

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)

		附註 Note	二零零五年 2005	二零零四年 2004 經重列 Restated
利息收入	Interest income		3,094,884	2,228,406
利息支出	Interest expense		(1,761,502)	(581,940)
淨利息收入	Net interest income	6	1,333,382	1,646,466
服務費及佣金收入	Fee and commission income		468,209	473,187
服務費及佣金支出	Fee and commission expense		(65,708)	(56,524)
淨服務費及佣金收入	Net fee and commission income	7	402,501	416,663
淨買賣收入	Net trading income	8	142,259	69,028
其他營運收入	Other operating income	9	38,197	46,247
營運收入	Operating income		1,916,339	2,178,404
營運支出	Operating expenses	10	(924,605)	(803,368)
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		991,734	1,375,036
貸款及墊款之減值提撥	Impairment losses on loans and advances	13	(130,577)	-
壞賬及呆賬準備調撥	Charge for bad and doubtful debts			
- 持續經營業務	- Continuing operations	13	-	(208,746)
- 終止經營業務	- Discontinued operation	13	-	(9)
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		861,157	1,166,281
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 assets	14	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		74,570	49,839
出售可供出售證券淨收益	Net gain on disposal of available-for-sale securities		116,077	-
出售非持作買賣用途的證券淨收益	Net gain on disposal of non-trading securities		-	46,698
應佔共同控制實體之業績	Share of results of jointly controlled entities		3,104	4,095
終止經營業務之其他淨貢獻	Net other contribution from discontinued operation		-	276
重組費用	Reorganisation costs		-	(8,963)
除稅前溢利	Profit before income tax		1,158,899	1,257,752
稅項	Income tax expense			
- 持續經營業務	- Continuing operations	15	(177,727)	(136,283)
- 終止經營業務	- Discontinued operation	15	-	(47)
年度溢利	Profit for the year		981,172	1,121,422
少數股東應佔溢利	Profit attributable to minority interests		(2,338)	(2,683)
本公司股東應佔溢利	Profit attributable to shareholders of the Company	16	978,834	1,118,739
股息	Dividends			
已派中期股息	Interim dividend paid	17	211,561	211,561
擬派末期股息	Proposed final dividend	17	353,938	349,536
			565,499	561,097
每股盈利	Earnings per share			
基本	Basic	18	HK\$1.06	HK\$1.29
攤薄	Diluted	18	HK\$1.06	HK\$1.29

第59頁至第179頁之附註乃本綜合財務報表之一部分。

The notes on pages 59 to 179 are an integral part of these consolidated financial statements.