

Five Year Financial Summary

五年財務概要

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

RESULTS

業績

		2016 二零一六年	2015 二零一五年	2014 二零一四年	2013 二零一三年 (Restated) (重列)	2012 二零一二年
		\$'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	149,265,378	138,431,538	111,602,669	86,373,412	60,465,305
Less: Premiums ceded to reinsurers	減：分出保費	(4,615,285)	(6,718,355)	(43,182,475)	(3,328,291)	(2,484,892)
Net premiums written and policy fees	淨保費收入及保單費收入	144,650,093	131,713,183	68,420,194	83,045,121	57,980,413
Change in unearned premium provisions, net of reinsurance	未到期責任準備金變化， 減再保險	(1,081,519)	(1,056,420)	(1,706,169)	(1,551,654)	(1,127,898)
Net earned premiums and policy fees	已賺取保費及保單費收入淨額	143,568,574	130,656,763	66,714,025	81,493,467	56,852,515
Investment income	投資收入	20,018,454	28,151,683	17,654,299	11,491,847	6,611,546
Other income	其他收益	2,911,572	1,859,982	748,851	575,620	633,079
Total income	收入總額	166,498,600	160,668,428	85,117,175	93,560,934	64,097,140
Benefits, losses and expenses	給付、賠款及費用					
Net policyholders' benefits	保單持有人利益淨額	(32,832,962)	(61,519,614)	(34,030,114)	(21,476,062)	(15,675,765)
Net commission expenses	佣金支出淨額	(16,704,474)	(12,872,561)	(10,887,494)	(8,136,281)	(5,126,240)
Administrative and other expenses	行政及其他費用	(22,680,494)	(23,391,703)	(18,418,330)	(13,931,477)	(10,599,055)
Change in life insurance contract liabilities, net of reinsurance	壽險合約負債變化， 減再保險	(83,642,837)	(50,824,406)	(14,349,985)	(46,442,437)	(30,274,336)
Total benefits, losses and expenses	給付、賠款及費用總額	(155,860,767)	(148,608,284)	(77,685,923)	(89,986,257)	(61,675,396)
Profit from operations	經營溢利	10,637,833	12,060,144	7,431,252	3,574,677	2,421,744
Share of results of associates and joint ventures	應佔聯營公司及 合營公司業績	(10,136)	(2,393)	1,965	(779)	15,126
Finance costs	財務費用	(1,377,203)	(1,049,337)	(819,593)	(859,081)	(686,839)
Profit before taxation	除稅前溢利	9,250,494	11,008,414	6,613,624	2,714,817	1,750,031
Income tax (charge)/credit	稅項(支出)/抵免	(2,948,018)	(2,840,176)	(1,739,522)	(374,764)	102,517
Profit after taxation	除稅後溢利	6,302,476	8,168,238	4,874,102	2,340,053	1,852,548
Attributable to:	應佔：					
Owners of the Company	本公司股東權益	4,774,248	6,341,236	4,041,682	1,652,934	1,315,545
Non-controlling interests	非控股股東權益	1,528,228	1,827,002	832,420	687,119	537,003
		6,302,476	8,168,238	4,874,102	2,340,053	1,852,548

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 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，截至二零一二年十二月三十一日止年度之業績，並沒有作相應重列。

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		\$'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	5,643,348	5,896,222	5,054,556	4,738,712	2,506,505
Fixed assets	固定資產	27,389,996	23,739,435	23,858,454	19,543,542	14,018,287
Goodwill and intangible assets	商譽及無形資產	1,023,709	930,185	930,185	1,033,901	568,156
Interests in associates and joint ventures	於聯營公司及合營公司的權益	1,184,297	978,429	25,164	25,133	26,513
Deferred tax assets	遞延稅項資產	687,189	365,493	253,613	265,386	140,721
Investments in debt and equity securities	債務及股本證券投資	305,489,307	273,574,170	246,105,105	197,887,314	160,058,584
Securities purchased under resale agreements	買入返售證券	5,497,736	5,116,737	916,850	214,949	80,163
Amounts due from group companies	應收集團內公司款項	21,434	19,704	12,254	35,478	2,965,618
Insurance debtors	保險客戶應收賬款	6,693,635	9,237,674	6,843,970	3,152,442	2,627,032
Reinsurers' share of insurance contract provisions	分保公司應佔保險合約準備	5,835,514	34,155,408	41,274,875	3,251,762	2,675,521
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	1,206,983	1,780,194	2,501,087	2,778,038	3,141,049
Finance lease receivables	應收金融租賃	37,788,259	23,030,665	5,040,715	-	-
Other assets	其他資產	38,308,453	33,749,076	28,856,067	17,899,408	8,421,449
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	535,452	399,172	515,897	353,246	288,586
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	68,100,447	75,058,790	81,314,374	67,329,846	54,209,780
Total assets	總資產	505,405,759	488,031,354	443,548,985	318,542,057	251,753,701
Less: Total liabilities	減：總負債	(438,403,095)	(416,232,721)	(392,210,469)	(293,084,044)	(228,412,741)
Non-controlling interests	非控股股東權益	(10,833,602)	(12,070,628)	(10,638,266)	(4,036,567)	(7,033,238)
		56,169,062	59,728,005	40,700,250	21,421,446	16,307,722
Share capital	股本	40,771,408	40,771,408	27,291,104	85,294	85,294
Reserves	儲備	10,690,707	14,249,248	8,701,879	21,336,152	16,222,428
Perpetual subordinated capital securities	永續次級資本證券	4,706,947	4,707,349	4,707,267	-	-
		56,169,062	59,728,005	40,700,250	21,421,446	16,307,722
		dollar 元	dollar 元	dollar 元	dollar 元	dollar 元
Earnings per share	每股盈利					
Basic	基本	1.258	1.783	1.442	0.748	0.321
Diluted	攤薄	1.258	1.781	1.440	0.746	0.319