

# 綜合收益表

## CONSOLIDATED INCOME STATEMENT



截至二零零三年十二月三十一日止年度  
For the year ended 31 December 2003

			二零零三年 2003 千港元 HK\$'000	二零零二年(重報) 2002 (Restated) 千港元 HK\$'000
		附註 Notes		
利息收入	Interest income	4	947,786	1,107,708
利息支出	Interest expense		(343,872)	(401,986)
<b>利息收入淨額</b>	<b>Net interest income</b>		<b>603,914</b>	705,722
其他營運收入	Other operating income	5	201,927	173,894
<b>營運收入</b>	<b>Operating income</b>		<b>805,841</b>	879,616
營運支出	Operating expenses	6	(488,844)	(456,865)
<b>撥備及收益前經營溢利</b>	<b>Operating profit before provisions and gains</b>		<b>316,997</b>	422,751
壞帳及呆帳準備金調撥	Charge for bad and doubtful debts	9	(186,713)	(338,975)
投資及根據貸款協議所得資產之撥備	Provision for investments and assets acquired under lending agreements	10	(71,463)	(32,263)
撥備總額	Total provisions		(258,176)	(371,238)
撥備後經營溢利	Operating profit after provisions		58,821	51,513
出售非持作買賣用途之證券收益減虧損	Gains less losses from disposal of non-trading securities	11	90,896	170,355
<b>除稅前溢利</b>	<b>Profit before taxation</b>		<b>149,717</b>	221,868
所得稅	Income tax	12	(11,579)	(1,424)
<b>股東應佔溢利</b>	<b>Profit attributable to shareholders</b>	15	<b>138,138</b>	220,444
<b>股息宣派及建議</b>	<b>Dividends declared and proposed</b>			
年內宣派中期股息	Interim dividend declared during the year	13	(46,886)	(46,886)
年內宣派特別股息	Special dividend declared during the year	13	(304,762)	0
結算日後建議末期股息	Final dividend proposed after the balance sheet date	13	0	(93,773)
			<b>(351,648)</b>	(140,659)
每股盈利(香港仙)	Earnings per share (Hong Kong cents)	14	11.78	18.81

載於第36頁至第110頁之帳目附註為本財務報告之一部份。  
The notes on pages 36 to 110 form part of these financial statements.