

綜合損益表 Consolidated Income Statement

截至二零零六年十二月三十一日止年度
For the year ended 31 December 2006

		附註 Notes	2006 千港元 HK\$'000	2005 千港元 HK\$'000
利息收入	Interest income	6	6,926,521	4,180,031
利息支出	Interest expense		(5,073,952)	(2,864,034)
淨利息收入	Net interest income		1,852,569	1,315,997
收費及佣金收入	Fee and commission income		582,596	412,355
收費及佣金支出	Fee and commission expense		(20,484)	(9,789)
收費及佣金收入淨額	Net fee and commission income		562,112	402,566
其他營業收入	Other operating income	7	182,481	314,422
營業收入	Operating income		2,597,162	2,032,985
營業支出	Operating expenses	8	(945,359)	(890,225)
未扣除減值損失／準備之營業溢利	Operating profit before impairment losses/provisions		1,651,803	1,142,760
出售／重估物業及設備之虧損淨額	Net loss from disposal/reversal of revaluation deficits of property, plant and equipment	11	(15)	(699)
出售持至到期證券之溢利淨額	Net gain on disposal of held-to-maturity securities		–	185
出售可供銷售證券溢利淨額	Net gain on disposal of available-for-sale securities		83,271	65,509
出售貸款溢利淨額	Net gain on disposal of loans		–	6,162
持至到期證券減值損失	Impairment losses on held-to-maturity securities		(5,666)	–
貸款減值損失	Impairment losses on loans and advances	10	(132,171)	(6,324)
營業溢利	Operating profit		1,597,222	1,207,593
應佔聯營公司溢利	Share of profits of an associate	25	5,739	260
除稅前溢利	Profit before tax		1,602,961	1,207,853
稅項	Tax	12	(357,369)	(227,252)
股東應佔溢利	Profit attributable to equity holders		1,245,592	980,601
股息	Dividends	16	740,031	594,268
每股盈利	Earnings per share	15		
— 基本	– Basic		HK\$1.11	HK\$0.91
— 攤薄	– Diluted		HK\$1.11	HK\$0.91