

CONSOLIDATED PROFIT AND LOSS ACCOUNT

綜合損益賬

For the year ended 31st December, 2006 截至2006年12月31日止年度

		Notes 附註	2006 HK\$'000 港幣千元	2005 HK\$'000 港幣千元
Interest income	利息收入	3	12,865,593	7,806,534
Interest expense	利息支出	4	(7,999,958)	(4,046,276)
Net interest income	淨利息收入		4,865,635	3,760,258
Fee and commission income	服務費及佣金收入	5	1,898,883	1,598,000
Fee and commission expense	服務費及佣金支出		(288,145)	(229,896)
Net fee and commission	服務費及佣金淨額		1,610,738	1,368,104
Net trading profits	交易溢利淨額	6	586,160	576,024
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	7	248,177	(42,546)
Other operating income	其他經營收入	8	253,602	290,698
Non-interest income	非利息收入		2,698,677	2,192,280
Operating income	經營收入		7,564,312	5,952,538
Operating expenses	經營支出	9	(3,465,360)	(2,988,047)
Operating profit before impairment losses	未扣除減值損失之經營溢利		4,098,952	2,964,491
Impairment losses on loans and advances	貸款減值損失	10	(243,848)	(141,485)
Write back of/(Charge for) impairment losses on held-to-maturity investments and available-for-sale financial assets	持至到期投資及可供出售金融資產回撥/(損失)		12,972	(33,555)
Write back of/(Charge for) impairment losses on associates	聯營公司減值回撥/(損失)		24,560	(6,838)
Impairment losses on goodwill	商譽減值損失	29(a)	(23,698)	-
Write back of/(Charge for) impairment losses on bank premises	行址減值回撥/(損失)	30	27,681	(210,140)
Impairment losses	減值損失		(202,333)	(392,018)
Operating profit after impairment losses	已扣除減值損失之經營溢利		3,896,619	2,572,473
Net loss on sale of held-to-maturity investments	出售持至到期投資之淨虧損		(17)	(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	11	49,998	6,983
Net profit on sale of subsidiaries/associates	出售附屬公司/聯營公司之淨溢利		1,516	624
Net (loss)/profit on sale of fixed assets	出售固定資產之淨(虧損)/溢利		(8,273)	365,441
Valuation gains on investment properties	重估投資物業盈利	30	137,777	234,221
Share of profits less losses on associates	應佔聯營公司溢利減虧損		182,574	33,731
Profit for the year before taxation	年度內除稅前溢利		4,260,194	3,212,843
Income tax	所得稅	12	(774,576)	(426,862)
Profit for the year after taxation	年度內除稅後溢利		3,485,618	2,785,981
Attributable to:	可歸屬於：			
Equity holders of the Group	集團股東	13	3,434,511	2,748,725
Minority interests	少數股東權益	38	51,107	37,256
Profit after taxation	除稅後溢利		3,485,618	2,785,981
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		661,663	496,127
Final paid in respect of previous year	已支付屬上年度末期股息		6,342	1,702
Final proposed	擬派末期股息		1,596,646	1,404,514
Earnings per share	每股盈利		HK\$港幣	HK\$港幣
Basic	基本	15	2.24	1.83
Diluted	攤薄	15	2.22	1.82

The notes on pages 98 to 197 form part of these accounts. 第98至197頁之附註屬本賬項之一部分。