

## 綜合損益結算表

## Consolidated Profit and Loss Account

至二零零三年十二月三十一日全年結算 (以港幣百萬元位列示)	for the year ended 31 December 2003 (Expressed in millions of Hong Kong dollars)	附註 note	2003	2002 重新列示* restated*
利息收入	Interest income	5(a)	12,846	14,960
利息支出	Interest expense	5(b)	(2,667)	(4,155)
<b>淨利息收入</b>	<b>Net interest income</b>		<b>10,179</b>	10,805
其他營業收入	Other operating income	5(c)	5,198	4,282
<b>營業收入</b>	<b>Operating income</b>		<b>15,377</b>	15,087
營業支出	Operating expenses	5(d)	(3,902)	(3,832)
<b>扣除準備金前之營業溢利</b>	<b>Operating profit before provisions</b>		<b>11,475</b>	11,255
呆壞賬準備	Provisions for bad and doubtful debts	5(e)	(792)	(571)
<b>營業溢利</b>	<b>Operating profit</b>	31(a)	<b>10,683</b>	10,684
有形固定資產及長期投資 之溢利	Profit on tangible fixed assets and long-term investments	6	461	461
重估物業淨減值	Net deficit on property revaluation	23(a)&(d)	(37)	(36)
應佔聯營公司之溢利	Share of profits of associated companies		30	133
<b>除稅前一般業務溢利</b>	<b>Profit on ordinary activities before tax</b>		<b>11,137</b>	11,242
一般業務溢利之稅項	Tax on profit on ordinary activities	7(a)	(1,423)	(1,307)
<b>除稅後一般業務溢利</b>	<b>Profit on ordinary activities after tax</b>		<b>9,714</b>	9,935
少數股東權益	Minority interests		(175)	(15)
<b>本行股東應得之溢利</b>	<b>Profit attributable to shareholders</b>	8	<b>9,539</b>	9,920
於一月一日之保留溢利	Retained profits at 1 January			
• 根據過往會計政策列示	• as previously reported		19,242	19,499
• 會計政策改變之調整	• arising on change in accounting policy		198	254
• 根據新會計政策列示	• as restated	30	19,440	19,753
撥往行址重估儲備之折舊	Transfer of depreciation to premises revaluation reserve	30	68	79
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	30	23	9
換算及其他調整	Exchange and other adjustments	30	18	3
股息	Dividends	9(a)&30	(9,368)	(10,324)
<b>於十二月三十一日之保留溢利</b>	<b>Retained profits at 31 December</b>	30	<b>19,720</b>	19,440
			<b>HK\$</b>	HK\$
每股盈利	Earnings per share	10	4.99	5.19
每股股息	Dividends per share	9(a)	4.90	5.40

\* 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」而重新列示。詳情列於第一百零九頁之附註2「會計政策之變動」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 2 "Change in accounting policy" on page 109.

第一百零八頁至第一百八十三頁之附註乃屬賬項之一部份。

The notes on pages 108 to 183 form part of these accounts.