

# CONSOLIDATED PROFIT AND LOSS ACCOUNT

## 綜合損益賬

For the year ended 31st December, 2004 截至2004年12月31日止年度

		Notes 附註	2004 HK\$'000 港幣千元	2003 HK\$'000 港幣千元
Interest income	利息收入	4	5,682,080	5,763,729
Interest expense	利息支出	5	(2,054,505)	(2,167,649)
Net interest income	淨利息收入		3,627,575	3,596,080
Fee and commission income	服務費及佣金收入	6	1,506,604	1,266,294
Fee and commission expense	服務費及佣金支出		(298,363)	(210,818)
Net trading profits	交易溢利淨額	7	360,371	473,079
Other operating income	其他經營收入	8	299,678	271,612
Operating income	經營收入		5,495,865	5,396,247
Operating expenses	經營支出	9	(2,720,431)	(2,525,540)
Operating profit before provisions	未扣除準備的經營溢利		2,775,434	2,870,707
Charge for bad and doubtful debts	壞賬及呆賬支出	10	(272,807)	(498,670)
Operating profit after provisions	已扣除準備之經營溢利		2,502,627	2,372,037
Net profit/(loss) on disposal of fixed assets	出售固定資產之淨溢利/(虧損)		15,239	(11,195)
Revaluation surplus on investment properties	重估投資物業盈餘	26	227,941	12,816
Write back/(charge) of impairment loss on bank premises	銀行行址減值 回撥/(損失)	26,32(c)	18,538	(113,782)
Net loss on disposal of held-to-maturity debt securities	出售持至到期債務證券 淨虧損		-	(12,048)
Net profit/(loss) on disposal of investment securities and associates	出售投資證券和聯營公司 淨溢利/(虧損)		13,758	(1,992)
(Provision)/write back on held-to-maturity debt securities, investment securities and associates	持至到期債務證券、投資證券 和聯營公司的準備金 (調撥)/回撥		(18,582)	15,874
Share of profits less losses of associates	應佔聯營公司溢利減虧損	11	64,376	112,598
Profit for the year before taxation	年度內除稅前溢利		2,823,897	2,374,308
Income tax	所得稅	12	(375,330)	(433,401)
Profit for the year after taxation	年度內除稅後溢利		2,448,567	1,940,907
Minority interests	少數股東權益		(24,767)	(19,193)
Profit attributable to shareholders	股東應佔溢利	13	2,423,800	1,921,714
Appropriations:	撥款:			
Dividends attributable to the year	應屬本年度股息	14		
Interim paid	已支付中期股息		414,535	334,057
Final paid in respect of previous year	已支付屬上年度末期股息		885	11
Final proposed	擬派末期股息		1,193,599	909,821
			HK\$ 港幣	HK\$ 港幣
Earnings per share	每股盈利			
Basic	基本	15(a)	1.64	1.32
Diluted	攤薄	15(b)	1.63	1.32

The notes on pages 76 to 138 form part of these accounts. 第76至138頁之附註屬本賬項之一部分。