

## 綜合損益表

### Consolidated Profit and Loss Account

截至二零零三年十二月三十一日止年度  
For the year ended 31st December 2003

		附註 Note	2003 千港元 HK\$'000	重報 As restated 2002 千港元 HK\$'000
利息收入	Interest income	3	1,617,989	1,472,029
利息支出	Interest expense		(794,842)	(782,840)
淨利息收入	Net interest income		823,147	689,189
其他營運收入	Other operating income	4	321,340	390,732
營運收入	Operating income		1,144,487	1,079,921
營運支出	Operating expenses	5	(314,055)	(307,260)
商譽攤銷	Amortisation of goodwill	26	(35,498)	(35,498)
扣除準備金前之營運盈利	Operating profit before provisions		794,934	737,163
呆壞賬撥備	Charge for bad and doubtful debts	6	(129,236)	(181,512)
營運盈利	Operating profit		665,698	555,651
出售固定資產之 溢利/(虧損)淨額	Net gain/(loss) from disposal of fixed assets		1,411	(4,885)
銀行行址減值虧損	Impairment loss on bank premises	7	(11,858)	-
出售及贖回持至到期 之證券及非持作買賣 用途之證券之溢利淨額	Net gain on disposal and redemption of held-to-maturity securities and non-trading securities	8	16,164	28,269
持至到期之證券之撥備 及非持作買賣用途之 證券之減值虧損回撥	Write-back of provision on held-to-maturity securities and impairment losses on non-trading securities		-	1,252
持作可出售物業之 準備回撥	Write-back of provision on property available for sale	20	5,369	-
應佔聯營公司之 虧損淨額	Share of net losses of associated companies	24	(31,621)	(9,458)
除稅前盈利	Profit before taxation		645,163	570,829
稅項	Taxation	10	(123,033)	(96,194)
股東應佔盈利	Profit attributable to shareholders	11	522,130	474,635
股息	Dividends	12	346,573	289,307
每股盈利	Earnings per share	13		
— 基本	— Basic		HK\$0.71	HK\$0.69
— 攤薄	— Diluted		HK\$0.63	HK\$0.60