

			半年結算至 二零零四年 六月三十日 Half-year ended 30 June 2004	半年結算至 二零零三年 六月三十日 Half-year ended 30 June 2003	半年結算至 二零零三年 十二月三十一日 Half-year ended 31 December 2003
(以港幣百萬元位列示)	(Figures in HK\$m)	附註 note			
利息收入	Interest income		5,871	6,662	6,184
利息支出	Interest expense		(1,160)	(1,442)	(1,225)
淨利息收入	Net interest income	1	4,711	5,220	4,959
其他營業收入	Other operating income	2	3,362	2,674	2,524
營業收入	Operating income		8,073	7,894	7,483
營業支出	Operating expenses	3	(1,977)	(1,821)	(2,081)
扣除準備金前之營業溢利	Operating profit before provisions		6,096	6,073	5,402
呆壞賬準備	Provisions for bad and doubtful debts	4	763	(456)	(336)
營業溢利	Operating profit		6,859	5,617	5,066
有形固定資產及 長期投資之溢利	Profit on tangible fixed assets and long-term investments	5	339	341	120
重估物業淨增值/(減值)	Net surplus/(deficit) on property revaluation		119	(48)	11
應佔聯營公司之溢利	Share of profits of associated companies		6	18	12
除稅前一般業務溢利	Profit on ordinary activities before tax		7,323	5,928	5,209
一般業務溢利之稅項	Tax on profit on ordinary activities	6	(998)	(846)	(577)
除稅後一般業務溢利	Profit on ordinary activities after tax		6,325	5,082	4,632
少數股東權益	Minority interests		(80)	(60)	(115)
本行股東應得之溢利	Profit attributable to shareholders		6,245	5,022	4,517
期初之保留溢利	Retained profits at beginning of period		19,720	19,440	20,504
撥往行址重估儲備之折舊	Transfer of depreciation to premises revaluation reserve		32	35	33
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		110	23	–
換算及其他調整	Exchange and other adjustments		(6)	(1)	19
股息	Dividends	8	(4,206)	(4,015)	(5,353)
期末之保留溢利	Retained profits at end of period	21	21,895	20,504	19,720
(以港幣元位列示)	(Figures in HK\$)				
每股盈利	Earnings per share	7	3.27	2.63	2.36
每股股息	Dividends per share	8	2.20	2.10	2.80