## **CONSOLIDATED INCOME STATEMENT**

		(Unaudited) Half-year ended 30 June 2006	(Unaudited) Restated Half-year ended 30 June 2005
	Notes	HK\$'m	HK\$'m
Interest income Interest expense		19,403 (11,830)	10,197 (4,196)
Net interest income Fees and commission income Fees and commission expenses	4	7,573 2,352 (591)	6,001 1,963 (510)
Net fees and commission income  Net trading income  Net (loss)/gain on investments in securities	5 6 7	1,761 606 (8)	1,453 699 18
Net insurance premium income Other operating income	8 9	3,476 169	1,774 126
Total operating income  Net insurance benefits and claims	10	13,577 (3,060)	10,071 (1,760)
Net operating income before loan impairment allowances  Reversal of loan impairment allowances on advances	11	10,517 642	8,311 1,435
Net operating income Operating expenses	12	11,159 (2,971)	9,746 (2,693)
Operating profit  Net loss from disposal/revaluation of properties, plant and equipment	13	8,188	7,053 (9)
Net gain from disposal of/fair value adjustments on investment properties Share of profits less losses of associates	14	<b>494</b> –	927 (1)
Profit before taxation Taxation	15	8,673 (1,444)	7,970 (1,328)
Profit for the period		7,229	6,642
Attributable to:  Equity holders of the Company  Minority interests		7,093 136	6,546 96
		7,229	6,642
Dividends	16	4,240	3,468
		HK\$	HK\$
Earnings per share for profit attributable to the equi-	<b>ty</b> 17	0.6709	0.6191