

簡明綜合損益表

CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT

截至二〇〇五年六月三十日止六個月 For the six months ended 30 June 2005

		截至六月三十日止六個月	
		Six months ended 30 June	
		2005	2004
		HK\$'000	HK\$'000
			重列
			Restated
	註釋 Note		
利息收入	Interest income	1,154,345	869,839
利息支出	Interest expense	(612,651)	(327,513)
淨利息收入	Net interest income	541,694	542,326
保險營業收入	Insurance operating income	181,143	217,537
其他營業收入	Other operating income	3	216,678
營業收入	Operating income	925,927	976,541
營業支出	Operating expenses	4	(267,101)
扣除減值準備前之營業溢利	Operating profit before impairment allowances	642,614	709,440
貸款減值準備撥回	Write back of impairment allowances on loans and advances	3,056	-
呆壞賬準備撥回	Write back of bad and doubtful debts	-	18,858
保險申索準備	Charge for insurance claims	(136,851)	(176,742)
營業溢利	Operating profit	508,819	551,556
出售固定資產之淨虧損	Net loss on disposal of fixed assets	(115)	(707)
重估投資物業之盈餘	Revaluation surplus on investment properties	119,847	-
重估房產之虧損	Revaluation deficit on premises	(79)	-
出售可供出售證券之淨收益	Net gain on disposal of available-for-sale securities	106	-
出售非持作買賣用途證券之淨收益	Net gain on disposal of non-trading securities	-	1,023
持至到期證券之準備金撥回	Provision written back on held-to-maturity securities	-	6,483
		628,578	558,355
應佔共同控制實體之淨溢利	Share of net profits of jointly controlled entities	3,322	1,657
應佔聯營公司之淨(虧損)/溢利	Share of net (losses)/profits of associates	(366)	264
除稅前溢利	Profit before taxation	631,534	560,276
稅項	Taxation	5	(91,069)
股東應佔溢利	Profit attributable to shareholders	530,405	469,207
中期股息	Interim dividend	6	111,451
每股盈利	Earnings per share	7	2.02
		HK\$	HK\$
		2.28	2.02