

			半年結算至 二零零三年 六月三十日	半年結算至 二零零二年 六月三十日 重新列示*	半年結算至 二零零二年 十二月三十一日 重新列示*
			Half-year ended 30 June 2003	Half-year ended 30 June 2002 restated*	Half-year ended 31 December 2002 restated*
(以港幣百萬元位列示)	(Figures in HK\$m)	附註 note			
利息收入	Interest income		6,662	7,617	7,343
利息支出	Interest expense		(1,442)	(2,164)	(1,991)
淨利息收入	Net interest income	1	5,220	5,453	5,352
其他營業收入	Other operating income	2	2,674	2,212	2,070
營業收入	Operating income		7,894	7,665	7,422
營業支出	Operating expenses	3	(1,821)	(1,816)	(2,016)
扣除準備金前之營業溢利	Operating profit before provisions		6,073	5,849	5,406
呆壞賬準備	Provisions for bad and doubtful debts	4	(456)	(281)	(290)
營業溢利	Operating profit		5,617	5,568	5,116
有形固定資產及 長期投資之溢利	Profit on tangible fixed assets and long-term investments	5	341	343	118
重估物業淨減值	Net deficit on property revaluation		(48)	–	(36)
應佔聯營公司之溢利	Share of profits of associated companies		18	67	66
除稅前一般業務溢利	Profit on ordinary activities before tax		5,928	5,978	5,264
一般業務溢利之稅項	Tax on profit on ordinary activities	6	(846)	(755)	(552)
除稅後一般業務溢利	Profit on ordinary activities after tax		5,082	5,223	4,712
少數股東權益	Minority interests		(60)	–	(15)
本行股東應得之溢利	Profit attributable to shareholders		5,022	5,223	4,697
期初之保留溢利	Retained profits at beginning of period		19,440	19,499	20,756
• 根據過往會計政策列示	• as previously reported				
• 會計政策改變之調整	• arising on change in accounting policies		–	254	249
• 根據新會計政策列示	• as restated		19,440	19,753	21,005
撥往行址重估儲備之折舊	Transfer of depreciation to premises revaluation reserve		35	40	39
售出行址及投資物業而實現 之重估增值	Realisation on disposal of premises and investment properties		23	2	7
換算調整	Exchange adjustments		(1)	2	1
擬派股息	Proposed dividends	8	(4,015)	(4,015)	(6,309)
期末之保留溢利	Retained profits at end of period	19	20,504	21,005	19,440
(以港幣元位列示)	(Figures in HK\$)				
每股盈利	Earnings per share	7	2.63	2.73	2.46
每股股息	Dividends per share	8	2.10	2.10	3.30

\* 二零零二年之若干數字，因本行採納香港會計實務準則第十二號（修訂）「利得稅項」（香港會計實務準則第十二號）而重新列示。詳情列於第50頁之附註26「會計政策」項下。

\* Certain figures for 2002 have been restated to reflect the adoption of Hong Kong Statement of Standard Accounting Practice 12 (revised) (HKSSAP 12) on "Income taxes", details of which are set out in note 26 "Accounting policies" on page 50.