

CONSOLIDATED PROFIT AND LOSS ACCOUNT

綜合損益賬

For the year ended 31st December, 2004 截至2004年12月31日止年度

| | | Notes 附註 | 2004 HK\$'000 港幣千元 | 2003 HK\$'000 港幣千元 |
|--|---------------------------------------|----------|-----------------------|-----------------------|
| Interest income | 利息收入 | 4 | 5,682,080 | 5,763,729 |
| Interest expense | 利息支出 | 5 | (2,054,505) | (2,167,649) |
| Net interest income | 淨利息收入 | | 3,627,575 | 3,596,080 |
| Fee and commission income | 服務費及佣金收入 | 6 | 1,506,604 | 1,266,294 |
| Fee and commission expense | 服務費及佣金支出 | | (298,363) | (210,818) |
| Net trading profits | 交易溢利淨額 | 7 | 360,371 | 473,079 |
| Other operating income | 其他經營收入 | 8 | 299,678 | 271,612 |
| Operating income | 經營收入 | | 5,495,865 | 5,396,247 |
| Operating expenses | 經營支出 | 9 | (2,720,431) | (2,525,540) |
| Operating profit before provisions | 未扣除準備的經營溢利 | | 2,775,434 | 2,870,707 |
| Charge for bad and doubtful debts | 壞賬及呆賬支出 | 10 | (272,807) | (498,670) |
| Operating profit after provisions | 已扣除準備之經營溢利 | | 2,502,627 | 2,372,037 |
| Net profit/(loss) on disposal of fixed assets | 出售固定資產之淨溢利/(虧損) | | 15,239 | (11,195) |
| Revaluation surplus on investment properties | 重估投資物業盈餘 | 26 | 227,941 | 12,816 |
| Write back/(charge) of impairment loss on bank premises | 銀行行址減值 回撥/(損失) | 26,32(c) | 18,538 | (113,782) |
| Net loss on disposal of held-to-maturity debt securities | 出售持至到期債務證券 淨虧損 | | - | (12,048) |
| Net profit/(loss) on disposal of investment securities and associates | 出售投資證券和聯營公司 淨溢利/(虧損) | | 13,758 | (1,992) |
| (Provision)/write back 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 (調撥)/回撥 | | (18,582) | 15,874 |
| Share of profits less losses of associates | 應佔聯營公司溢利減虧損 | 11 | 64,376 | 112,598 |
| Profit for the year before taxation | 年度內除稅前溢利 | | 2,823,897 | 2,374,308 |
| Income tax | 所得稅 | 12 | (375,330) | (433,401) |
| Profit for the year after taxation | 年度內除稅後溢利 | | 2,448,567 | 1,940,907 |
| Minority interests | 少數股東權益 | | (24,767) | (19,193) |
| Profit attributable to shareholders | 股東應佔溢利 | 13 | 2,423,800 | 1,921,714 |
| 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 | | 414,535 | 334,057 |
| Final paid in respect of previous year | 已支付屬上年度末期股息 | | 885 | 11 |
| Final proposed | 擬派末期股息 | | 1,193,599 | 909,821 |
| | | | HK\$ 港幣 | HK\$ 港幣 |
| Earnings per share | 每股盈利 | | | |
| Basic | 基本 | 15(a) | 1.64 | 1.32 |
| Diluted | 攤薄 | 15(b) | 1.63 | 1.32 |

The notes on pages 76 to 138 form part of these accounts. 第76至138頁之附註屬本賬項之一部分。