

CONSOLIDATED PROFIT AND LOSS ACCOUNT

綜合損益賬

For the year ended 31st December, 2003 截至 2003年 12月 31日止年度

		2003		2002	
		Notes 附註	HK\$'000 港幣千元	Restated 重報	HK\$'000 港幣千元
Interest income	利息收入	4	5,763,729		6,379,553
Interest expense	利息支出	5	(2,167,649)		(2,727,277)
Net interest income	淨利息收入		3,596,080		3,652,276
Fees and commission income	服務費及佣金收入	6	1,266,294		1,133,295
Fees and commission expense	服務費及佣金支出		(210,818)		(183,696)
Net trading profits	交易溢利淨額	7	473,079		195,860
Other operating income	其他經營收入	8	271,612		258,561
Operating income	經營收入		5,396,247		5,056,296
Operating expenses	經營支出	9	(2,525,540)		(2,542,594)
Operating profit before provisions	未扣除準備的經營溢利		2,870,707		2,513,702
Charge for bad and doubtful debts	壞賬及呆賬支出	10	(498,670)		(810,939)
Operating profit after provisions	已扣除準備之經營溢利		2,372,037		1,702,763
Net loss on disposal of fixed assets	出售固定資產之淨虧損		(11,195)		(31,167)
Revaluation surplus/(deficit) on investment properties	重估投資物業 盈餘/(虧損)	26	12,816		(92,257)
Impairment loss on bank premises	銀行行址減值損失	26,33(c)	(113,782)		-
Net (loss)/profit on disposal of held-to-maturity debt securities, investment securities and associates	出售持至到期債務證券、 投資證券和聯營公司淨 (虧損)/溢利		(14,040)		456
Write back/(provision) on held-to-maturity debt securities, investment securities and associates	持至到期債務證券、投資證券 和聯營公司的準備金 回撥/(調撥)		15,874		(39,581)
Share of profits less losses of associates	應佔聯營公司溢利減虧損		112,598		32,656
Profit for the year before taxation	年度內除稅前溢利	11	2,374,308		1,572,870
Income tax	所得稅	12	(433,401)		(277,013)
Profit for the year after taxation	年度內除稅後溢利		1,940,907		1,295,857
Minority interests	少數股東權益		(19,193)		(26,071)
Profit attributable to shareholders	股東應佔溢利	13	1,921,714		1,269,786
Appropriations:	撥款：				
Dividends attributable to the year	應屬本年度股息	14			
Interim paid	已支付中期股息		334,057		302,348
Final paid in respect of previous year	已支付屬上年度末期股息		11		148
Final proposed	擬派末期股息		909,821		506,221
			HK\$ 港幣		HK\$ 港幣
Earnings per share	每股盈利				
Basic	基本	15(a)	1.32		0.88
Diluted	攤薄	15(b)	1.32		0.88
Cash	現金	15(d)	1.42		0.98

The notes on pages 82 to 144 form part of these accounts. 第82至144頁之附註屬本賬項之一部分。