

FIVE YEAR FINANCIAL SUMMARY

五年財務概要

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

Results

業績

		2004 (Consolidated) (綜合)	2003 (Consolidated) (Restated) (重列)	2002 (Consolidated) (Restated) (重列)	2001 (Consolidated) (Restated) (重列)	2000 (Combined) (Restated) (重列)
		\$'000 千元	\$'000 千元	\$'000 千元	\$'000 千元	\$'000 千元
Turnover	營業額	7,345,181	4,329,955	2,769,766	830,392	691,044
Other revenue	其他溢利					
Investment income and net gain	投資收入及盈餘淨額	492,565	419,136	103,706	306,182	54,646
Other net income	其他收入淨額	1,484	5,169	1,078	4,609	2,965
		494,049	424,305	104,784	310,791	57,611
Operating expenses	經營費用					
Reinsurance premiums	再保險保費	(218,219)	(215,747)	(236,780)	(149,747)	(147,471)
Policyholders' benefits	保單持有人利益	(1,006,929)	(813,455)	(565,837)	(939,478)	(817,400)
Net commission expenses	佣金支出淨額	(651,814)	(448,740)	(292,018)	(168,596)	(145,697)
Administrative and other expenses	行政及其他費用	(679,624)	(416,615)	(216,605)	(77,533)	(33,306)
Goodwill amortisation	商譽攤銷	(27,767)	(27,767)	(18,531)	(3,108)	—
		(2,584,353)	(1,922,324)	(1,329,771)	(1,338,462)	(1,143,874)
Change in insurance reserves	保險責任準備金變化	(5,376,422)	(2,669,444)	(1,409,091)	455,317	514,034
(Loss)/profit from operations	經營(虧損)/溢利	(121,545)	162,492	135,688	258,038	118,815
Share of losses less profits of associates	應佔聯營公司虧損減溢利	(35,106)	(60,374)	(29,260)	(2,147)	—
Finance costs	財務費用	(84,414)	(19,838)	(3,161)	(406)	—
(Loss)/profit from ordinary activities before taxation	除稅前日常業務(虧損)/溢利	(241,065)	82,280	103,267	255,485	118,815
Income tax credit/(charge)	稅項抵免/(支出)	51,811	(23,319)	31,970	(37,850)	(1,085)
(Loss)/profit from ordinary activities after taxation	除稅後日常業務(虧損)/溢利	(189,254)	58,961	135,237	217,635	117,730
Minority interests	少數股東權益	166,319	81,792	45,153	12,594	—
(Loss)/profit attributable to shareholders	股東應佔(虧損)/溢利	(22,935)	140,753	180,390	230,229	117,730

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		2004 (Consolidated) (綜合)	2003 (Consolidated) (綜合) (Restated) \$'000 千元	2002 (Consolidated) (綜合) (Restated) \$'000 千元	2001 (Consolidated) (綜合) (Restated) \$'000 千元	2000 (Combined) (合併) (Restated) \$'000 千元
Assets and liabilities	資產及負債					
Fixed assets	固定資產	500,599	306,872	279,569	190,486	188,132
Goodwill	商譽	478,185	505,952	533,719	183,377	—
Interest in associates	聯營公司權益	351,595	127,736	188,253	217,559	—
Deferred tax assets	遞延稅項資產	72,624	3,524	3,458	—	—
Investments in securities	證券投資	11,249,681	6,638,675	2,583,385	1,441,114	1,150,093
Securities purchased under resale agreements	買入返售證券	—	148,277	448,797	—	—
Amounts due from group companies	應收集團公司款項	555	3,435	6,368	89,634	—
Insurance debtors	保險客戶應收賬款	298,811	386,790	444,741	179,308	208,720
Other debtors	其他應收賬款	389,972	169,766	110,693	77,350	96,899
Tax recoverable	可收回稅項	6,378	—	—	—	—
Pledged deposits at bank	已抵押銀行存款	76,533	70,603	65,558	49,421	17,522
Cash and cash equivalents and deposits at bank with original maturity more than three months	現金及現金等價物和原到期日超過3個月的銀行存款	3,428,927	2,322,613	1,778,492	1,414,786	440,020
Total assets	資產總值	16,853,860	10,684,243	6,443,033	3,843,035	2,101,386
Less: Total liabilities	減：負債總額	(13,430,553)	(7,682,870)	(3,683,350)	(1,324,527)	(1,146,093)
Minority interests	少數股東權益	(780,847)	(322,773)	(179,157)	(220,207)	—
		2,642,460	2,678,600	2,580,526	2,298,301	955,293
Share capital	股本	66,585	66,407	66,267	63,619	44,687
Reserves	儲備	2,575,875	2,612,193	2,514,259	2,234,682	910,606
		2,642,460	2,678,600	2,580,526	2,298,301	955,293
		cents 仙	cents 仙	cents 仙	cents 仙	cents 仙
(Loss)/earnings per share	每股(虧損)/盈利					
Basic	基本	(1.7)	10.6	14.0	23.5	15.1
Diluted	攤薄	(1.7)	10.5	13.9	23.2	15.0

Note: The results for the years ended 31 December 2000 have been prepared on a combined basis as if the current group structure had been in existence throughout those years.

The results for the years ended 31 December 2000 and 2001 have been prepared on the fund accounting basis, whereas the results for the year ended 31 December 2002, 2003 and 2004 have been prepared on the annual accounting basis.

註：截至二零零零年十二月三十一日止年度之業績乃按合併基準，假設集團現有架構於該等年度均一直存在而編撰。

截至二零零零年及二零零一年十二月三十一日止之業績是按基金會計基準編製，而二零零二年、二零零三年及二零零四年十二月三十一日止之業績是按每年計提會計基準編製。