

Five Year Financial Summary

5年財務概要

(Expressed in Hong Kong dollars)
(以港元列示)

RESULTS

業績

		2018	2017	2016 (Restated) (重列)	2015	2014
		\$'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	199,631,606	178,676,194	149,265,378	138,431,538	111,602,669
Less: Premiums ceded to reinsurers	減：分出保費	(14,750,180)	(6,028,323)	(4,615,285)	(6,718,355)	(43,182,475)
Net premiums written and policy fees	淨保費收入及保單費收入	184,881,426	172,647,871	144,650,093	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	(307,168)	(2,458,357)	(1,081,519)	(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	184,574,258	170,189,514	143,568,574	130,656,763	66,714,025
Investment income	投資收入	22,583,373	21,647,114	20,075,512	28,151,683	17,654,299
Other income	其他收益	6,503,876	4,263,500	2,919,416	1,859,982	748,851
Total income	收入總額	213,661,507	196,100,128	166,563,502	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	(76,933,688)	(63,261,943)	(32,832,962)	(61,519,614)	(34,030,114)
Net commission expenses	佣金支出淨額	(25,043,772)	(21,125,565)	(16,704,474)	(12,872,561)	(10,887,494)
Administrative and other expenses	行政及其他費用	(31,007,723)	(27,707,473)	(22,693,798)	(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	(65,486,615)	(70,689,615)	(83,642,837)	(50,824,406)	(14,349,985)
Total benefits, losses and expenses	給付、賠款及費用總額	(198,471,798)	(182,784,596)	(155,874,071)	(148,608,284)	(77,685,923)
Share of results of associates and joint ventures	應佔聯營公司及 合營公司業績	15,189,709	13,315,532	10,689,431	12,060,144	7,431,252
Finance costs	財務費用	(2,421,329)	(2,123,569)	(1,377,224)	(1,049,337)	(819,593)
Profit before taxation	除稅前溢利	13,112,385	11,719,975	9,371,268	11,008,414	6,613,624
Income tax charges	稅項支出	(4,292,402)	(3,755,722)	(2,956,240)	(2,840,176)	(1,739,522)
Profit after taxation	除稅後溢利	8,819,983	7,964,253	6,415,028	8,168,238	4,874,102
Attributable to:	應佔：					
Owners of the Company	本公司股東權益	6,883,569	6,136,187	4,831,649	6,341,236	4,041,682
Non-controlling interests	非控股股東權益	1,936,414	1,828,066	1,583,379	1,827,002	832,420
		8,819,983	7,964,253	6,415,028	8,168,238	4,874,102

Note: The results for the year ended 31 December 2016 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 2015 had not been restated accordingly.

註：截至2016年12月31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2015年12月31日止年度之業績，並沒有作相應重列。

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		2018	2017	2016 (Restated) (重列)	2015	2014
		\$'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	5,952,849	6,108,609	5,643,348	5,896,222	5,054,556
Fixed assets	固定資產	38,697,014	33,476,898	27,523,858	23,739,435	23,858,454
Goodwill and intangible assets	商譽及無形資產	993,382	1,031,076	1,024,562	930,185	930,185
Interests in associates and joint ventures	於聯營公司及合營公司的權益	10,410,875	6,295,711	2,224,578	978,429	25,164
Deferred tax assets	遞延稅項資產	2,932,103	1,186,933	687,189	365,493	253,613
Investments in debt and equity securities	債務及股本證券投資	461,928,068	412,925,424	307,907,849	273,574,170	246,105,105
Securities purchased under resale agreements	買入返售證券	7,507,696	7,624,349	5,497,736	5,116,737	916,850
Amounts due from group companies	應收集團內公司款項	2,025,502	14,980	13,629	19,704	12,254
Insurance debtors	保險客戶應收賬款	11,916,295	8,552,817	6,693,635	9,237,674	6,843,970
Reinsurers' share of insurance contract provisions	分保公司應佔保險合約準備	14,145,548	9,869,288	5,835,514	34,155,408	41,274,875
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	960,649	1,392,174	1,206,983	1,780,194	2,501,087
Finance lease receivables	應收金融租賃	48,707,024	46,165,667	37,788,259	23,030,665	5,040,715
Other assets	其他資產	64,921,288	54,324,337	38,158,994	33,749,076	28,856,067
Tax recoverable	可收回稅項	-	-	-	-	689
Assets classified as held-for-sale	分類為持有作出售之資產	-	-	-	-	45,130
Pledged and restricted bank deposits	已抵押及受限制銀行存款	743,522	833,151	685,406	399,172	515,897
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	80,259,518	76,672,279	68,116,119	75,058,790	81,314,374
Total assets	總資產	752,101,333	666,473,693	509,007,659	488,031,354	443,548,985
Less: Total liabilities	減：總負債	(671,705,552)	(584,752,995)	(438,759,028)	(416,232,721)	(392,210,469)
Non-controlling interests	非控股股東權益	(14,665,872)	(15,280,272)	(12,424,210)	(12,070,628)	(10,638,266)
		65,729,909	66,440,426	57,824,421	59,728,005	40,700,250
Share capital	股本	40,771,408	40,771,408	40,771,408	40,771,408	27,291,104
Reserves	儲備	20,251,282	20,961,862	12,346,066	14,249,248	8,701,879
Perpetual subordinated capital securities	永續次級資本證券	4,707,219	4,707,156	4,706,947	4,707,349	4,707,267
		65,729,909	66,440,426	57,824,421	59,728,005	40,700,250
		<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	1.844	1.636	1.274	1.783	1.442
Diluted	攤薄	1.844	1.636	1.274	1.781	1.440