

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	971,783	947,786
Interest expense	利息支出		(361,602)	(343,872)
Net interest income	淨利息收入		610,181	603,914
Other operating income	其他營運收入	4	225,097	201,927
Operating income	營運收入		835,278	805,841
Operating expenses	營運支出	5	(602,039)	(488,844)
Operating profit before provisions and gains	撥備及收益前經營溢利		233,239	316,997
Charge for bad and doubtful debts	壞帳及呆帳準備金調撥	8	(51,173)	(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	46,703	(71,463)
Total provisions	撥備總額		(4,470)	(258,176)
Operating profit after provisions	撥備後經營溢利		228,769	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	93,256	90,896
Profit on disposal of own property	出售本身物業之溢利		16,324	0
Profit before taxation	除稅前溢利		338,349	149,717
Income tax	利得稅	11	(37,961)	(11,579)
Profit attributable to shareholders	股東應佔溢利	14, 30	300,388	138,138
Dividends declared and proposed	宣派及建議派發股息			
Interim dividend declared during the year	年內宣派中期股息	12	(70,330)	(46,886)
Special dividend declared during the year	年內宣派特別股息	12	0	(304,762)
Final dividend proposed after the balance sheet date	結算日後建議末期股息	12	(128,938)	0
			(199,268)	(351,648)
Earnings per share (Hong Kong cents)	每股盈利(港仙)	13	25.63	11.78

The notes on pages 66 to 142 form part of these financial statements.

載於第66頁至第142頁的帳目附註為本財務報告的一部份。