

綜合收益賬

Consolidated Income Statement

截至二零零五年十二月三十一日止年度
(以港幣千元位列示)

For the year ended 31 December 2005
(Expressed in thousands of Hong Kong dollars)

| | | | 二零零五年 2005 | 二零零四年 2004 經重列 Restated |
|---------------------------------|--|----|--|----------------------------------|
| 利息收入 | Interest income | | 3,156,660 | 2,259,182 |
| 利息支出 | Interest expense | | (1,758,389) | (579,535) |
| 淨利息收入 | Net interest income | 6 | 1,398,271 | 1,679,647 |
| 服務費及佣金收入 | Fee and commission income | | 446,929 | 464,348 |
| 服務費及佣金支出 | Fee and commission expense | | (91,155) | (86,507) |
| 淨服務費及佣金收入 | Net fee and commission income | 7 | 355,774 | 377,841 |
| 淨買賣收入 | Net trading income | 8 | 260,201 | 141,726 |
| 淨保費收入 | Net insurance premium income | 9 | 752,855 | 478,846 |
| 其他營運收入 | Other operating income | 10 | 118,885 | 115,231 |
| 營運收入 | Operating income | | 2,885,986 | 2,793,291 |
| 保險索償淨額及對保單 持有人負債之變動 | Net insurance claims and movement in liabilities to policyholders | 11 | (627,697) | (386,179) |
| 扣除保險索償之營運收入 營運支出 | Total operating income net of insurance claims Operating expenses | 12 | 2,258,289 (1,000,565) | 2,407,112 (897,054) |
| 扣除貸款及墊款減值提撥/壞賬及 呆賬準備調撥前之營運溢利 | Operating profit before impairment losses on loans and advances/charge for bad and doubtful debts | | 1,257,724 | 1,510,058 |
| 貸款及墊款之減值提撥 | Impairment losses on loans and advances | 15 | (130,640) | - |
| 壞賬及呆賬準備調撥 | Charge for bad and doubtful debts | | - | (208,747) |
| 若干投資及固定資產收益前 之營運溢利 | Operating profit before gains on certain investments and fixed assets | | 1,127,084 | 1,301,311 |
| 出售行產及其他固定資產之淨收益/ (虧損)/重估減值回撥 | Net gain/(loss) on disposal/reversal of revaluation deficits of premises and other fixed asset | 16 | 103,991 | (474) |
| 投資物業之公平值調整淨收益 | Net gain on fair value adjustment on investment properties | | 83,051 | 52,923 |
| 出售可供出售證券淨收益 | Net gain on disposal of available-for-sale securities | | 116,178 | - |
| 出售非持作買賣用途的證券淨收益 | Net gain on disposal of non-trading securities | | - | 64,479 |
| 應佔共同控制實體之業績 | Share of results of jointly controlled entities | | 3,104 | 4,095 |
| 應佔聯營公司之業績 | Share of results of associated companies | | (9,350) | - |
| 重組費用 | Reorganisation costs | | - | (56,687) |
| 出售附屬公司部份權益之溢利 | Profit on partial disposal of interest in a subsidiary | | - | 444,806 |
| 視作出售附屬公司權益之溢利 | Profit on deemed disposal of interest in a subsidiary | | - | 492,649 |
| 除稅前溢利 | Profit before income tax | | 1,424,058 | 2,303,102 |
| 稅項 | Income tax expense | 17 | (187,857) | (141,520) |
| 年度溢利 | Profit for the year | | 1,236,201 | 2,161,582 |
| 少數股東應佔溢利 | Profit attributable to minority interests | | (216,883) | (130,584) |
| 本公司股東應佔溢利 | Profit attributable to shareholders of the Company | | 1,019,318 | 2,030,998 |
| 股息 | Dividends | | | |
| 已派中期股息 | Interim dividend paid | 19 | 178,999 | 193,915 |
| 已派特別股息 | Special dividend paid | 19 | - | 197,343 |
| 擬派末期股息 | Proposed final dividend | 19 | 340,120 | 323,192 |
| | | | 519,119 | 714,450 |
| 每股盈利 | Earnings per share | | | |
| 基本 | Basic | 20 | HK\$4.09 | HK\$8.21 |
| 攤薄 | Diluted | 20 | HK\$4.09 | HK\$8.20 |

第67頁至第195頁之附註乃本綜合財務報表之一部分。

The notes on pages 67 to 195 are an integral part of these consolidated financial statements.