

綜合損益計算表

Consolidated Profit and Loss Account

二零零三年十二月三十一日全年結算
(以港幣千元位列示)

For the year ended 31st December, 2003
(Expressed in thousands of Hong Kong dollars)

		附註 Notes	2003	2002 (重報) (restated)
利息收入	Interest income	4(a)	2,306,392	2,260,276
利息支出	Interest expense		(728,419)	(788,058)
淨利息收入	Net interest income		1,577,973	1,472,218
其他營業收入	Other operating income	4(b)	453,493	365,413
營業收入	Operating income		2,031,466	1,837,631
營業支出	Operating expenses	4(c)	(712,161)	(595,502)
扣除準備金前之營業溢利	Operating profit before provisions		1,319,305	1,242,129
呆壞賬準備	Charge for bad and doubtful debts	17	(325,287)	(468,006)
營業溢利	Operating profit		994,018	774,123
重估投資物業及出售有形固定資產虧損	Losses on revaluation of investment properties and disposal of tangible fixed assets	5(a)	(5,533)	(15,169)
出售持有至到期日證券及非持作買賣用途證券之溢利	Profits on disposal of held-to-maturity and non-trading securities	5(b)	34,040	51,317
持有至到期日證券之準備金撥備	Provisions made for held-to-maturity securities		(10,900)	(21,028)
正常業務的溢利	Profit on ordinary activities		1,011,625	789,243
應佔聯營公司之淨溢利／(虧損)	Share of net profits/(losses) in associated companies		626	(7,847)
除稅前溢利	Profit before taxation		1,012,251	781,396
稅項	Taxation	6	(147,603)	(112,820)
除稅後溢利	Profit after taxation		864,648	668,576
少數股東權益所佔之(溢利)／虧損	(Profit)/losses attributable to minority interests		(772)	895
本銀行股東應得之溢利	Profit attributable to the shareholders	7 & 28	863,876	669,471
是年度分配股息：	Dividends attributable to the year:			
年度派發中期股息	Interim dividend paid during the year		108,665	108,580
低估去年之末期及特別股息	Underprovision of final and special dividends in respect of previous year		148	25
年結後擬派末期股息	Final dividend proposed after the balance sheet date		317,283	231,832
年結後擬派特別股息	Special dividend proposed after the balance sheet date		-	193,683
		8	426,096	534,120
每股盈利	Earnings per share	11	HK\$	HK\$
基本及攤薄	Basic and diluted		2.94	2.28
現金	Cash		2.99	2.28
每股股息	Dividends per share			
中期	Interim		0.37	0.37
擬派末期	Proposed final		1.08	0.79
擬派特別	Proposed special		-	0.66
			1.45	1.82

第四十七頁至第一零三頁之附註構成本年結一部份。

The notes on pages 47 to 103 form part of these accounts