

綜合損益計算表

Consolidated Profit and Loss Account

二零零四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, 2004
(Expressed in thousands of Hong Kong dollars)

		附註 Notes	2004	2003
利息收入	Interest income	4(a)	2,877,006	2,306,392
利息支出	Interest expense	4(d)	(1,082,689)	(728,419)
淨利息收入	Net interest income		1,794,317	1,577,973
其他營業收入	Other operating income	4(b)	640,070	453,493
營業收入	Operating income		2,434,387	2,031,466
營業支出	Operating expenses	4(c)	(1,028,107)	(712,161)
扣除準備金前之營業溢利	Operating profit before provisions		1,406,280	1,319,305
呆壞賬準備	Charge for bad and doubtful debts	17	(54,434)	(325,287)
營業溢利	Operating profit		1,351,846	994,018
重估投資物業·出售有形固定資產及 聯營公司之溢利/(虧損)	Profits/(losses) on revaluation of investment properties, disposal of tangible fixed assets and associated companies	5(a)	43,743	(5,533)
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)	6,508	34,040
持有至到期日證券之準備金回撥/ (撥備)	Provisions written back/(made) for held-to-maturity securities		4,848	(10,900)
正常業務的溢利	Profit on ordinary activities		1,406,945	1,011,625
應佔聯營公司之淨溢利	Share of net profits in associated companies		5,229	626
除稅前溢利	Profit before taxation		1,412,174	1,012,251
稅項	Taxation	6	(242,561)	(147,603)
除稅後溢利	Profit after taxation		1,169,613	864,648
少數股東權益所佔之溢利	Profit attributable to minority interests		(1,592)	(772)
本銀行股東應得之溢利	Profit attributable to the shareholders	7 & 28	1,168,021	863,876
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		155,773	108,665
低估去年之末期及特別股息	Underprovision of final and special dividends in respect of previous year		140	148
年結後擬派末期股息	Final dividend proposed after the balance sheet date		420,292	317,283
		8	576,205	426,096
每股盈利	Earnings per share	11	HK\$	HK\$
基本	Basic		3.97	2.94
攤薄	Diluted		3.97	2.94
每股股息	Dividends per share			
中期	Interim		0.53	0.37
擬派末期	Proposed final		1.43	1.08
			1.96	1.45

第五十一頁至第一一一頁之附註構成本年結一部份。

The notes on pages 51 to 111 form part of these accounts