

綜合損益表 Consolidated Profit and Loss Account

截至二零零四年十二月三十一日止年度
For the year ended 31st December 2004

		附註 Note	2004 千港元 HK\$'000	2003 千港元 HK\$'000
利息收入	Interest income	3	2,311,367	1,617,989
利息支出	Interest expense		(1,036,529)	(794,842)
淨利息收入	Net interest income		1,274,838	823,147
其他營運收入	Other operating income	4	370,427	321,340
營運收入	Operating income		1,645,265	1,144,487
營運支出	Operating expenses	5	(689,716)	(314,055)
商譽攤銷	Amortisation of goodwill	26	(54,593)	(35,498)
扣除準備金前之營運盈利	Operating profit before provisions		900,956	794,934
呆壞賬回撥／(撥備)	Write-back of/(charge for) bad and doubtful debts	6	21,557	(129,236)
營運盈利	Operating profit		922,513	665,698
出售固定資產之溢利淨額	Net gain from disposal of fixed assets		31,504	1,411
銀行房產減值虧損 回撥／(撥備)	Write-back of/(charge for) impairment loss on bank premises	7	8,612	(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	15,567	16,164
非持作買賣用途之證券之 減值虧損	Impairment loss on non-trading securities		(200)	–
持作可出售物業之 準備回撥	Write-back of provision on property available for sale		–	5,369
			977,996	676,784
應佔聯營公司之虧損淨額	Share of net losses of associated companies	24	(41,225)	(31,621)
出售聯營公司虧損	Loss on disposal of an associated company	24	(92)	–
除稅前盈利	Profit before taxation		936,679	645,163
稅項	Taxation	10	(176,288)	(123,033)
股東應佔盈利	Profit attributable to shareholders	11	760,391	522,130
股息	Dividends	12	471,584	346,573
每股盈利	Earnings per share	13		
– 基本	– Basic		HK\$0.80	HK\$0.71
– 攤薄	– Diluted		HK\$0.76	HK\$0.63