

綜合收益表

截至二零零五年六月三十日止六個月－未經審核

Consolidated Income Statement

for the six months ended 30 June 2005 – unaudited

(以港幣為單位)

中信國際金融控股有限公司(「本公司」)董事會欣然宣佈，本公司及其附屬公司(統稱「本集團」)截至二零零五年六月三十日止六個月未經審核的中期綜合業績及本集團於該日的財政狀況及其比較數字如下：

綜合收益表

(Expressed in Hong Kong dollars)

The Board of Directors of CITIC International Financial Holdings Limited (the "Company") is pleased to announce the unaudited consolidated results of the Company and its subsidiaries (the "Group") for the six months ended 30 June 2005 and the Group's state of affairs as at that date together with the comparative figures as follows:

Consolidated Income Statement

本集團
The Group
截至六月三十日止六個月
Six months ended 30 June

			二零零五年 2005 港幣千元 HK\$'000	二零零四年 (重報) 2004 (restated) 港幣千元 HK\$'000	變化 Variance %
利息收入	Interest income	4 (a)	1,289,369	1,102,019	17.00
利息支出	Interest expense		(724,570)	(322,271)	124.83
淨利息收入	Net interest income		564,799	779,748	(27.57)
費用及佣金收入	Fees and commission income		200,157	216,860	(7.70)
費用及佣金支出	Fees and commission expense		(5,920)	(16,213)	(63.49)
其他經營收入	Other operating income	4 (b)	214,486	36,143	493.44
非利息收入	Non-interest income		408,723	236,790	72.61
經營收入	Operating income		973,522	1,016,538	(4.23)
經營支出	Operating expenses	4 (c)	(499,921)	(495,917)	0.81
未計減值虧損及減值撥備/ 準備前之經營溢利	Operating profit before impairment losses and impairment allowances /provisions		473,601	520,621	(9.03)
貸款及墊款減值虧損及 減值撥備回撥	Impairment losses and impairment allowances written back on loans and advances		92,295	–	
呆壞賬準備	Charge for bad and doubtful debts		–	(38,075)	
經營溢利	Operating profit		565,896	482,546	17.27
出售有形固定資產淨溢利	Net profit on disposal of tangible fixed assets		251,069	8,895	
可供出售證券減值撥備	Impairment allowances on available-for-sale securities		(2,817)	–	
持有至到期證券減值 撥備回撥	Impairment allowances written back on held-to-maturity securities		2,254	–	
持有至到期證券準備回撥	Provision written back on held-to-maturity securities		–	80	
物業減值虧損回撥	Impairment loss written back on properties		1,517	–	
出售聯營公司虧損	Loss on disposal of an associate		(6,155)	–	
所佔聯營公司溢利減虧損	Share of profits less losses of associates		17,515	24,354	

綜合收益表 (續)

未經審核

Consolidated Income Statement (cont'd)

Unaudited

本集團
The Group
截至六月三十日止六個月
Six months ended 30 June

		附註 Note	二零零五年 2005 港幣千元 HK\$'000	二零零四年 (重報) 2004 (restated) 港幣千元 HK\$'000	變化 Variance %
稅前溢利	Profit before taxation		829,279	515,875	60.75
稅項	Income tax	5			
本期稅項	Current tax				
— 香港	— Hong Kong		(96,483)	(82,489)	16.96
— 海外	— Overseas		(716)	1,480	148.38
遞延稅項	Deferred tax		(3,693)	(6,546)	(43.58)
聯營公司	Associates		(5,211)	(3,928)	32.66
稅後溢利	Profit after taxation		723,176	424,392	70.40
可歸屬於：	Attributable to:				
母公司股東權益	Equity holders of the parent		723,176	424,762	70.25
少數股東權益	Minority interests		—	(370)	(100.00)
稅後溢利	Profit after taxation		723,176	424,392	70.40
宣派中期股息每股11.3仙 (2004 : 6.6仙)	Interim dividends declared 11.3 cents (2004: 6.6 cents) per share	6(a)	361,358	210,756	
每股盈利	Earnings per share				
基本	Basic	7(a)	22.62¢	13.31¢	
攤薄	Diluted	7(b)	21.05¢	12.11¢	

第11至第64頁的附註屬本中期財務報告一部分。

The notes on pages 11 to 64 form part of this interim financial report.