

綜合損益結算表

CONSOLIDATED PROFIT AND LOSS ACCOUNT

至二零零四年十二月三十一日全年結算
(以港幣百萬元列示)

for the year ended 31 December 2004
(Expressed in millions of Hong Kong dollars)

		附註 note	2004	2003
利息收入	Interest income	5(a)	12,471	12,846
利息支出	Interest expense	5(b)	(2,781)	(2,667)
淨利息收入	Net interest income		9,690	10,179
其他營業收入	Other operating income	5(c)	6,363	5,198
營業收入	Operating income		16,053	15,377
營業支出	Operating expenses	5(d)	(4,223)	(3,902)
扣除準備金前之營業溢利	Operating profit before provisions		11,830	11,475
呆壞賬準備	Provisions for bad and doubtful debts	5(e)	814	(792)
營業溢利	Operating profit	31(a)	12,644	10,683
有形固定資產及長期投資 之溢利	Profit on tangible fixed assets and long-term investments	6	432	461
重估物業淨增值/(減值)	Net surplus/(deficit) on property revaluation	23(a)&(d)	148	(37)
應佔聯營公司之溢利	Share of profits of associated companies		143	30
除稅前一般業務溢利	Profit on ordinary activities before tax		13,367	11,137
一般業務溢利之稅項	Tax on profit on ordinary activities	7(a)	(1,764)	(1,423)
除稅後一般業務溢利	Profit on ordinary activities after tax		11,603	9,714
少數股東權益	Minority interests		(208)	(175)
本行股東應得之溢利	Profit attributable to shareholders	8	11,395	9,539
於一月一日之保留溢利	Retained profits at 1 January	30	19,720	19,440
撥自行址重估儲備	Transfer from premises revaluation reserve			
– 行址重估增值之折舊	– depreciation charge on revaluation surplus	30	75	68
– 售出行址而實現之 重估增值	– realisation of revaluation surplus on disposal of premises	30	2	–
撥自投資物業重估儲備	Transfer from investment properties revaluation reserve			
– 售出投資物業而實現之 重估增值	– realisation of revaluation surplus on disposal of investment properties	30	141	23
換算及其他調整	Exchange and other adjustments	30	4	18
股息	Dividends	9(a)&30	(9,942)	(9,368)
於十二月三十一日之保留溢利	Retained profits at 31 December	30	21,395	19,720
			HK\$	HK\$
每股盈利	Earnings per share	10	5.96	4.99
每股股息	Dividends per share	9(a)	5.20	4.90

第一百二十二頁至第二百零二頁
之附註乃屬賬項之一部份。

The notes on pages 122 to 202 form part of these accounts.