

FIVE YEAR FINANCIAL SUMMARY

五年財務概要

(Expressed in Hong Kong dollars)
(以港幣列示)

RESULTS

業績

		2008 \$'000 千元	2007 \$'000 千元	2006 \$'000 千元	2005 \$'000 千元	2004 \$'000 千元
Revenue	收入					
Gross premiums written and policy fees	毛承保保費及保單費收入	25,003,796	17,933,997	12,373,454	8,611,673	7,307,809
Less: Premiums ceded to reinsurers	減：保費之再保份額	(730,318)	(277,403)	(222,920)	(267,726)	(217,028)
Net premiums written and policy fees	淨承保保費及保單費收入	24,273,478	17,656,594	12,150,534	8,343,947	7,090,781
Change in unearned premium provisions, net of reinsurance	未到期責任準備金變化， 減再保險	(64,853)	(7,912)	(216,961)	(125,913)	(49,288)
Net earned premiums and policy fees	已賺取保費及保單費收入淨額	24,208,625	17,648,682	11,933,573	8,218,034	7,041,493
Investment income	投資收入	280,486	6,671,765	2,384,094	814,573	459,648
Net exchange (loss)/gain	匯兌(虧損)/收益淨額	(119,197)	(31,121)	22,836	(94,892)	32,917
Other income	其他收入	84,563	64,933	39,781	15,056	37,615
Total revenue	收入總額	24,454,477	24,354,259	14,380,284	8,952,771	7,571,673
Benefits, losses and expenses	給付、賠款及費用					
Net policyholders' benefits	保單持有人利益淨額	(6,248,410)	(5,062,155)	(2,365,092)	(1,422,941)	(1,006,929)
Net commission expenses	佣金支出淨額	(2,561,811)	(1,997,156)	(1,194,817)	(809,157)	(652,230)
Administrative and other expenses	行政及其他費用	(3,798,238)	(2,228,343)	(1,466,531)	(1,179,857)	(678,911)
Change in life insurance funds, net of reinsurance	壽險責任準備金變化， 減再保險	(11,742,512)	(11,849,470)	(8,229,133)	(5,785,225)	(5,326,361)
Goodwill impairment and amortization	商譽減值及攤銷	(73,276)	—	—	(250,000)	(27,767)
Total benefits, losses and expenses	給付、賠款及費用總額	(24,424,247)	(21,137,124)	(13,255,573)	(9,447,180)	(7,692,198)
Profit/(loss) from operations	經營溢利/(虧損)	30,230	3,217,135	1,124,711	(494,409)	(120,525)
Share of (losses)/profits of associates	應佔聯營公司 (虧損)/溢利	(115,848)	(57,760)	4,070	(48,728)	(35,546)
Finance costs	財務費用	(183,383)	(148,467)	(144,184)	(88,299)	(85,434)
(Loss)/profit before taxation	除稅前(虧損)/溢利	(269,001)	3,010,908	984,597	(631,436)	(241,505)
Income tax credit/(charge)	稅項抵免/(支出)	63,240	(553,711)	(326,256)	36,083	52,251
(Loss)/profit after taxation	除稅後(虧損)/溢利	(205,761)	2,457,197	658,341	(595,353)	(189,254)
Attributable to:	應佔：					
Equity holders of the Company	股東權益	(299,715)	1,549,072	510,765	(433,763)	(22,935)
Minority interests	少數股東權益	93,954	908,125	147,576	(161,590)	(166,319)
		(205,761)	2,457,197	658,341	(595,353)	(189,254)

FIVE YEAR FINANCIAL SUMMARY (Continued)

五年財務概要 (續)

(Expressed in Hong Kong dollars)
(以港幣列示)

RESULTS (Continued)

業績 (續)

		2008	2007	2006	2005	2004
		\$'000	\$'000	\$'000	\$'000	\$'000
		千元	千元	千元	千元	千元
Assets and liabilities	資產及負債					
Statutory deposits	法定存款	995,330	653,239	547,443	487,806	437,947
Fixed assets	固定資產	3,276,465	1,391,707	1,140,767	659,507	500,599
Goodwill	商譽	364,845	228,185	228,185	228,185	478,185
Interest in associates	於聯營公司的權益	134,382	530,436	350,678	315,298	351,595
Deferred tax assets	遞延稅項資產	22,353	2,648	2,697	3,298	72,624
Investments in debt and equity securities	債務及股本證券投資	56,863,866	40,502,185	25,553,330	18,122,506	11,249,681
Amounts due from group companies	應收集團內公司款項	11,455	17,488	7,036	314	555
Insurance debtors	保險客戶應收賬款	1,026,222	616,540	453,167	342,060	298,811
Reinsurers' share of insurance contract provisions	分保公司應佔保險合約準備	1,421,962	376,740	391,907	472,176	485,517
Other debtors	其他應收賬款	2,071,499	1,431,352	562,340	608,778	389,972
Tax recoverable	可收回稅項	1,640	—	3,581	5,585	6,378
Pledged deposits at bank	已抵押銀行存款	102,453	97,417	93,676	97,980	76,533
Cash and cash equivalents and deposits at bank with original maturity more than three months	現金及現金等價物及原到期日超過三個月的銀行存款	14,522,917	9,769,612	10,718,860	5,990,288	2,990,980
Total assets	總資產	80,815,389	55,617,549	40,053,667	27,333,781	17,339,377
Less: Total liabilities	減：總負債	(73,576,142)	(47,521,867)	(34,471,026)	(23,910,536)	(13,916,070)
Minority interests	少數股東權益	(2,642,628)	(2,410,056)	(1,404,322)	(916,087)	(780,847)
		4,596,619	5,685,626	4,178,319	2,507,158	2,642,460
Share capital	股本	71,086	70,764	70,313	66,824	66,585
Reserves	儲備	4,525,533	5,614,862	4,108,006	2,440,334	2,575,875
		4,596,619	5,685,626	4,178,319	2,507,158	2,642,460
		cents	cents	cents	cents	cents
		仙	仙	仙	仙	仙
(Loss)/earnings per share	每股(虧損)/盈利					
Basic	基本	(21.2)	110.2	38.1	(32.5)	(1.7)
Diluted	攤薄	(21.2)	108.3	37.7	(32.4)	(1.7)