

# CONSOLIDATED PROFIT AND LOSS ACCOUNT

## 綜合損益賬

For the year ended 31st December, 2005 截至2005年12月31日止年度

			2005	2004
		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	7,806,534	5,668,495
Interest expense	利息支出	5	(4,046,276)	(2,054,505)
Net interest income	淨利息收入		3,760,258	3,613,990
Fee and commission income	服務費及佣金收入	6	1,598,000	1,506,604
Fee and commission expense	服務費及佣金支出		(229,896)	(298,363)
Net trading profits	交易溢利淨額	7	576,024	373,956
Net result from financial instruments designated at fair value through profit or loss	指定為通過損益以反映公平價值金融工具的淨表現	8	(42,546)	-
Other operating income	其他經營收入	9	290,698	299,678
Operating income	經營收入		5,952,538	5,495,865
Operating expenses	經營支出	10	(2,988,047)	(2,762,180)
Operating profit before impairment losses	未扣除減值損失之經營溢利		2,964,491	2,733,685
Impairment losses on loans and advances	貸款減值損失	11	(141,485)	-
Net charge for bad and doubtful debts	壞賬及呆賬支出	11	-	(272,807)
Impairment losses on held-to-maturity investments	持至到期投資減值損失		(33,230)	-
Impairment losses on available-for-sale financial assets	可供出售金融資產減值損失		(325)	-
Impairment losses on associates	聯營公司減值損失		(6,838)	-
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調撥		-	(18,582)
(Charge)/Write back of impairment loss on bank premises	銀行行址減值(損失)/回撥	31	(210,140)	18,538
Impairment losses	減值損失		(392,018)	(272,851)
			2,572,473	2,460,834
Net loss on sale of held-to-maturity investments	出售持至到期投資之淨虧損		(630)	-
Net profit on sale of available-for-sale financial assets	出售可供出售金融資產之淨溢利	12	6,983	-
Net profit on sale of investment securities	出售投資證券之淨溢利		-	13,763
Net profit/(loss) on sale of subsidiaries/associates	出售附屬公司/聯營公司之淨溢利/(虧損)		624	(5)
Net profit on sale of fixed assets	出售固定資產之淨溢利		365,441	15,239
Valuation gains on investment properties	重估投資物業盈利	31	234,221	227,941
Share of profits less losses on associates	應佔聯營公司溢利減虧損		33,731	68,995
Profit for the year before taxation	年度內除稅前溢利		3,212,843	2,786,767
Income tax	所得稅	13	(426,862)	(414,291)
Profit for the year after taxation	年度內除稅後溢利		2,785,981	2,372,476

## Consolidated Profit and Loss Account (continued)

### 綜合損益賬 (續)

For the year ended 31st December, 2005 截至2005年12月31日止年度

			2005	2004
		Notes 附註	HK\$'000 港幣千元	Restated重報 HK\$'000 港幣千元
Attributable to:	可歸屬於：			
Equity holders of the Group	本集團股東	14	<b>2,748,725</b>	2,347,709
Minority interests	少數股東權益	39	<b>37,256</b>	24,767
			<b>2,785,981</b>	2,372,476
Profit after taxation	除稅後溢利			
Appropriations:	撥款：			
Dividends attributable to the year	應屬本年度股息	15		
Interim paid	已支付中期股息		<b>496,127</b>	414,535
Final paid in respect of previous year	已支付屬上年度末期股息		<b>1,702</b>	885
Final proposed	擬派末期股息		<b>1,404,514</b>	1,193,599
Earnings per share	每股盈利		HK\$ 港幣	HK\$ 港幣
Basic	基本	16(a)	<b>1.83</b>	1.59
Diluted	攤薄	16(b)	<b>1.82</b>	1.58

The notes on pages 98 to 209 form part of these accounts. 第98至209頁之附註屬本賬項之一部分。