

Consolidated Statement of Profit or Loss

綜合損益表

for the year ended 31 December 2015
截至二零一五年十二月三十一日止年度
(Expressed in Hong Kong dollars)
(以港幣列示)

		Year ended 31 December 截至十二月三十一日止年度	
		2015 二零一五年 \$'000 千元	2014 二零一四年 \$'000 千元
	Notes 附註		
Income	收入		
Total premiums written and policy fees	總保費及保單費收入	138,431,538	111,602,669
Less: Premiums ceded to reinsurers and retrocessionaires	減：分出保費	(6,718,355)	(43,182,475)
Net premiums written and policy fees	淨保費收入及保單費收入	131,713,183	68,420,194
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)
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
Net investment income	淨投資收入	16,525,110	14,094,538
Net realised investment gains	已實現投資收益淨額	10,820,481	2,275,502
Net unrealised investment gains and impairment	未實現投資收益及減值淨額	806,092	1,284,259
Other income	其他收益	1,859,982	748,851
Total income	收入總額	160,668,428	85,117,175
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)
Net commission expenses	佣金支出淨額	(12,872,561)	(10,887,494)
Administrative and other expenses	行政及其他費用	(23,391,703)	(18,418,330)
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)
Total benefits, losses and expenses	給付、賠款及費用總額	(148,608,284)	(77,685,923)
Profit from operations	經營溢利	12,060,144	7,431,252
Share of results of associates and joint ventures	應佔聯營公司及合營公司業績	(2,393)	1,965
Finance costs	財務費用	(1,049,337)	(819,593)
Profit before taxation	除稅前溢利	11,008,414	6,613,624
Income tax charges	稅項支出	(2,840,176)	(1,739,522)
Profit after taxation	除稅後溢利	8,168,238	4,874,102
Attributable to:	應佔：		
Owners of the Company	本公司股東權益	6,341,236	4,041,682
Non-controlling interests	非控股股東權益	1,827,002	832,420
		8,168,238	4,874,102
		dollars 元	dollars 元
Earnings per share attributable to the owners of the Company	本公司股東應佔每股盈利		
		14	
Basic	基本	1.783	1.442
Diluted	攤薄	1.781	1.440

The accompanying notes on pages 128 to 312 form an integral part of these consolidated financial statements.

第128至312頁所附附註為本綜合財務報表的組成部份。