

綜合損益表

Consolidated Profit and Loss Account

截至二零零五年十二月三十一日止年度
For the year ended 31 December 2005

		附註 Note	2005 千港元 HK\$'000	2004 千港元 HK\$'000
利息收入	Interest income	6	4,180,031	2,311,367
利息支出	Interest expense		(2,864,034)	(1,036,529)
淨利息收入	Net interest income		1,315,997	1,274,838
其他營業收入	Other operating income	7	716,988	370,427
營業收入	Operating income		2,032,985	1,645,265
營業支出	Operating expenses	8	(890,225)	(744,309)
未扣除減值損失／準備之營業溢利	Operating profit before impairment losses/provisions		1,142,760	900,956
出售／重估物業及設備之(虧損)／溢利淨額	Net (loss)/gain from disposal/reversal of revaluation deficits of property, plant and equipment	11	(699)	40,116
出售非持作買賣用途之證券之虧損淨額	Net loss on disposal of non-trading securities		–	(71)
出售持至到期證券之溢利淨額	Net gain on disposal of held-to-maturity securities		185	15,638
出售備供銷售證券溢利淨額	Net gain on disposal of available-for-sale securities		65,509	–
出售貸款溢利淨額	Net gain on disposal of loans		6,162	–
呆壞賬回撥	Write-back of bad and doubtful debts	10	–	21,557
貸款減值損失	Impairment losses on loans and advances	10	(6,324)	–
非持作買賣證券減值虧損	Impairment losses on non-trading securities		–	(200)
營業溢利	Operating profit		1,207,593	977,996
應佔聯營公司溢利／(虧損)	Share of profits/(losses) of an associate	26	260	(41,225)
出售聯營公司虧損	Loss on disposal of an associate		–	(92)
除稅前溢利	Profit before income taxation		1,207,853	936,679
稅項	Taxation	12	(227,252)	(176,288)
股東應佔溢利	Profit attributable to the equity holders of the Group	14	980,601	760,391
股息	Dividend	16	594,268	471,584
每股盈利	Earnings per share	15		
— 基本	– Basic		HK\$0.91	HK\$0.80
— 攤薄	– Diluted		HK\$0.91	HK\$0.76