

# CONSOLIDATED INCOME STATEMENT

## 綜合收益表

for the year ended 31 December 2004  
截至二零零四年十二月三十一日止年度

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		Note 附註	2004 二零零四年 HK\$'000 千港元	2003 二零零三年 HK\$'000 千港元
Interest income	利息收入	3	<b>971,783</b>	947,786
Interest expense	利息支出		<b>(361,602)</b>	(343,872)
<b>Net interest income</b>	<b>淨利息收入</b>		<b>610,181</b>	603,914
Other operating income	其他營運收入	4	<b>225,097</b>	201,927
<b>Operating income</b>	<b>營運收入</b>		<b>835,278</b>	805,841
Operating expenses	營運支出	5	<b>(602,039)</b>	(488,844)
<b>Operating profit before provisions and gains</b>	<b>撥備及收益前經營溢利</b>		<b>233,239</b>	316,997
Charge for bad and doubtful debts	壞帳及呆帳準備金調撥	8	<b>(51,173)</b>	(186,713)
Reversal of/(provision for) net impairment losses on investments and assets acquired under lending agreements	投資及根據貸款協議所得資產減值虧損之撥回/(撥備)	9	<b>46,703</b>	(71,463)
Total provisions	撥備總額		<b>(4,470)</b>	(258,176)
Operating profit after provisions	撥備後經營溢利		<b>228,769</b>	58,821
Gains less losses from disposal of non-trading securities	出售非持作買賣用途證券之收益減虧損	10	<b>93,256</b>	90,896
Profit on disposal of own property	出售本身物業之溢利		<b>16,324</b>	0
<b>Profit before taxation</b>	<b>除稅前溢利</b>		<b>338,349</b>	149,717
Income tax	利得稅	11	<b>(37,961)</b>	(11,579)
<b>Profit attributable to shareholders</b>	<b>股東應佔溢利</b>	14, 30	<b>300,388</b>	138,138
<b>Dividends declared and proposed</b>	<b>宣派及建議派發股息</b>			
Interim dividend declared during the year	年內宣派中期股息	12	<b>(70,330)</b>	(46,886)
Special dividend declared during the year	年內宣派特別股息	12	<b>0</b>	(304,762)
Final dividend proposed after the balance sheet date	結算日後建議末期股息	12	<b>(128,938)</b>	0
			<b>(199,268)</b>	(351,648)
Earnings per share (Hong Kong cents)	每股盈利(港仙)	13	<b>25.63</b>	11.78

The notes on pages 48 to 124 form part of these financial statements.  
載於第48頁至第124頁的帳目附註為本財務報告的一部份。