

Consolidated Profit and Loss Account

For the year ended 31 December 2005

	Notes	2005 HK\$'000	2004 HK\$'000
Interest income	5	802,660	712,792
Interest expense		(36,613)	(13,367)
NET INTEREST INCOME		766,047	699,425
Other operating income	5	134,180	181,820
Amortisation of negative goodwill		-	18,433
OPERATING INCOME		900,227	899,678
Operating expenses	6	(211,587)	(233,170)
OPERATING PROFIT BEFORE IMPAIRMENT LOSS AND ALLOWANCES/PROVISIONS		688,640	666,508
Impairment loss and allowances/provisions for impaired financial assets	7	(158,751)	(173,342)
PROFIT BEFORE TAX		529,889	493,166
Tax	10	(83,592)	(80,277)
PROFIT FOR THE YEAR	11	446,297	412,889
DIVIDENDS	12		
Interim		335,461	318,492
Special		211,487	1,238,577
		546,948	1,557,069
EARNINGS PER SHARE (HK\$)	13		
Basic		0.623	0.583
Diluted		0.622	N/A