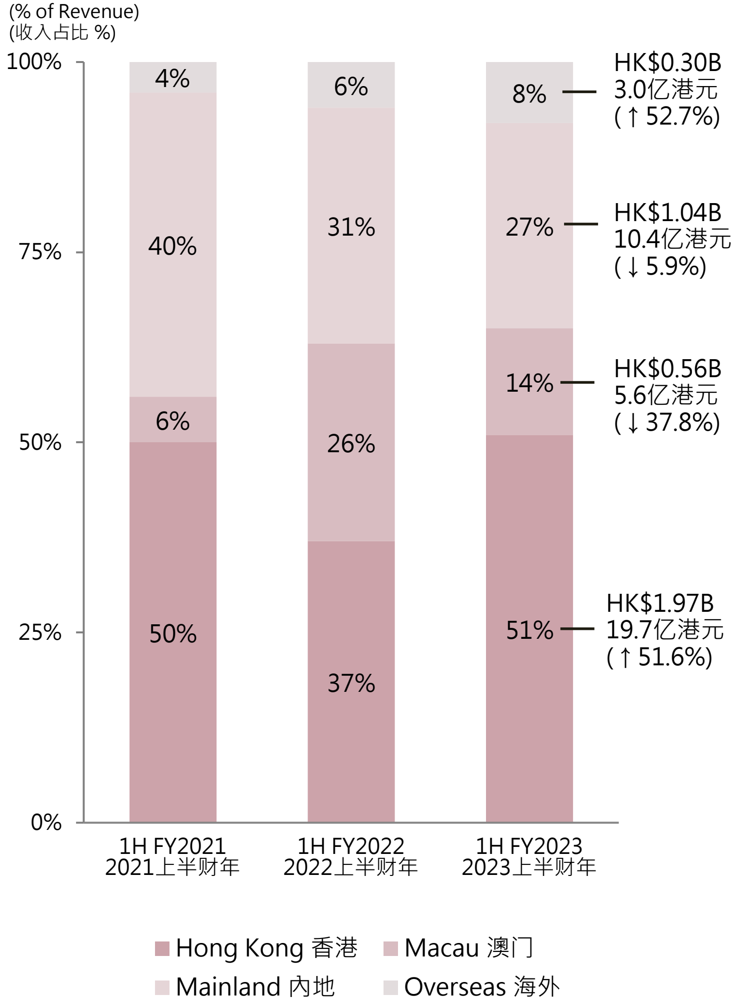


Licensing 品牌业务　Retailing 零售　Adjusted Wholesaling Business[1] 经调整后之批发业务[1]

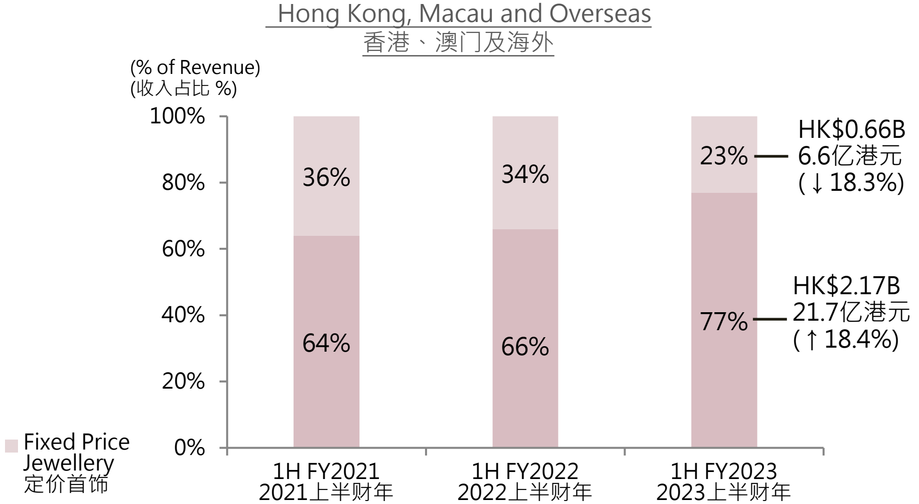
[1] Adjusted Wholesaling Segment Profit Margin = Segment Profit of Wholesaling Business ÷(Revenue of Wholesaling Business to External Parties+ Inter-segment Wholesaling Revenue)
经调整的批发分部溢利率 = 批发业务之分部溢利÷ (对外批发业务收入+ 分部间批发收入)

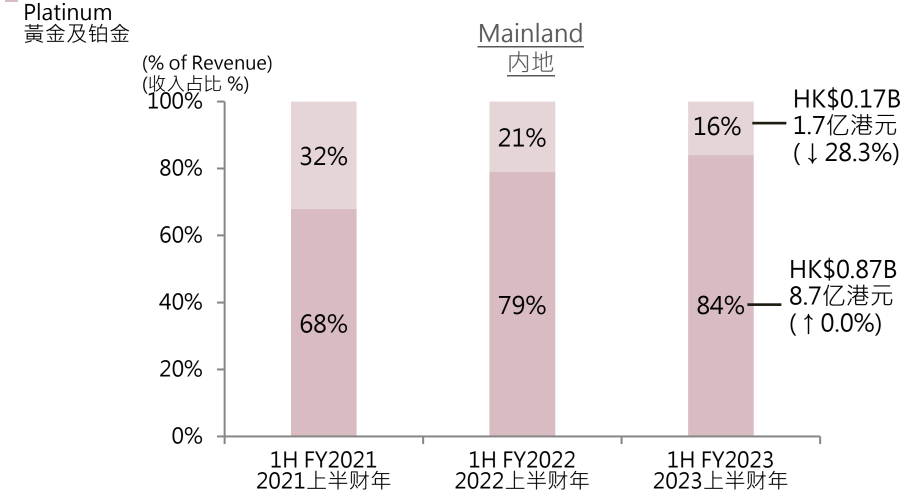
RETAILING REVENUE ANALYSIS
零售收入分析

Retailing Revenue by Region
收入 (以市场划分)



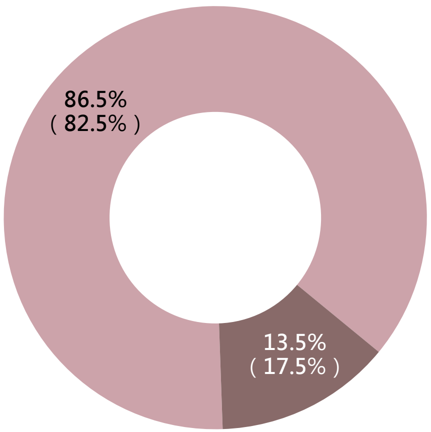
Retailing Revenue by Product
收入 (以产品划分)





* Self-operated shops and e-commerce business only
只限自营店及电子商务业务

E-COMMERCE
电子商务



Sales by Product
销售以产品划分
■ Gold and Platinum 黄金及铂金
■ Fixed Price Jewellery 定价首饰

*Figures for 1H FY2022 are shown in brackets
括号内为2022上半财年数字

FY2023 Revenue Growth Target
2023财年收入增长目标
20%

Revenue 收入 :
HKD 656百万
↑ 15.3%
Y-o-Y Changes 按年变化

Contribution to Mainland Retailing Revenue[1]
占内地零售收入[1] :
63.2%
(1H FY2022: 51.6%)

Contribution to Group's Retailing Revenue[1]
占集团零售收入[1] :
16.9%
(1H FY2022: 16.3%)

Average Selling Price 平均售价[2]
RMB1,600
↑ 6.7%
Y-o-Y Changes 按年变化

Platforms
销售平台

As at 30 Sep 2022: 43 Platforms
于2022年9月30日: 43个平台

E-commerce Development
电商发展

Strengthen promotion in the we-media field to create top selling products
加強自媒体领域的传播，打造爆款

Cooperate with live-streaming KOLs to increase brand awareness and boost sales
与知名直播紅人合作，增强品牌知名度, 提升銷售

Further enhance synergy between online and offline sales channels
进一步提升在线及线下销售渠道之协同效应

[1] Sales of self-operated shops and e-commerce business 自营店及电子商务销售额
[2] ASP included value-added tax (VAT) 平均售价包含增值税

RETAILING ANALYSIS
零售分析

	SSSG 同店销售增长*		Y-o-Y Changes 按年变化					
	1H FY2023 2023上半财年	1H FY2022 2022上半财年	1H FY2023 2023上半财年			1H FY2022 2022上半财年		
			Revenue** 收入	Quantity 件数	ASP 平均售价	Revenue** 收入	Quantity 件数	ASP 平均售价
Overall 整体	+19%	+110%	+10%	-6%	+16%	+121%	+43%	+55%
Gold & Platinum 黃金及铂金	+35%	+120%	+25%	+16%	+6%	+132%	+132%	+0%
Fixed Price Jewellery 定价首饰	-14%	+91%	-22%	-31%	+13%	+101%	+5%	+92%
Hong Kong & Macau 香港及澳门	+25%	+109%	+15%	-4%	+19%	+135%	+42%	+65%
Gold & Platinum 黃金及铂金	+46%	+107%	+35%	+30%	+4%	+132%	+154%	-8%
Fixed Price Jewellery 定价首饰	-16%	+114%	-24%	-30%	+9%	+140%	+6%	+125%
Mainland 内地	-16%	+89%	-25%	-26%	+1%	+53%	+28%	+20%
Gold & Platinum 黃金及铂金	-12%	+145%	-21%	-28%	+4%	+92%	+87%	+3%
Fixed Price Jewellery 定价首饰	-28%	+10%	-39%	-32%	-14%	-5%	-11%	+7%

* Same store sales growth (“SSSG”) represented a comparison of sales of the same “Lukfook” self-operated shop having full day operations in the comparable periods and such data did not include sales of licensed shops and Mainland’s e-commerce business. 同店销售增长为同一间「六福」自营店于可比较期内有完整日营运的销售额比较，有关数据并不包括品牌店及内地电子商务的销售额。
** Revenue represented sales of “Lukfook” self-operated shop and such data did not include sales of licensed shops and Mainland’s e-commerce business. 收入为「六福」自营店的销售额，有关数据并不包括品牌店及内地的电子商务销售额
*** YoY changes and SSSG in Mainland are denominated in RMB. 内地之按年变化及同店销售以人民币来计算
****ASP in Mainland included value-added tax (VAT). 内地的平均售价包含增值税

RETAILING ANALYSIS ON MAINLAND
内地零售分析

		Same Store Sales Growth 同店销售增长							
		1H FY2023 2023上半财年				1H FY2022 2022上半财年			
		Gold & Platinum 黃金及铂金	Fixed Price Jewellery 定价首饰	Overall 整体	Licensed Shops 品牌店	Gold & Platinum 黃金及铂金	Fixed Price Jewellery 定价首饰	Overall 整体	Licensed Shops 品牌店
Licensed Shops 品牌店		-3%	-20%	-8%	N/A	+65%	-2%	+37%	N/A
Self-operated Shops 自營店									
Overall 整体		-12%	-28%	-16%	N/A	+145%	+10%	+89%	N/A
By Tier 按城市级别划分	Tier I 一线	-12%	-30%	-17%	-9%	+174%	+16%	+102%	+39%
	Tier II 二线	-16%	-54%	-26%	-8%	+90%	-11%	+50%	+43%
	Tier III 三线	-4%	-9%	-5%	-11%	+90%	-6%	+58%	+33%
	Tier IV & below 四线及以下	-13%	-10%	-13%	-6%	+61%	-35%	+41%	+33%
By Region 按区域划分	Northern China 华北区	-4%	-28%	-12%	-7%	+178%	+29%	+103%	+47%
	Southern China 华南区	N/A	N/A	N/A	-8%	N/A	N/A	N/A	+36%
	Eastern China 华东区	-15%	-39%	-22%	-10%	+170%	+12%	+88%	+36%
	Central China 华中区	-14%	-21%	-15%	-11%	+123%	-7%	+81%	+26%
	Western China 华西区	N/A	N/A	N/A	-13%	N/A	N/A	N/A	+27%

* Same store sales growth represented a comparison of sales of the same Lukfook shop having full day operations in the comparable periods and such data did not include sales of Mainland’ s e-commerce business. 同店销售增长为同一间六福店于可比较期内有完整日营运的销售额比较，有关数据并不包括内地电子商务的销售额。
SSSG in Mainland are denominated in RMB 内地之同店销售以人民币来计算

QUARTERLY SAME STORE SALES GROWTH
季度同店销售增长

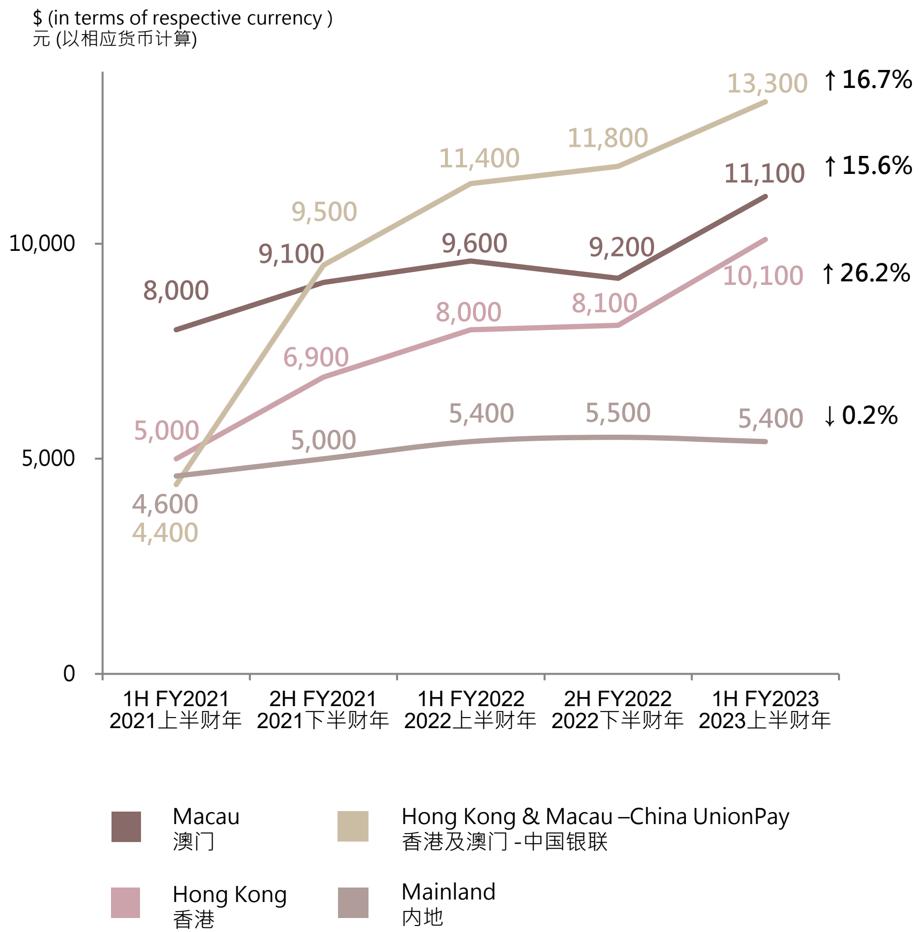
	FY2020 2020财年				FY2021 2021财年				FY2022 2022财年				FY2023 2023财年	
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Overall 整体	-10%	-37%	-25%	-57%	-71%	-55%	-29%	+30%	+118%	+105%	+44%	-8%	-1%	+40%
Gold 黄金	-19%	-43%	-20%	-51%	-67%	-46%	-25%	+42%	+143%	+116%	+52%	-6%	+9%	+61%
Gold (By Weight) 黄金 (重量)	-19%	-53%	-33%	-58%	-73%	-57%	-38%	+25%	+123%	+124%	+55%	-11%	+4%	+68%
Fixed Price Jewellery 定价首饰	+4%	-25%	-32%	-64%	-77%	-65%	-35%	+17%	+94%	+89%	+30%	-13%	-19%	-8%
Hong Kong & Macau 香港及澳门	-10%	-39%	-27%	-60%	-76%	-63%	-35%	+19%	+111%	+109%	+41%	-17%	+2%	+50%
Gold 黄金	-20%	-46%	-21%	-53%	-72%	-53%	-32%	+28%	+124%	+107%	+45%	-17%	+15%	+79%
Gold (By Weight) 黄金 (重量)	-20%	-55%	-34%	-60%	-77%	-61%	-44%	+14%	+106%	+115%	+49%	-20%	+10%	+85%
Fixed Price Jewellery 定价首饰	+6%	-26%	-35%	-67%	-81%	-74%	-40%	+9%	+108%	+119%	+35%	-18%	-21%	-10%
Mainland 内地	-7%	-25%	-12%	-41%	-40%	-15%	+4%	+93%	+124%	+62%	+33%	+5%	-28%	-4%
Gold 黄金	-4%	-28%	-12%	-42%	-45%	-15%	+11%	+110%	+197%	+115%	+58%	+12%	-26%	+2%
Gold (By Weight) 黄金 (重量)	-12%	-44%	-30%	-54%	-59%	-33%	-4%	+97%	+201%	+137%	+65%	+8%	-30%	+0%
Fixed Price Jewellery 定价首饰	-7%	-18%	-9%	-39%	-32%	-16%	-11%	+62%	+29%	-5%	-17%	-14%	-34%	-23%

* Same store sales growth (“SSSG”) represented a comparison of sales of the same Lukfook self-operated shop having full day operations in the comparable periods and such data did not include sales of licensed shops and Mainland’s e-commerce business. 同店销售增长为同一间六福自营店于可比较期内有完整日营运的销售额比较，有关数据并不包括品牌店及内地电子商务的销售额。

** SSSG in Mainland are denominated in RMB内地之同店销售以人民币来计算

AVERAGE TICKET SIZE & FIXED PRICE JEWELLERY AVERAGE SELLING PRICE
每单平均消费及定价首饰产品平均售价

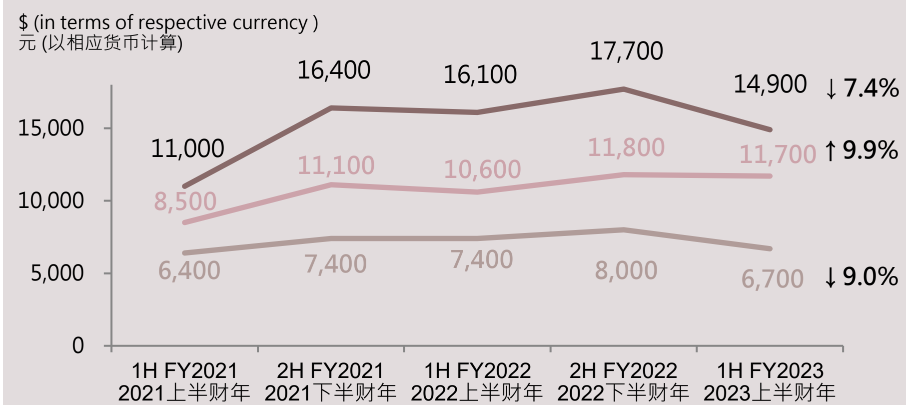
Average Ticket Size
每单平均消费



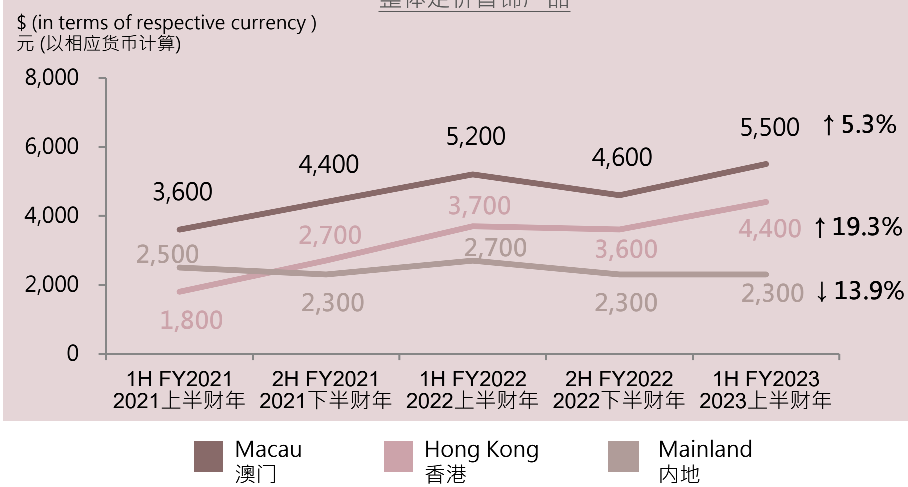
RSV settled by China UnionPay, Alipay, WeChat Pay or RMB in Hong Kong & Macau:
香港及澳门以中国银联、支付宝、微信支付或人民币结算之零售值: 28.0% (1H FY2022: 48.5%)
* Lukfook self-operated shops only(exclude Mainland's e-commerce business)
只限六福自营店(不包括内地电子商务业务)
**ASP in Mainland included value-added tax (VAT) 内地的平均售价包含增值税

Fixed Price Jewellery Average Selling Price
定价首饰产品平均售价

Diamond, jadeite, gem stones and pearl products
钻石，翡翠，宝石及珍珠产品

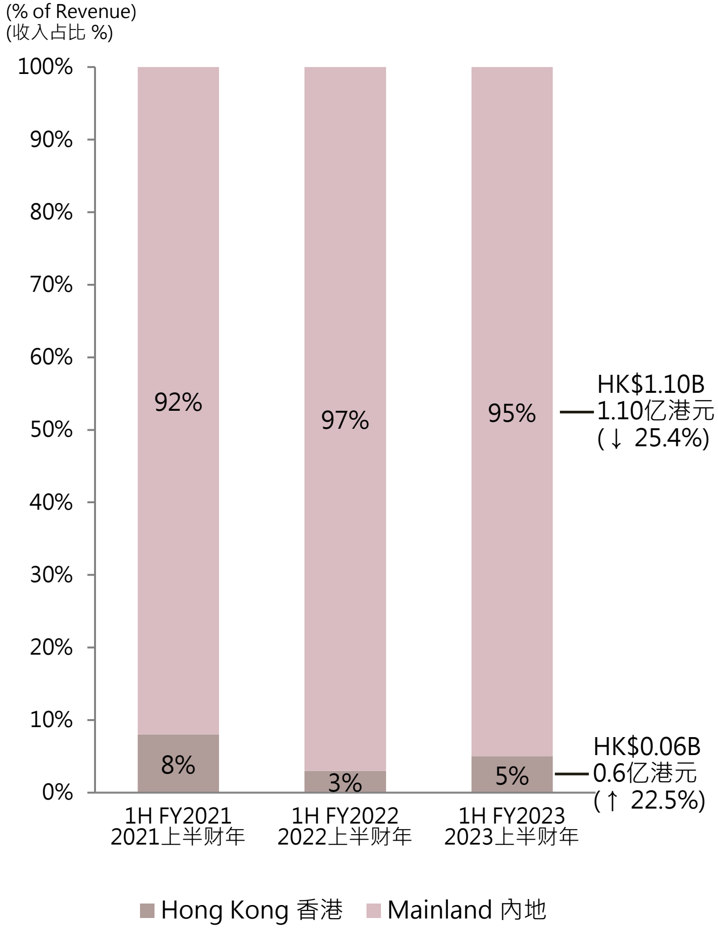


Overall Fixed Price Jewellery
整体定价首饰产品



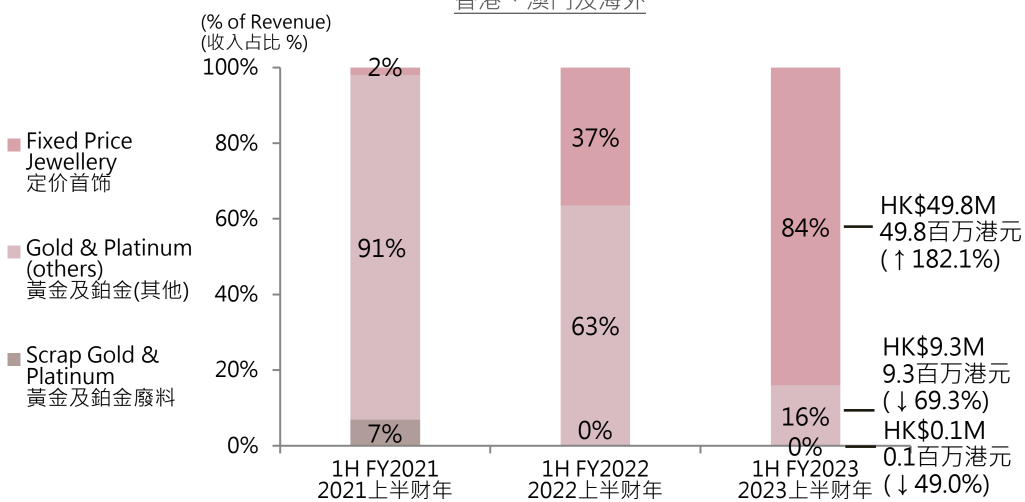
WHOLESALING REVENUE ANALYSIS
批发收入分析

Wholesaling Revenue by Region
批发收入 (以市场划分)

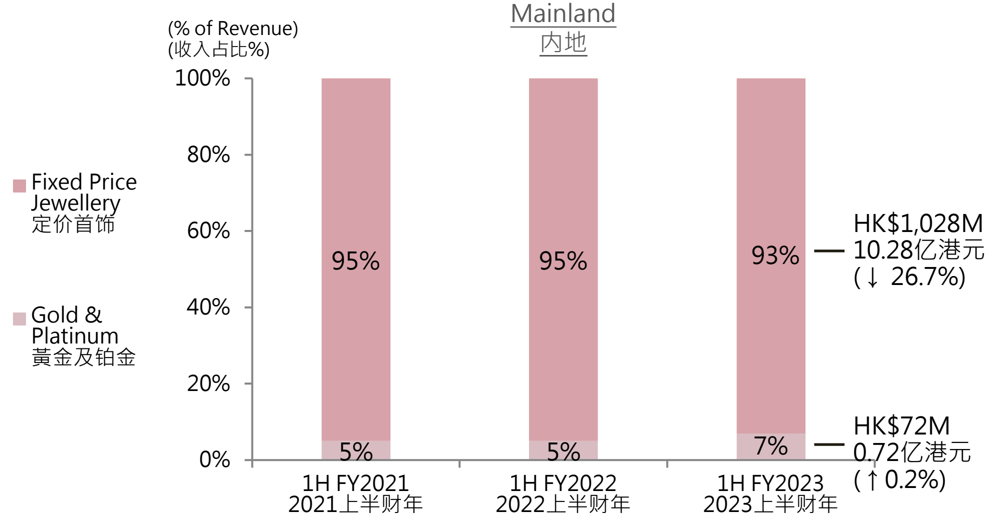


Wholesaling Revenue by Product
收入 (以产品划分)

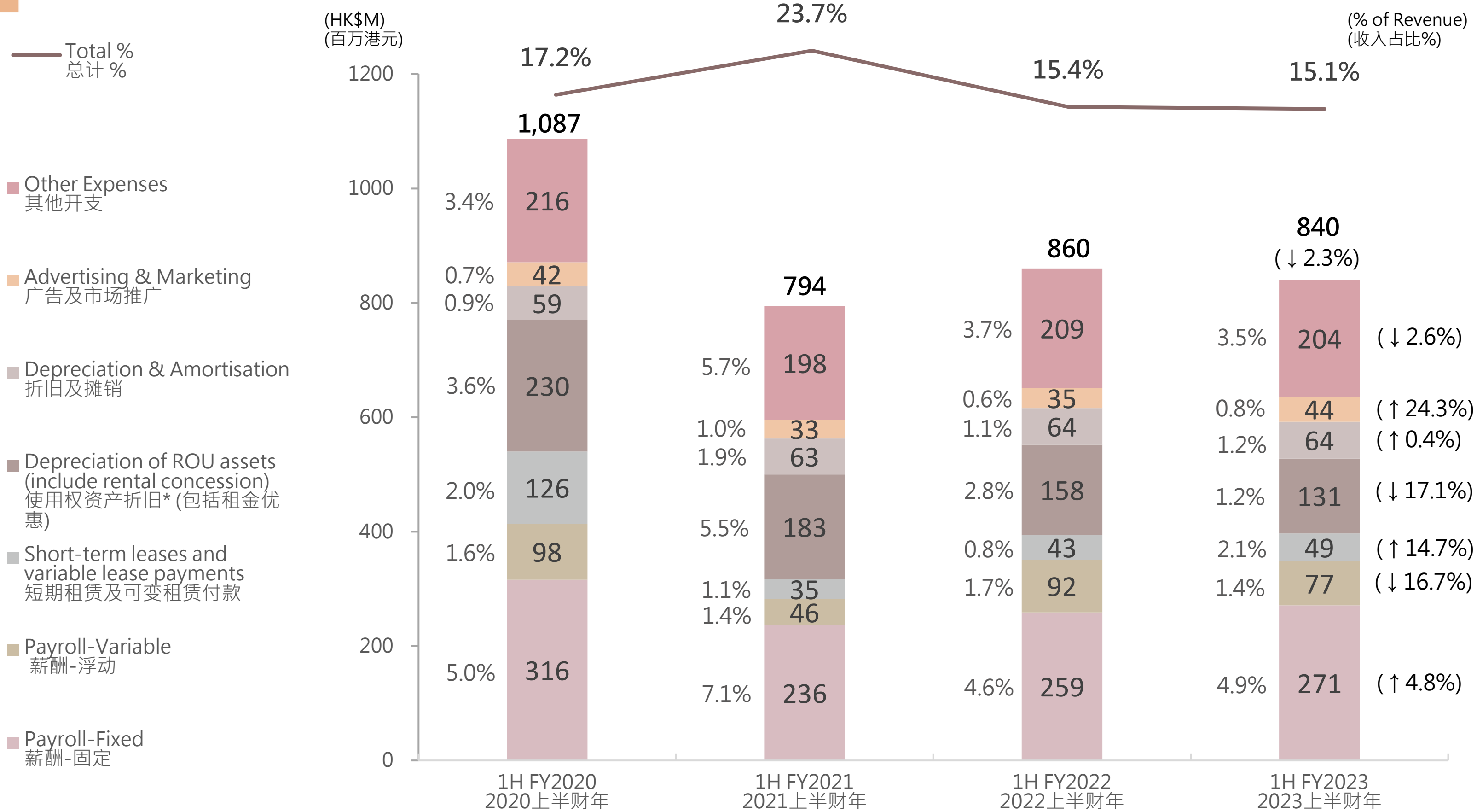
Hong Kong, Macau and Overseas
香港、澳门及海外



Mainland
内地



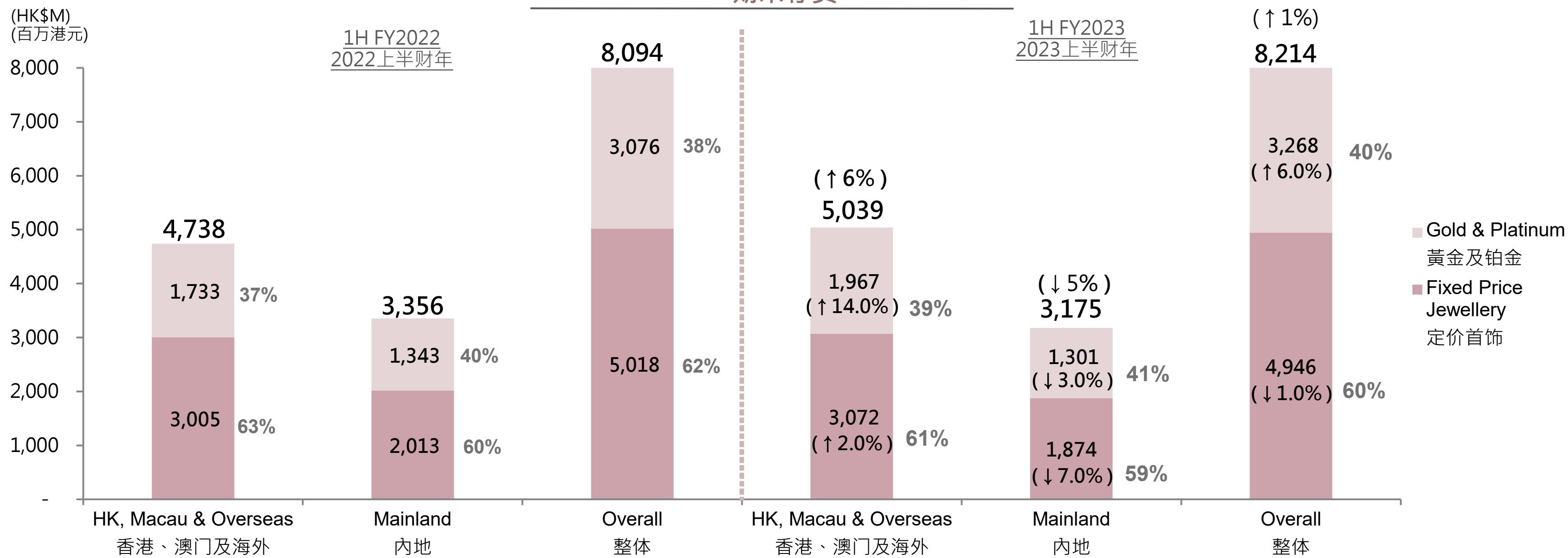
TOTAL OPERATING EXPENSES
总经营开支



HK$M	1H FY2020	1H FY2021	1H FY2022	1H FY2023
Depreciation of ROU assets 使用权资产折旧	230	233	167	140
Rent concession related to COVID-19 新冠疫情之租金优惠	-	-50	-9	-9
*Depreciation of ROU assets (include rental concession) 使用权资产折旧 (包括租金优惠)	230	183	158	131
Short-term leases and variable lease payments 短期租赁及可变租赁付款	126	35	43	49
Interest expense related to lease 与租赁有关的利息开支	14	10	6	4
Total rent related expenses 总租金开支	370	228	207	184
Variance compared to 1H FY23 与2023上半财年比较				-11%

INVENTORY ANALYSIS
存货分析

Closing Inventories
期末存货



Inventory Turnover Days (by Product)
存货周转日数 (以产品划分)

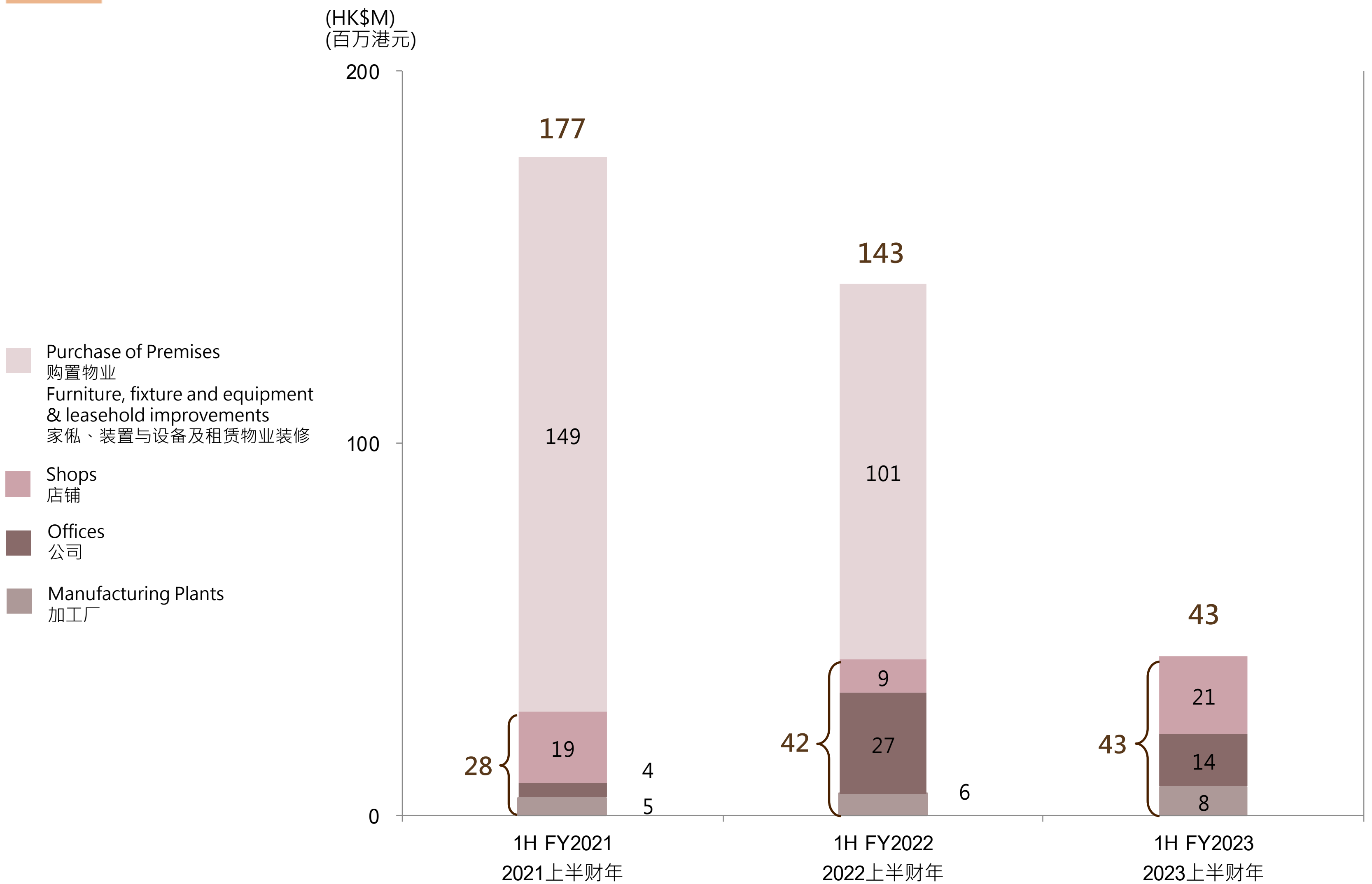
(Turnover Days) (周转日数)	平均存货[2] Average Inventory		期末存货[3] Closing Inventory	
	1H FY2023 2023上半财年	Y-o-Y Changes 按年变化	1H FY2023 2023上半财年	Y-o-Y Changes 按年变化
Gold 黄金	233	-17	222	-40
Fixed Price Jewellery 定价首饰	697	+228	680	+186
Overall 整体	390	+33	378	+3

Inventory Turnover Days (by Market)[1]
存货周转日数 (以市场划分)[1]

(Turnover Days) (周转日数)	平均存货 Average Inventory		期末存货 Closing Inventory	
	1H FY2023 2023上半财年	Y-o-Y Changes 按年变化	1H FY2023 2023上半财年	Y-o-Y Changes 按年变化
HK & Macau 香港及澳门	186	-24	188	-24
Mainland 内地	367	+93	343	+48

Remarks: Gold inventory management through daily replenishment system and gold hedging policy was around 20% of base inventory
注：通过每天补货系统管理黄金库存，并就基础黄金库存对冲约20%
[1]Self-operated shops and e-commerce business only 只限自营店及电子商务业务
[2] (Opening Inventory + Closing Inventory) ÷2÷COGS (excluding Cost of Licensing Income)* Number of days for the Period（期初存货 + 期末存货）÷2÷销货成本（扣除品牌业务之成本）*期内日数
[3] Closing Inventory ÷ COGS (excluding Cost of Licensing Income)* Number of Days for the Period 期末存货÷销货成本（扣除品牌业务之成本）*期内日数

CAPEX
资本开支



(HK$M)
(百万港元)
200
100
0
Purchase of Premises
购置物业
Furniture, fixture and equipment
& leasehold improvements
家俬、装置与设备及租赁物业装修
Shops
店铺
Offices
公司
Manufacturing Plants
加工厂
177
149
28
19
4
5
143
101
42
9
27
6
43
43
21
14
8
1H FY2021
2021上半财年
1H FY2022
2022上半财年
1H FY2023
2023上半财年

FINANCIAL IMPACT OF INVESTMENTS AND OPERATING ACTIVITIES IN HKRH & ITS SUBSIDIARIES
香港资源控股及其附属公司的投资及营运活动之财务影响

- Lukfook Group acquired 50% interest of CGS[1] in June 2014
  六福集团于2014年6月完成收购中国金银[1]50%权益
- As at 30 June 2022, 3D GOLD targets at mid-end customers and operates approx. 301 POS through self-operated and franchising model in Hong Kong and Mainland
  截至2022年6月30日，金至尊目标市场为中端客群，并以自营及加盟模式于香港及内地共拥约301个零售点

Gain /(Loss) 收益/(亏损)			
HK$M 百万港元	1H FY2023 2023上半财年	1H FY2022 2022上半财年	Y-o-Y Changes 按年变化
50% share of loss of associate 联营公司50% 亏损贡献	-23.0	-9.0	-14.0
Wholesale gross profit 批发毛利	1.0	1.0	-
Loss on a financial guarantee contract 财务担保合约之亏损	-	-	-
Interest income on working capital loan 流动资金贷款利息收入		2.0	-2.0
Overall 整体	**-22.0**	**-6.0**	**-16.0**

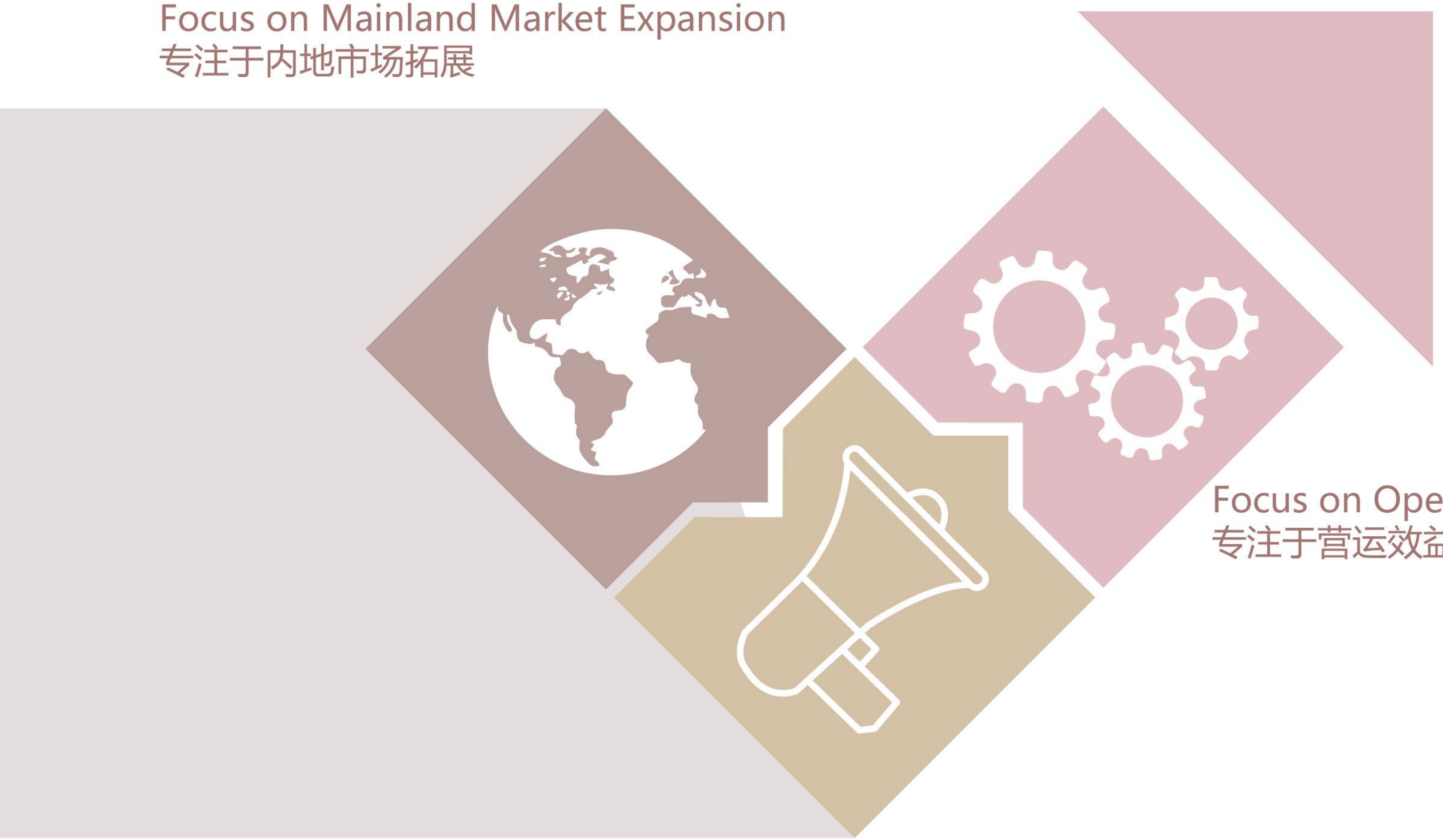
The aggregated losses in relation to the investments and operating activities in HKRH and its subsidiaries increased to HK$ 22M (2021: loss of HK$6M) as a consequence of their unsatisfactory operating results.
香港资源控股及其附属公司的营运业绩未如理想，对香港资源控股及其附属公司的投资及营运活动的总亏损增加至22百万港元（2021：亏损6百万港元）。

[1]A subsidiary of Hong Kong Resources Holdings Company Limited (Stock Code:2882), which conducts jewellery retail and franchise businesses under the brand name of "3D-GOLD in Hong Kong and Mainland
香港资源控股有限公司(股份代号：2882)之附属公司，现于香港及内地经营以「金至尊」品牌从事珠宝零售及特许经营业务

FUTURE PLANS & STRATEGIES

未来计划与策略

THREE-YEAR KEY STRATEGIES (FY2023-FY2025)
三年主要策略 (2023-2025财年)



NETWORK EXPANSION AND CAPEX IN FY2023
2023财年零售网络扩充及资本开支

Focus on Mainland Market Expansion
专注于内地市场拓展

As at 30 Sep 2022:
于2022年9月30日:

Worldwide total no. of shops 店铺总数: 2,966
Net addition 净增加: +157

Mainland 内地	Hong Kong & Macau 香港 & 澳门	Overseas 海外	E-commerce 电子商务
Shops店铺: 2,893	Shops店铺: 60	Shops店铺: 13	

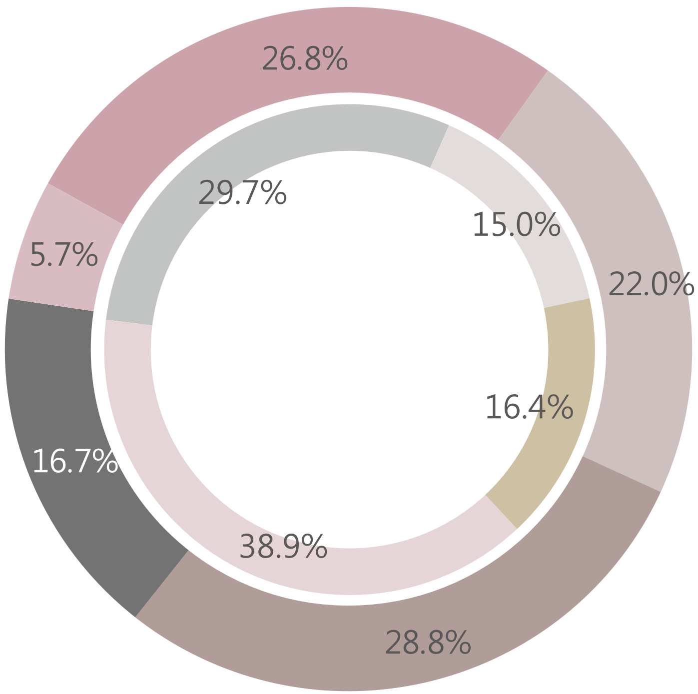
FY2023:
2023财年:

Mainly focused on adding licensed shops in fourth- and fifth-tier cities 集中于四、五线城市开发品牌店 Lukfook shops: adjusted downward to net increase of around 300 shops 六福店铺: 净增加下调至约300间店 New brands: net addition around 50 shops 新品牌: 净增加约50间店	Net reduction 2 shops in Hong Kong 于香港净减少2间店 Net addition 2 new shops in Macau 于澳门净增加2间店	Net addition 2 new shops 净增加2间店	Target to increase e-commerce revenue and profit before tax by 20% respectively 分别提升电商销售收入及税前利润20%为目标

CAPEX 资本开支					
	Total CAPEX Budget 总资本开支预算 **HK$400M**	Shop renovation 店铺翻新 **HK$60M**	Nansha Plant renovation and purchase of new equipment 南沙加工厂翻新及添置新设备 **HK$20M**	Office renovation and purchase of new equipment 行政中心翻新及添置新设备 **HK$20M**	Purchase of Premises 购置物业 **HK$300M**

"LUKFOOK" DISTRIBUTION NETWORK IN MAINLAND
「六福」内地分销网络

As at 30 Sep 2022
于2022年9月30日



Total No. of shops 店铺总数：2,765(+119)

Total No. of Licensees 品牌商总数	806(+39)
Total No. of Provinces 省总数	27(0)
Total No. of Municipalities 直辖市总数	4(0)
Total No. of Cities 城市总数	610(+15)

	Self-operated 自营店	Licensed 品牌店	Total 总数	Municipalities/Cities 直辖市/城市
Countries and Regions 国家及地区	No. of Shops 店铺数字	No. of Shops 店铺数字	No. of Shops 店铺数字	No. of Municipalities/Cities 直辖市/城市数字
Tier I 一线	55(-1)	765(+40)	820(+39)	16(0)
Tier II 二线	2(-1)	414(+16)	416(+15)	19(0)
Tier III 三线	10(-1)	444(+19)	454(+18)	62(+1)
Tier IV & below 四线及以下	8(+1)	1,067(+46)	1,075(+47)	517(+14)

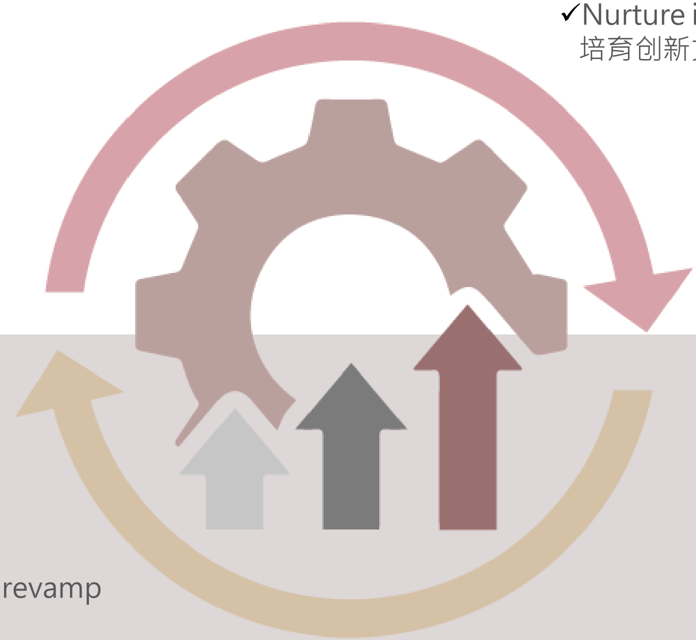
	Self-operated 自营店	Licensed 品牌店	Total 总数	Provinces 省	Municipalities 直辖市	Cities 城市
Countries and Regions 国家及地区	No. of Shops 店铺数字	No. of Shops 店铺数字	No. of Shops 店铺数字	No. of Provinces 省数字	No. of Municipalities 直辖市数字	No. of Cities 城市数字
Northern China 华北区	22(-3)	719(+27)	741(+24)	7(0)	2(0)	194(+7)
Central China 华中区	29(-1)	580(+41)	609(+40)	6(0)	1(0)	169(+4)
Southern China 华南区	0(0)	797(+23)	797(+23)	4(0)	0(0)	90(0)
Eastern China 华东区	24(+2)	438(+26)	462(+28)	4(0)	1(0)	128(+3)
Western China 华西区	0(0)	156(+4)	156(+4)	6(0)	0(0)	29(+1)

Remarks 注：
- "Lukfook" shops only 只包括「六福」店
- The percentages refer to the contribution to the total no. of shops in Mainland 百分比代表该店数目对内地店铺总数之占比
- Figures in brackets refer to the 6-month changes 括号内的数字为六个月之变化

THREE-YEAR KEY STRATEGIES (FY2023-FY2025)
三年主要策略 (2023-2025财年)

Focus on Operational Efficiency
专注于营运效益

- Maximize staff productivity
  提升员工产能至最高水平
  - ✓Cultivate continuous improvement (CI) culture
    营造持续改善文化
  - ✓Nurture innovation culture
    培育创新文化



- Improve productivity
  促进生产力
  - ✓Supply chain management revamp
    重新规划供应链管理
  - ✓Full automation
    全自动化
  - ✓Big data management
    大数据管理
  - ✓Data analysis power
    数据功效分析

THREE-YEAR KEY STRATEGIES (FY2023-FY2025)
三年主要策略 (2023-2025财年)

Focus on Branding
专注于品牌推广策略

Establish and strengthen brand image and positioning
确立及强化品牌形象及定位

Offer right products to market
提供合符市场需求的产品

Product quality assurance
产品质量保证

Enhance support to licensees
完善对品牌商的支援

Service quality optimization
优化服务质素

Enhance the Group's contribution to environmental protection
提升集团对环境保护的贡献

BRANDING

品牌推广策略

Integrated strategies to attract target customers
and to foster high customer loyalty

整合的策略
以吸引目标顾客和培养高水平的顾客忠诚度

DISTINCT SHOPPING EXPERIENCE
独特购物体验

New Shop Image 新店铺形象

Introduced various new shop images to attract customers of different segments
引入各种新店铺形象以吸引不同市场的顾客


Exhibitions and Roadshows 展览及快闪店

Participated in well known exhibitions & organised nearly 1000 pop-up stores and roadshows with different themes in a year in different cities to further exploit local consumption
参与著名展览及每年在不同城市举行接近1000个不同主题的快闪店及巡展，进一步开发当地消费潜力

Exhibitions 展览

Pop-up Stores and Roadshows 快闪店及巡展

INNOVATIVE WEDDING CAMPAIGN
创意婚嫁推广

Rolled out creative marketing strategy to increase brand exposure in the wedding market
推出创意营销策略，以增加品牌在婚礼市场的曝光率

SUPER HOT TOPIC!
Created a 1314 carat NFT diamond ring

超级话题!
打造1314克位数字NFT钻戒

NFT WEDDING CERTIFICATE!

Integrated the popular NFT into wedding products with the introduction of NFT metaverse wedding certificate

NFT婚书!

开创NFT与珠宝产品的全新结合方式，
以元宇宙婚书认证为婚嫁产品赋能

Online media exposure totalling 300 million!
总网络媒体曝光量达3亿!

Invited famous Singer-songwriter Jay Fung to be the Celebrity Store Manager
邀请到人气创作歌手冯允谦化作明星店长

Promoted 1 on 1 whatsapp video shopping service through viral videos and PR event
透过宣传短片及公关活动，宣传贴心的 whatsapp 1 on 1 视像购物服务

ANNIVERSARY AND 3000 SHOPS CELEBRATION
周年庆+3000家庆典

Launched a series of promotions to celebrate anniversary and the milestone of reaching 3000 shops worldwide
为庆祝全球迈向3000间的里程碑及周年庆推出一连串推广活动

Editorial Coverage on Xinhua Net
新华网官网专题报导

这个迈向3000家的珠宝品牌，你了解吗？

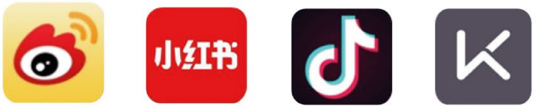
新华网 2022-09-02 13:29 发表于北京

2022年珠宝品牌——六福珠宝跨越三十一年飞速发展、即将迈向3000家门店。值此周年庆典之际，六福珠宝联合新华网共同出品纪录片《由心为始，让爱很美》，展现品牌卓越的发展历程。

成立于1991年的六福集团，由一群资深的珠宝专才创办，汇集各始创股东逾五十年的珠宝业经验，无论采购、销售、行政、财务及市场推广各方面均群策群力，成绩斐然。三十一年来，集团以良好的品牌商誉、优秀设计、精湛工艺和卓越服务，赢得了广大消费者的信赖和喜爱。

Go-Gold Tram
赏金电车

Featured Campaign on 4 Hottest Platforms
4大平台量身打造特色活动



Lucky Draw & Gold Giveaway Campaign
抽奖活动及派金

CUSTOMER RELATIONSHIP
顾客关系

4,529,000 (+44%)

Total number of members
as at 30 Sep 2022
于2022年9月30日之会员总数

60%

Member Contribution to Group's
Retail Sales in 1H FY2023
2023上半财年会员占集团零售销售额

+15%

Member Spending
in 1H FY2023
2023上半财年会员消费额

CRM → SCRM

Upgraded CRM to SCRM to form the foundation of we-media and to track customers' spending patterns through different channels, in order to integrate marketing strategies with consumer behaviour

CRM 的基础上升级, 以 SCRM形成自媒体基础，多渠道追踪用户行为，整合在线与线下会员，使营销与消费者行为相融合

VIP
2022
7.01-31
超级 会员月
如7而至

Continued to attract new customers, improve retention rate, stimulate sales through integrates online and offline marketing strategies

线上线下联动营销，持续拉新、提升留存率、刺激销售

Held nearly 10,000 VIP workshops in a year

每年举办接近10,000 个VIP工作坊

Remarks 注：Figures in brackets refer to the y-o-y changes 括号内的数字为按年变化
Member Contribution to retail sales and members spending did not include sales of silver member and e-commerce business 会员占零售销售额及会员消费额不包含银咭及电子商务销售额

JOINT PROMOTION WITH REPUTABLE PARTNERS
联合推广

Co-organised promotion activities with various reputable brands to expand brand exposure to target customers
与知名品牌合作推广，以扩大品牌在目标客户之间的曝光率

Famous Brands 知名品牌	KPL王者荣耀职业联赛	Sports APP 运动APP “KEEP”

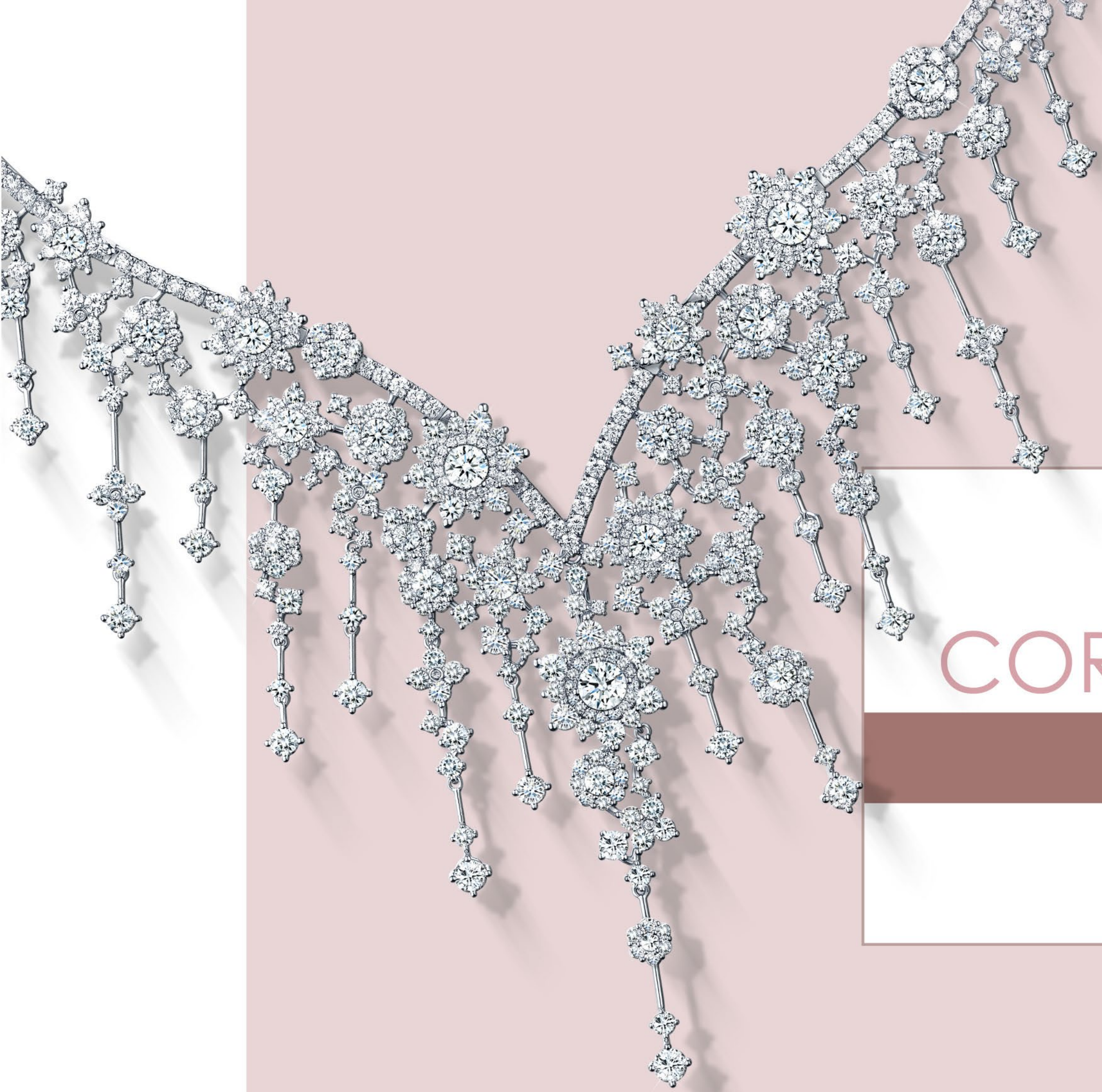
Championship rings of KPL Spring and Summer 2022
2022年KPL王者荣耀职业联赛春季及夏季总决赛冠军戒指

Created the KPL champion rings for 12 consecutive seasons
连续12季为KPL王者荣耀职业联赛打造王者之戒

Launched gold giveaway campaign on Sports APP “KEEP” to celebrate anniversary
运动APP"KEEP"推出黄金抽奖活动
全民共享六福庆生喜庆时刻

OPEN FORUM

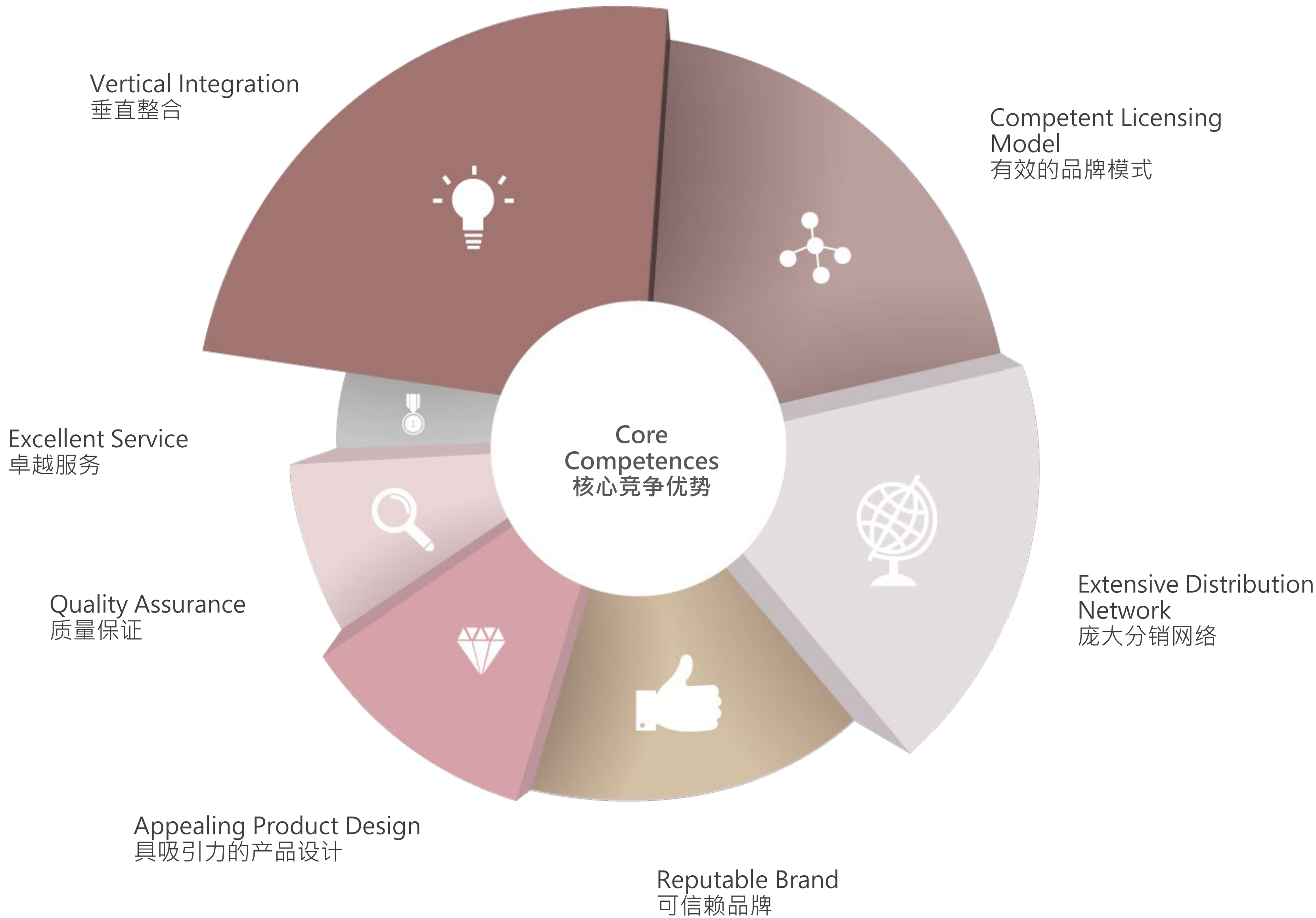
公开讨论



CORE COMPETENCES

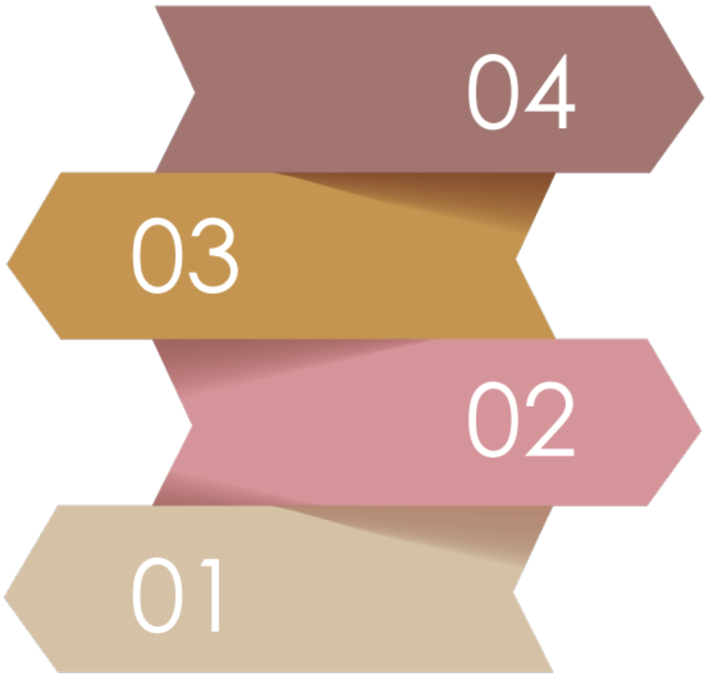
核心竞争优势

CORE COMPETENCES
核心竞争优势



VERTICAL INTEGRATION
垂直整合

Vertical integration helps strengthen operational efficiency, cost effectiveness, market responsiveness and supply reliability to enhance competitiveness
垂直整合有助强化营运效率、成本效益、市场反应能力及供应可靠度，以增强竞争力



Distribution 分销

Self-operated Shops & E-Commerce Platforms
自营店及电子商务销售平台 → Retailing revenue 零售收入

Licensed Shops & Corporate Clients
品牌店及企业客户 → Wholesaling revenue 批发收入

QC/Labeling 品质鉴定 / 挂签 → Royalty income* 专利收入

Design & Production 设计及生产

Sourcing and Designing 采购与设计
From quality suppliers or raw material 自优质供应商或原材料

* Royalty income from licensees on their purchases of all products from Lukfook (wholesaling) and authorized supplier
专利收入是在品牌商向六福 (批发)及授权供应商购入商品时收取

COMPETENT LICENSING MODEL
有效的品牌模式

Licensing Model 品牌模式

Joining Fee
加盟费用

Royalty Income
专利收入

Consultancy Fee
顾问费用

Licensing Income
品牌收入

+

Wholesaling Revenue
批发收入

Revenue from Licensing **Model**
品牌店营运模式收入

Payment terms 付款方式 :
Cash On Delivery 交货付款

Advantages 优点

- Ride on local knowledge
  善用当地市场认知
- Rapid market expansion
  迅速扩展市场
- Diversification of investment risk
  分散投资风险
- Enhancement of brand recognition
  提高品牌知名度

Requirements 条件

- Initial investment: Min. RMB 4M
  初期投资：最少人民币400万元
- Background check and site inspection
  背景调查及现场勘查
- Contract renewal period: 1 year
  续约期限：1年

COMPETENT LICENSING MODEL
有效的品牌模式

Stringent control system applied on both self-operated and licensed shops
自营店和品牌店采用统一的监管系统

Operational Control
营运监管

- Whistleblowing System and Reward Scheme
  鸣笛系统及奖励计划
- Sales and Inventory System Access
  销售及存货系统登入
- DVR System
  录像系统
- Operational Compliance Audit Team
  营运合规性审查小组

Pricing Control
价格监管

- Standardised retail price through centralised labeling process
  透过中央控制统一货品标签，以划一产品零售价
- Centralised control on discount policy
  中央折扣政策

Product Quality Control
货品品质监管

- 100% diamond products in Mainland market supplied by the Group
  内地市场钻石产品100%由六福供应
- Authorized suppliers on other products
  其他产品由指定供应商供应
- All gem-set jewellery products were accredited with NGTC /GTC certificates
  所有珠宝首饰均拥有国检/省检证书
- Sightholder of De Beers - steady quality diamond supply
  De Beers特约配售商 – 稳定优质钻石之供应

Brand Image Control
品牌形象监管

- Authorised renovation contractors to ensure standardised shop image
  指定装修承包商以划一商铺形象
- Prior approval on all advertising & promotion to deliver consistent brand image
  审批广告和宣传，以建立一致品牌形象
- Standardised operational materials (e.g.: uniform, packaging) in all shops to uphold brand image
  统一营运物资(例如: 制服, 包装)以建立一致品牌形象

Distribution Network Control
零售网络监管

- Prior approval on retail locations
  中央筛选零售点位置

Service Quality Control
服务质量监管

- Mystery Shopper System on service quality control
  神秘顾客计划及进行服务品质监管
- Centralised Staff Training
  统一员工培训
  - Regional training centre 区域培训中心
  - E-Learning programmes 网上学习课程
  - On-site training实地培训

EXTENSIVE RETAIL NETWORK 庞大零售网络

Countries and Regions 国家及地区	As at 21 Nov 2022 于2022年11月21日	Mix 組合	As at 30 Sept 2022 于2022年9月30日	As at 3 Mar 2022 于2022年3月31日	Changes 变化	As at 30 Sep 2021 于2021年9月30日	Y-o-Y Changes 按年变化
"Lukfook" Shops「六福」店							
Self-operated Shops 自营店							
• Mainland 内地	75	2.4%	75	77	-2	78	-3
• Hong Kong 香港	44	1.5%	44	44	+0	46	-2
• Macau 澳门	16	0.5%	16	15	+1	14	+2
• Canada 加拿大	2	0.1%	2	2	+0	2	0
• The United States 美国	3	0.1%	3	3	+0	3	0
• Australia 澳洲	1	0.0%	1	1	+0	1	0
• Malaysia 马来西亚	2	0.1%	2	2	+0	2	0
• Singapore 新加坡	0	0.0%	0	1	-1	1	-1
Sub-total 小計	143	4.7%	143	145	-2	147	-4
Licensed Shops 品牌店							
• Mainland 内地	2,728	90.7%	2,690	2,569	+121	2,365	+325
• The Philippines 菲律宾	1	0.0%	2	2	+0	2	0
• Cambodia 柬埔寨	2	0.1%	2	2	+0	2	0
• Laos 老挝	1	0.0%	1	1	+0	0	+1
Sub-total 小計	2,732	90.8%	2,695	2,574	+121	2,369	+326
Total 总计	**2,875**	**95.5%**	**2,838**	**2,719**	**+119**	**2,516**	**+322**
Sub-brands/ Product Lines in Mainland China 中国内地副品牌/产品线							
Self-operated Shops 自营店							
• "Goldstyle"	3	0.1%	3	5	-2	5	-2
• "Dear Q"	0	0.0%	0	1	-1	2	-2
• "Heirloom Fortune" 「福满传家」	8	0.3%	8	0	+8	0	+8
Licensed Shops 品牌店							
• "Goldstyle"	74	2.5%	77	79	-2	78	-1
• "Lukfook Joaillerie" 「六福精品廊」	7	0.2%	7	2	+5	0	+7
• "Heirloom Fortune" 「福满传家」	42	1.4%	33	3	+30	0	+33
Worldwide Total 全球总计	**3,009**	**100%**	**2,966**	**2,809**	**+157**	**2,601**	**+365**

REPUTABLE BRAND
可信赖品牌

Lukfook Jewellery is positioned as a brand with the finest products and quality services targeting the mass luxury market. As a Hong Kong brand with 30 years of history, the Group puts substantial effort in building a welcoming and warm-hearted brand image to penetrate into the middle-class market.

六福珠宝以大众化奢侈品的市场为定位，一直为顾客提供优质珠宝产品和服务。作为一家30年历史的香港品牌，集团致力建立殷切亲和的品牌形象以渗透中产市场

Honoured with “Outstanding Jewellery Retail Service Award” in “01 Corporate Gold Medal Award 2021”
获选「01企业金勋大奖2021」之「杰出珠宝零售服务大奖」

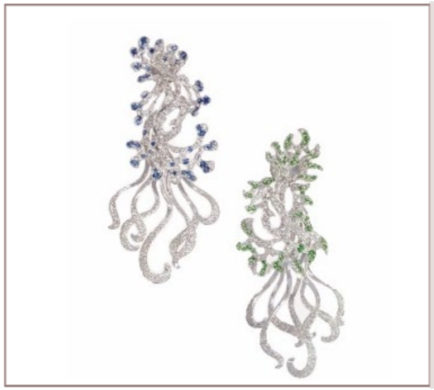
Received the Diamond Award at the Hong Kong Genuine Brand Company Awards 2022
荣获「香港正货品牌企业大奖 2022 」之「钻石大奖」

Recognised for 15 consecutive years with the “Hong Kong Service Awards – Quality Living Category (Jewellery and Gold)” from “East Week Magazine”
连续15年荣获《东周刊》颁发的「香港服务大奖 - 优越生活组别（珠宝金行）」

APPEALING PRODUCT DESIGN
具吸引力的产品设计

- Professional jewellery design teams in Shenzhen and Nansha in Mainland and Hong Kong
  于内地深圳、南沙及香港设有专业珠宝设计团队
- Have attained over 210 awards
  获得超过210个奖项
- Swept 3 Awards in "The 22nd Hong Kong Jewellery Design Competition"
  于「第二十二屆香港珠寶設計比賽」勇夺三个獎項

"Dynamic City"
「动感之都」



"Good and Evil"
「善.恶」

"Lighting"
「光源」

QUALITY ASSURANCE
质量保证

Quality Assurance Schemes
质量保证計劃

China Gems Laboratory Limited 中华珠宝鉴定中心有限公司

The only laboratory in Hong Kong that meets the requirements of accreditation in jadeite jade testing, diamond authentication and grading, and gold fineness testing. Besides, it is the first laboratory in Hong Kong to obtain Chinese national standards GB/T9288 accreditation in gold testing

香港唯一同时符合硬玉质翡翠测试、钻石鉴定评级及黄金纯度检测的珠宝鉴定中心。中心更是香港首间成功考核中国国家标准GB/T9288 黄金检测方法认证之珠宝鉴定中心

Victoria Gemology Institute Limited 维多利亚宝石学院

Passed the ISO/IEC 17025 accreditation of the ANSI-ASQ National Accreditation Board (ANAB) and the accreditation of the International Laboratory Accreditation Cooperation (ILAC) and is authorised to issue internationally recognised reports for diamond grading, jadeite jade, ruby, sapphire and emerald testing

已通过美国国家认可委员会 ANSI-ASQ National Accreditation Board (ANAB) 的 ISO/IEC 17025 考核及国际实验室认可合作组织 International Laboratory Accreditation Cooperation (ILAC) 的认可，可签发国际认可的钻石评级报告、翡翠、红宝石、蓝宝石及祖母绿检测报告

De Beers Group Institute of Diamond (IOD) 戴比尔斯集团钻石学院

The Group cooperates with IOD to provide a report for Hearts & Arrows diamond sold at our shops

集团与戴比尔斯集团钻石学院合作，为出售的八心八箭钻石提供报告

The Kimberley Process Certification Scheme 金伯利进程国际证书制度(KPCS)

All our suppliers are required to fulfill the KPCS which ensures the rough diamonds supplied are not "conflict diamonds"

集团的所有供货商均需符合KPCS的要求,以确保采购的钻石毛坯并非「冲突钻石」

National Gemstone Testing Center (NGTC) 国家珠宝玉石质量监督检验中心

The Group collaborated with the NGTC and became one of the first jewellery brands to launch e-certificate, making joint efforts to provide quality assurance for consumers

集团与国家珠宝玉石质量监督检验中心携手合作，成为首批推出电子证书的珠宝品牌，共同为消费者提供质量保证

GIA Cultured Pearl Classification Report GIA養殖珍珠分級報告

The Group became the first jewellery retailer in Hong Kong to launch the GIA Cultured Pearl Classification Report

集团成为香港首家推出GIA养殖珍珠分级报告服务的珠宝零售商

EXCELLENT SERVICE
卓越服务

"Delivering the Beauty of Love with Six Heartfelt Services" Customer Service Programme
「六心传为您 因为爱很美」顾客服务计划

Research Management Ltd.

"Mystery Shopper Programme":
Received an overall average score of at least 94% by Hong Kong branches during the period from July to September 2022
「神秘顾客计划」：
于2022年7至9月期间，香港分行整体服务平均分达94%以上

Hong Kong Retail Management Association
香港零售管理协会

"Quality Service Benchmarking Assessment" :
Received an average performance score of over **93%** during the period from April to June 2022
香港零售管理协会「优质服务衡量评估」：
于2022年4至6月期间，平均表现分达**93%**以上

SUSTAINABILITY
可持续性

Recognised as “Consumer Caring Company” for 10 consecutive years
连续十年获嘉许为「贴心企业」

Awarded again in the Industry Cares Recognition Scheme with Caring Certificate
再次荣获「工业献爱心」表扬计划之「爱心关怀」殊荣

Awarded 7 Accolades at the “CBLJ In-house Counsel Awards 2021-22”
勇夺「2021-22年度《商法》企业法务大奖」七项殊荣

Named as a “Happy Company” for 9 consecutive years
连续九年获「开心企业」殊荣

Made the honour roll as "Caring Company" for 13 successive years
连续13年获认可为「商界展关怀」企业

Received Recognition Again in "BOCHK Corporate Environmental Leadership Awards" under "Services" and "Manufacturing" Sectors
于「中银香港企业环保领先大奖」 再次荣获「服务业」及「制造业」双料殊荣

Scooped 3 citations again in MPFA’s “Good MPF Employer Award”
再度荣获积金局颁发「『积金好雇主』嘉许计划」三项殊荣

COMPANY PROFILE
公司简介

ABOUT LUKFOOK
关于六福

A leading jewellery retailer in Mainland and Hong Kong
内地及香港主要珠宝零售商之一

Main Business 主要业务

The Group principally engages in the sourcing, designing, wholesaling, trademark licensing and retailing of a variety of gold and platinum jewellery and gem-set jewellery products
集团主要从事各类黄铂金首饰及珠宝首饰产品之采购、设计、批发、商标授权及零售业务

Milestone 里程碑

1991年于香港 开设首间自营店	分别于1994及2004年 于内地开设 首间品牌店及自营店	于1997年在香港联 合交易所主板上市	于2014年6月 完成收购 中国金银[1]50%权益	于2015年3月 成为De Beers 特约配售商
Opened the first self-operated shop in Hong Kong in 1991	Opened its first licensed shop and self-operated shop in Mainland in 1994 and 2004, respectively	Listed on the Main Board of Hong Kong Stock Exchange in 1997	Acquired 50% interest in CGS[1] in June 2014	Qualified as a Sightholder of De Beers in March 2015
1991	1994	1997	2014	2015

[1]A subsidiary of Hong Kong Resources Holdings Company Limited (Stock Code:2882), which conducts its jewellery retail and franchise businesses under the brand name of ‘ ‘3D-GOLD’ ’ in Mainland , Hong Kong and Macau
香港资源控股有限公司(股份代号：2882)之附属公司，现于内地，香港及澳门以「金至尊」品牌从事珠宝零售及特许经营业务

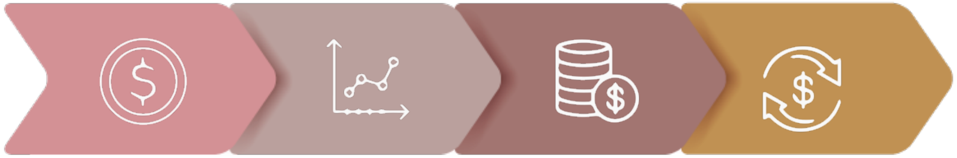
APPENDICES
附录

FINANCIAL PERFORMANCE SINCE IPO
自上市之财年财务回顾

In 1997, Lukfook Group was listed on the main board of the Stock Exchange of Hong Kong Ltd.
1997年, 六福集团在香港交易所主板上市

Revenue 收入
5% CAGR 年复合增长率

Average Dividend Payout Ratio
平均派息比率 **51%**



Profit for the Year 年内溢利
9% CAGR 年复合增长率

Average Return on Equity
平均股东权益回报率 **17%**

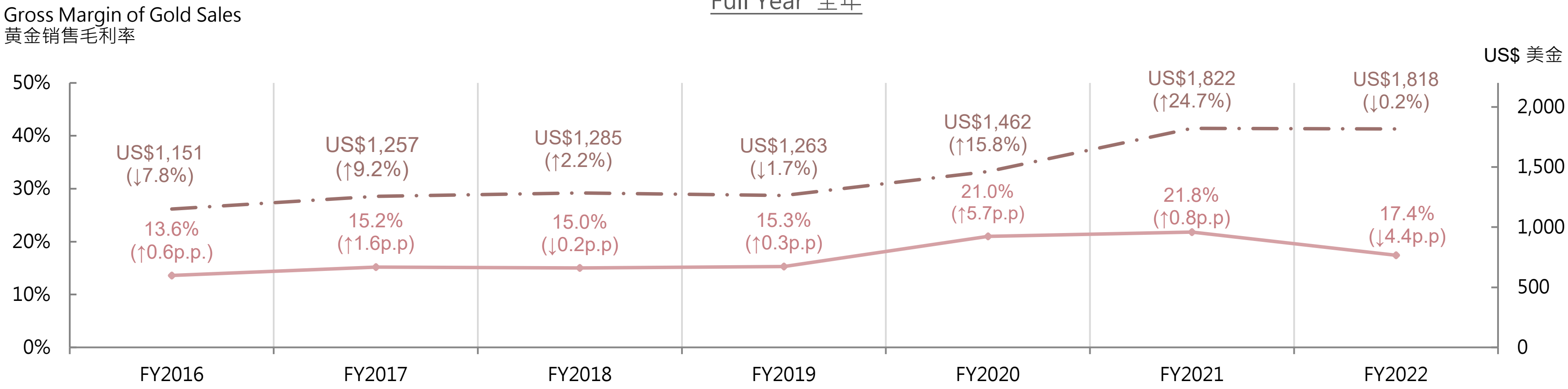
Market Capitalisation reached
HK$10.5billion *(as at 25 Nov 2022)*
市值达105亿港元 *(截至2022年11月25日)*
23 times since IPO
公开招股市值的23倍

Net Asset reached HK$11.3billion
净资产达113亿港元
52 times since IPO
公开招股市值的52倍

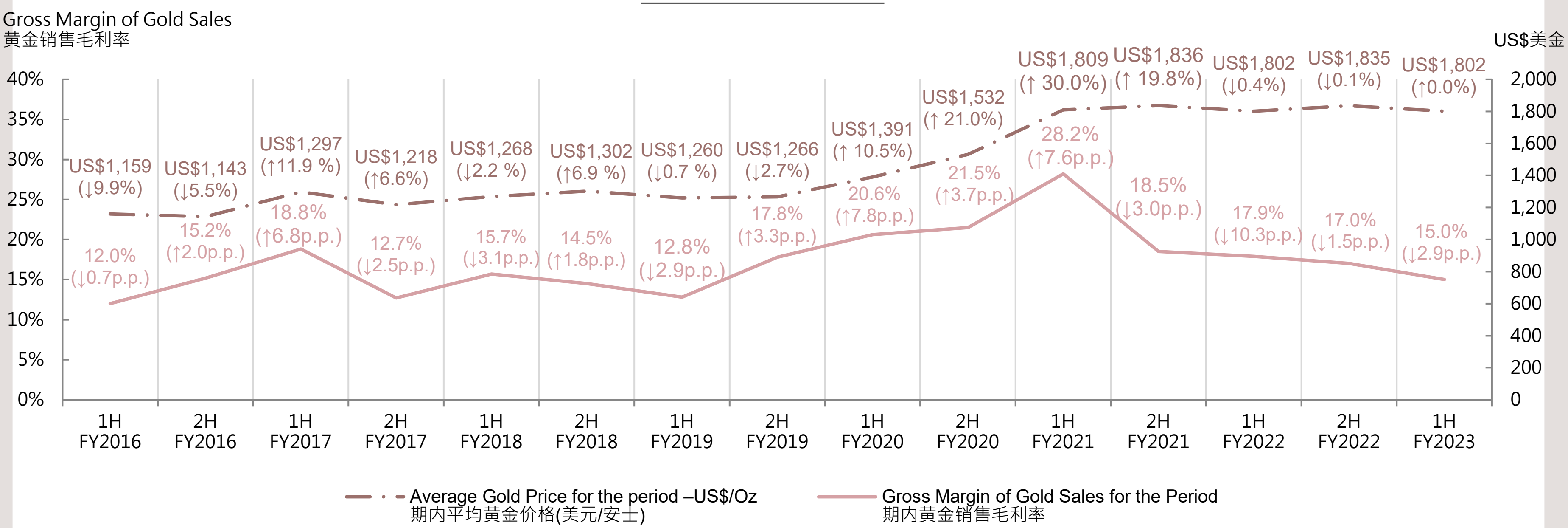
AVERAGE GOLD PRICE CHANGES & GP% OF GOLD
平均黄金价格波幅及黄金毛利率

Gross margin of gold sales is not highly correlated to the gold price fluctuation
黄金产品之毛利率与黄金价格变动相关性不大

Full Year 全年

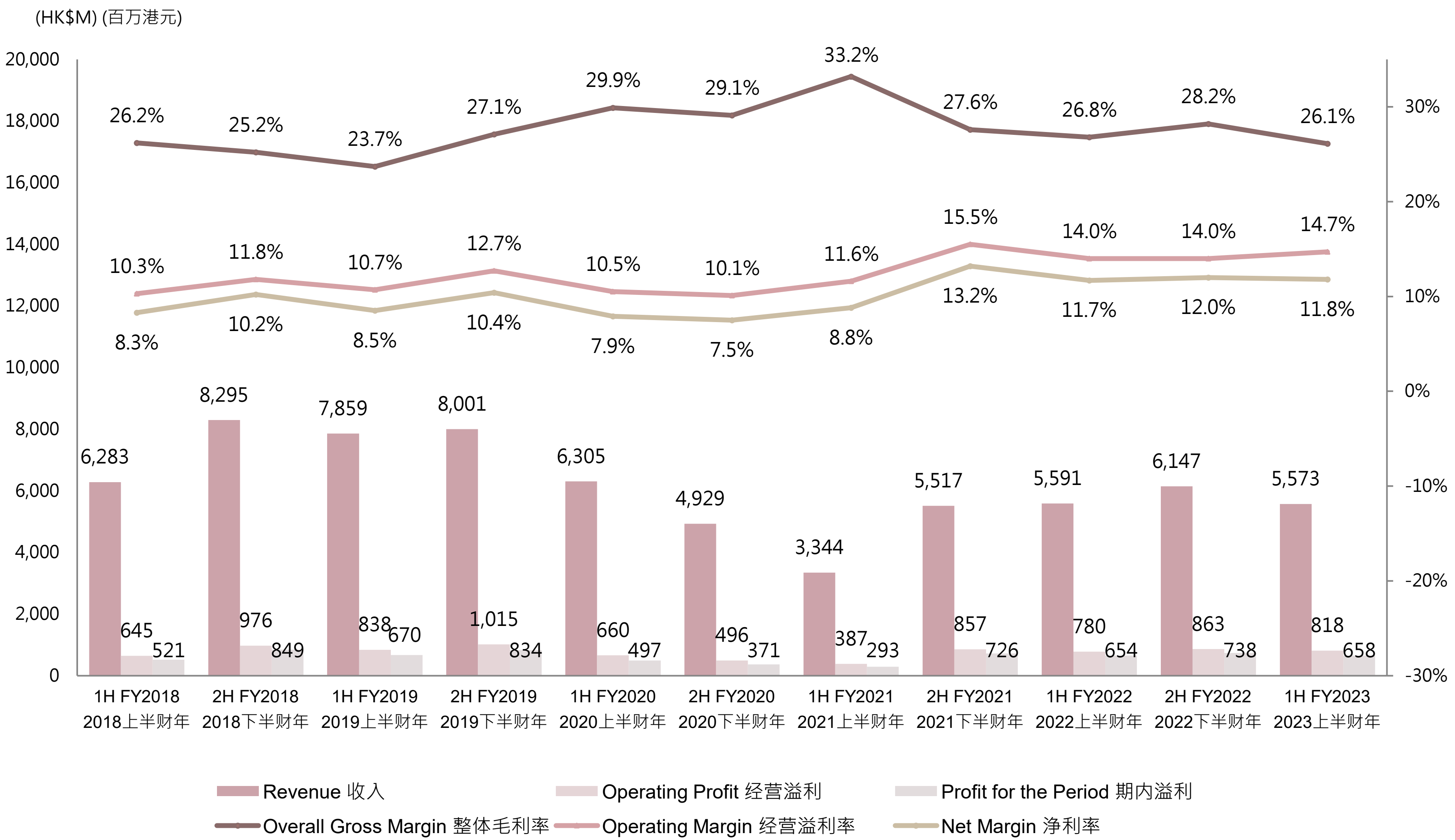


1H&2H 上半年及下半年

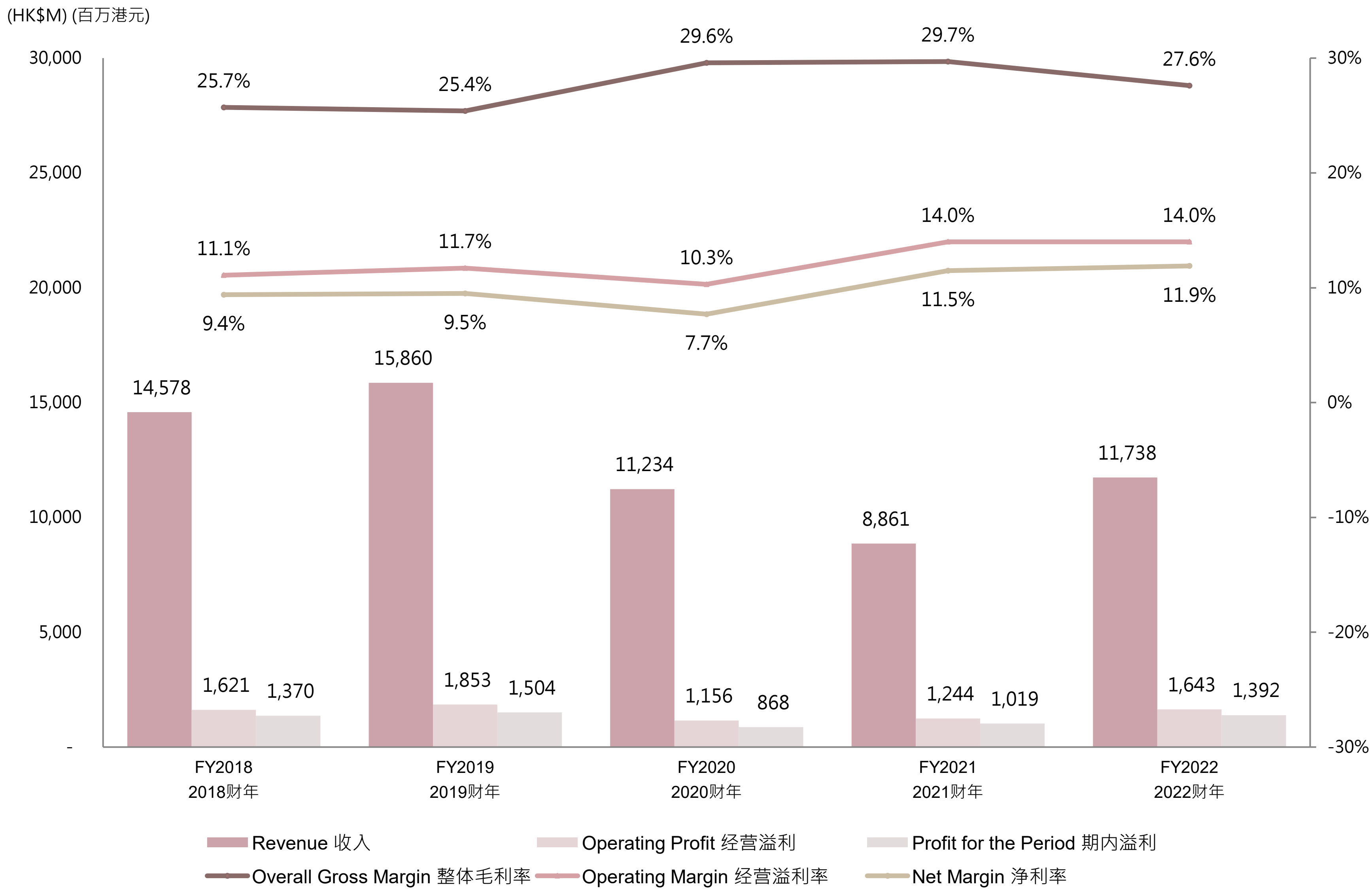


* Y-o-Y Changes are shown in brackets 括号内为去年同期之变化

1H&2H FY2018-2023 OPERATING PERFORMANCE
2018-2023上半及下半财年 营运表现



FY2018-2022 OPERATING PERFORMANCE
2018-2022财年 营运表现



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六福集團
LUKFOOK GROUP

Thank You
谢谢

FY2023
Interim Results
Highlights
中期业绩摘要

FY2023
Interim Report*
中期报告*

Investor Relations
WeChat
投资者关系微信

*FY2023 Interim Report will be uploaded in December 2022
2023财年中期报告将于2022年12月上载