

## 綜合收益表

未經審核

## Consolidated Income Statement

Unaudited

中信國際金融控股有限公司（「本公司」）董事會欣然宣佈，本公司及本集團附屬公司（統稱「本集團」）截至二零零四年六月三十日止六個月未經審核的中期綜合業績及本集團於該日的財政狀況及其比較數字如下：

The Board of Directors of CITIC International Financial Holdings Limited (the 'Company') is pleased to announce the unaudited consolidated results of the Company and its subsidiaries (the 'Group') for the six months ended 30 June 2004 and the Group's state of affairs as at that date together with the comparative figures as follows:

### 綜合收益表

### Consolidated Income Statement

本集團  
The Group  
截至六月三十日止六個月  
Six months ended 30 June

		附註 Note	二零零四年 未經審核 2004 Unaudited 港幣千元 HK\$'000	二零零三年 未經審核 2003 Unaudited 港幣千元 HK\$'000	變化 Variance %
利息收入	Interest income	3(a)	<b>1,102,019</b>	1,323,961	(16.76)
利息支出	Interest expense		<b>(322,271)</b>	(536,328)	(39.91)
淨利息收入	Net interest income		<b>779,748</b>	787,633	(1.00)
費用及佣金收入	Fees and commission income		<b>216,860</b>	172,713	25.56
費用及佣金支出	Fees and commission expenses		<b>(16,213)</b>	(20,863)	(22.29)
其他經營收入	Other operating income	3(b)	<b>36,143</b>	67,630	(46.56)
非利息收入	Non-interest income		<b>236,790</b>	219,480	7.89
經營收入	Operating income	2	<b>1,016,538</b>	1,007,113	0.94
經營支出	Operating expenses	3(c)	<b>(495,917)</b>	(466,942)	6.21
未計準備前經營溢利	Operating profit before provisions		<b>520,621</b>	540,171	(3.62)
呆壞賬準備	Charge for bad and doubtful debts		<b>(38,075)</b>	(235,027)	(83.80)
經營溢利	Operating profit		<b>482,546</b>	305,144	58.14
出售有形固定資產淨溢利	Net profit on disposal of tangible fixed assets		<b>8,895</b>	68	
持有至到期證券及投資證券準備回撥	Provision written back on held-to-maturity securities and investment securities		<b>80</b>	2,264	
所佔聯營公司溢利減虧損	Share of profits less losses of associates		<b>22,374</b>	63,268	

# 綜合收益表

未經審核 (續)

# Consolidated Income Statement

Unaudited (cont'd)

本集團  
The Group  
截至六月三十日止六個月  
Six months ended 30 June

			二零零四年 未經審核 2004 Unaudited 港幣千元 HK\$'000	二零零三年 未經審核 2003 Unaudited 港幣千元 HK\$'000	變化 Variance %
正常業務的稅前溢利	Profit from ordinary activities before taxation	2	513,895	370,744	38.61
稅項	Income tax				
本期稅項	Current tax				
— 香港	- Hong Kong	4	(82,489)	(44,505)	85.35
— 海外	- Overseas	4	1,480	(947)	(256.28)
遞延稅項	Deferred tax	4	(6,546)	(12,624)	(48.15)
聯營公司	Associates	4	(3,572)	(5,715)	(37.50)
正常業務的稅後溢利	Profit from ordinary activities after taxation		422,768	306,953	37.73
少數股東權益	Minority interests		370	—	N/A
股東應佔溢利	Profit attributable to shareholders		423,138	306,953	37.85
宣派中期股息 每股6.6仙 (二零零三年:3仙)	Interim dividends declared 6.6 cents (2003: 3 cents) per share	5	210,756	95,432	
每股盈利 基本	Earnings per share Basic	6(a)	13.26¢	10.00¢	
攤薄	Diluted	6(b)	12.07¢	10.00¢	

第9至第33頁的附註屬本中期財務報告一部分。

The notes on pages 9 to 33 form part of this interim financial report.