

Five Year Financial Summary

五年財務概要

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

RESULTS

業績

		2015	2014	2013 (Restated) (重列)	2012	2011
		\$'000 千元	\$'000 千元	\$'000 千元	\$'000 千元	\$'000 千元
Income	收入					
Total premiums written and policy fees	總保費及保單費收入	138,431,538	111,602,669	86,373,412	60,465,305	50,098,038
Less: Premiums ceded to reinsurers and retrocessionaires	減：分出保費	(6,718,355)	(43,182,475)	(3,328,291)	(2,484,892)	(1,968,198)
Net premiums written and policy fees	淨保費及保單費收入	131,713,183	68,420,194	83,045,121	57,980,413	48,129,840
Change in unearned premium provisions, net of reinsurance	未到期責任準備金變化· 減再保險	(1,056,420)	(1,706,169)	(1,551,654)	(1,127,898)	(468,510)
Net earned premiums and policy fees	已賺取保費及保單費收入淨額	130,656,763	66,714,025	81,493,467	56,852,515	47,661,330
Investment income	投資收入	28,151,683	17,654,299	11,491,847	6,611,546	5,196,568
Other income	其他收益	1,859,982	748,851	575,620	633,079	363,397
Total income	收入總額	160,668,428	85,117,175	93,560,934	64,097,140	53,221,295
Benefits, losses and expenses	給付、賠款及費用					
Net policyholders' benefits	保單持有人利益淨額	(61,519,614)	(34,030,114)	(21,476,062)	(15,675,765)	(11,887,493)
Net commission expenses	佣金支出淨額	(12,872,561)	(10,887,494)	(8,136,281)	(5,126,240)	(4,408,989)
Administrative and other expenses	行政及其他費用	(23,391,703)	(18,418,330)	(13,931,477)	(10,599,055)	(8,507,620)
Change in life insurance contract liabilities, net of reinsurance	壽險合約負債變化· 減再保險	(50,824,406)	(14,349,985)	(46,442,437)	(30,274,336)	(27,158,701)
Total benefits, losses and expenses	給付、賠款及費用總額	(148,608,284)	(77,685,923)	(89,986,257)	(61,675,396)	(51,962,803)
Profit from operations	經營溢利	12,060,144	7,431,252	3,574,677	2,421,744	1,258,492
Share of results of associates and joint venture	應佔聯營公司及 合營公司業績	(2,393)	1,965	(779)	15,126	251,499
Finance costs	財務費用	(1,049,337)	(819,593)	(859,081)	(686,839)	(565,529)
Profit before taxation	除稅前溢利	11,008,414	6,613,624	2,714,817	1,750,031	944,462
Income tax (charge)/credit	稅項(支出)/抵免	(2,840,176)	(1,739,522)	(374,764)	102,517	27,718
Profit after taxation	除稅後溢利	8,168,238	4,874,102	2,340,053	1,852,548	972,180
Attributable to:	應佔：					
Owners of the Company	本公司股東權益	6,341,236	4,041,682	1,652,934	1,315,545	547,633
Non-controlling interests	非控股股東權益	1,827,002	832,420	687,119	537,003	424,547
		8,168,238	4,874,102	2,340,053	1,852,548	972,180

Note: The results for the year ended 31 December 2013 had been prepared in accordance with the merger accounting on business combination as set out on the Annual Report. However, the results for years ended 31 December 2012 and 2011 had not been restated accordingly.

註：截至二零一三年十二月三十一日止年度之業績，已根據載於年報之業務合併應用合併會計而編製。然而，截至二零一二年及二零一一年十二月三十一日止年度之業績，並沒有作相應重列。

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)

		2015	2014	2013 (Restated) (重列)	2012	2011
		\$'000 千元	\$'000 千元	\$'000 千元	\$'000 千元	\$'000 千元
Assets and liabilities	資產及負債					
Statutory deposits	法定存款	5,896,222	5,054,556	4,738,712	2,506,505	2,332,794
Fixed assets	固定資產	23,739,435	23,858,454	19,543,542	14,018,287	7,131,747
Goodwill and intangible assets	商譽及無形資產	930,185	930,185	1,033,901	568,156	568,438
Interest in associates and joint venture	於聯營公司及合營公司的權益	978,429	25,164	25,133	26,513	1,580,272
Deferred tax assets	遞延稅項資產	365,493	253,613	265,386	140,721	145,524
Investments in debt and equity securities	債務及股本證券投資	273,574,170	246,105,105	197,887,314	160,058,584	130,571,536
Securities purchased under resale agreements	買入返售證券	5,116,737	916,850	214,949	80,163	119,279
Amounts due from group companies	應收集團內公司款項	19,704	12,254	35,478	2,965,618	29,348
Insurance debtors	保險客戶應收賬款	9,237,674	6,843,970	3,152,442	2,627,032	2,030,782
Reinsurers' share of insurance contract provisions	分保公司應佔保險合約準備	34,155,408	41,274,875	3,251,762	2,675,521	2,425,300
Policyholder account assets in respect of unit-linked products	有關投資連結產品之保單持有人賬戶資產	1,780,194	2,501,087	2,778,038	3,141,049	3,729,117
Finance lease receivables	應收金融租賃	23,030,665	5,040,715	-	-	-
Other debtors	其他應收賬款	33,749,076	28,856,067	17,899,408	8,421,449	5,252,836
Tax recoverable	可收回稅項	-	689	32,900	25,737	-
Assets classified as held-for-sale	分類為持有作出售之資產	-	45,130	-	-	-
Pledged deposits at banks	已抵押銀行存款	399,172	515,897	353,246	288,586	187,677
Cash and bank balances and deposits at bank with original maturity more than three months	銀行結存及現金及原到期日超過三個月的銀行存款	75,058,790	81,314,374	67,329,846	54,209,780	35,255,927
Total assets	總資產	488,031,354	443,548,985	318,542,057	251,753,701	191,360,577
Less: Total liabilities	減：總負債	(416,232,721)	(392,210,469)	(293,084,044)	(228,412,741)	(174,331,586)
Non-controlling interests	非控股股東權益	(12,070,628)	(10,638,266)	(4,036,567)	(7,033,238)	(5,439,351)
		59,728,005	40,700,250	21,421,446	16,307,722	11,589,640
Share capital	股本	40,771,408	27,291,104	85,294	85,294	85,264
Reserves	儲備	14,249,248	8,701,879	21,336,152	16,222,428	11,504,376
Perpetual subordinated capital securities	永續次級資本證券	4,707,349	4,707,267	-	-	-
		59,728,005	40,700,250	21,421,446	16,307,722	11,589,640
		<i>dollar</i> 元	<i>dollar</i> 元	<i>dollar</i> 元	<i>dollar</i> 元	<i>dollar</i> 元
Earnings per share	每股盈利					
Basic	基本	1.783	1.442	0.748	0.321	1.320
Diluted	攤薄	1.781	1.440	0.746	0.319	1.309