

FIVE YEAR FINANCIAL SUMMARY

五年財務概要

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

Results 業績

		2006 \$'000 千元	2005 \$'000 千元	2004 \$'000 千元	2003 \$'000 千元	2002 \$'000 千元
Revenue	收入					
Gross premiums written and policy fees	毛承保保費及保單費收入	12,373,454	8,611,673	7,307,809	4,259,125	2,725,083
Less: Premiums ceded to reinsurers	減：保費之再保份額	(222,920)	(267,726)	(217,028)	(215,747)	(236,780)
Net premiums written and policy fees	淨承保保費及保單費收入	12,150,534	8,343,947	7,090,781	4,043,378	2,488,303
Change in unearned premium provisions, net of reinsurance	未到期責任準備金變化， 減再保險	(216,961)	(125,913)	(49,288)	1,528	(19,446)
Net earned premiums and policy fees	未賺取保費及保單費用 淨額	11,933,573	8,218,034	7,041,493	4,044,906	2,468,857
Investment income	投資收入	2,384,094	814,573	459,648	391,347	94,689
Net exchange gain/(loss)	匯兌收益／(虧損)淨額	22,836	(94,892)	32,917	27,789	9,017
Other income	其他收入	39,781	15,056	37,615	75,999	45,761
Total revenue	收入總額	14,380,284	8,952,771	7,571,673	4,540,041	2,618,324
Benefits, losses and expenses	給付、賠款及費用					
Policyholders' benefits	保單持有人利益	(2,365,092)	(1,422,941)	(1,006,929)	(813,455)	(565,837)
Net commission expenses	佣金支出淨額	(1,194,817)	(809,157)	(652,230)	(448,740)	(292,018)
Administrative and other expenses	行政及其他費用	(1,466,531)	(1,179,857)	(678,911)	(416,615)	(216,605)
Change in life insurance funds, net of reinsurance	壽險責任準備金變化， 減再保險	(8,229,133)	(5,785,225)	(5,326,361)	(2,670,972)	(1,389,645)
Goodwill impairment and amortisation	商譽減值及攤銷	—	(250,000)	(27,767)	(27,767)	(18,531)
Total benefits, losses and expenses	給付、賠款及費用總額	(13,255,573)	(9,447,180)	(7,692,198)	(4,377,549)	(2,482,636)
Profit/(loss) from operations	經營溢利／(虧損)	1,124,711	(494,409)	(120,525)	162,492	135,688
Share of profits/(losses) of associates	應佔聯營公司 溢利／(虧損)	4,070	(48,728)	(35,546)	(60,374)	(29,260)
Finance costs	財務費用	(144,184)	(88,299)	(85,434)	(19,838)	(3,161)
Profit/(loss) before taxation	除稅前溢利／(虧損)	984,597	(631,436)	(241,505)	82,280	103,267
Income tax (charge)/credit	稅項(支出)／抵免	(326,256)	36,083	52,251	(23,319)	31,970
Profit/(loss) after taxation	除稅後溢利／(虧損)	658,341	(595,353)	(189,254)	58,961	135,237
Attributable to:	應佔：					
Equity holders of the company	股東權益	510,765	(433,763)	(22,935)	140,753	180,390
Minority interests	少數股東權益	147,576	(161,590)	(166,319)	(81,792)	(45,153)
		658,341	(595,353)	(189,254)	58,961	135,237

FIVE YEAR FINANCIAL SUMMARY (Continued)

五年財務概要 (續)

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

		2006	2005	2004	2003	2002
		\$'000	\$'000	\$'000	\$'000	\$'000
		千元	千元	千元	千元	千元
Assets and liabilities	資產及負債					
Statutory deposits	法定存款	547,443	487,806	437,947	197,007	100,162
Fixed assets	固定資產	1,140,767	659,507	500,599	306,872	279,569
Goodwill	商譽	228,185	228,185	478,185	505,952	533,719
Interest in associates	於聯營公司的權益	350,678	315,298	351,595	127,736	188,253
Deferred tax assets	遞延稅項資產	2,697	3,298	72,624	3,524	3,458
Investments in debt and equity securities	債務及股本證券投資	25,553,330	18,122,506	11,249,681	6,638,675	2,583,385
Securities purchased under resale agreements	買入返售證券	—	—	—	148,277	448,797
Amounts due from group companies	應收集團內公司款項	7,036	314	555	3,435	6,368
Insurance debtors	保險客戶應收賬款	453,167	342,060	298,811	386,790	444,741
Reinsurers' share of insurance contract provisions	分保公司應佔保險合約準備	391,907	472,176	485,517	469,249	451,305
Other debtors	其他應收賬款	562,340	608,778	389,972	169,766	110,693
Tax recoverable	可收回稅項	3,581	5,585	6,378	—	—
Pledged deposits at bank	已抵押銀行存款	93,676	97,980	76,533	70,603	65,558
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之銀行存款	10,718,860	5,990,288	2,990,980	2,125,606	1,678,330
Total assets	總資產	40,053,667	27,333,781	17,339,377	11,153,492	6,894,338
Less: Total liabilities	減：總負債	(34,471,026)	(23,910,536)	(13,916,070)	(8,152,119)	(4,134,655)
Minority interests	少數股東權益	(1,404,322)	(916,087)	(780,847)	(322,773)	(179,157)
		4,178,319	2,507,158	2,642,460	2,678,600	2,580,526
Share capital	股本	70,313	66,824	66,585	66,407	66,267
Reserves	儲備	4,108,006	2,440,334	2,575,875	2,612,193	2,514,259
		4,178,319	2,507,158	2,642,460	2,678,600	2,580,526
		cents	cents	cents	cents	cents
		仙	仙	仙	仙	仙
Earnings/(loss) per share	每股盈利/(虧損)					
Basic	基本	38.1	(32.5)	(1.7)	10.6	14.0
Diluted	攤薄	37.7	(32.4)	(1.7)	10.5	13.9