

綜合損益表

CONSOLIDATED PROFIT AND LOSS ACCOUNT

截至二〇〇五年十二月三十一日止之年度 For the year ended 31 December 2005

		註釋 Note	2005 HK\$'000	2004 HK\$'000 重列 Restated
利息收入	Interest income	4	2,713,593	1,813,186
利息支出	Interest expense		(1,578,975)	(741,626)
淨利息收入	Net interest income		1,134,618	1,071,560
保險營業收入	Insurance operating income	5	379,986	411,427
其他營業收入	Other operating income	6	411,448	458,565
營業收入	Operating income		1,926,052	1,941,552
營業支出	Operating expenses	7	(576,093)	(533,899)
扣除減值準備前之營業溢利	Operating profit before impairment allowances		1,349,959	1,407,653
貸款減值準備調撥	Charge for impairment allowances on loans and advances	8	(19,830)	–
呆壞賬準備撥回	Write back of bad and doubtful debts	9	–	113,890
保險申索準備	Charge for insurance claims	5	(286,325)	(322,096)
營業溢利	Operating profit		1,043,804	1,199,447
出售固定資產之淨(虧損)/收益	Net (loss)/gain on disposal of fixed assets		(926)	2,056
重估投資物業之盈餘	Revaluation surplus on investment properties		188,652	–
重估房產之虧損	Revaluation deficit on premises		(79)	–
出售可供出售證券之淨收益	Net gain on disposal of available-for-sale securities		66,343	–
出售非持作買賣用途證券之淨收益	Net gain on disposal of non-trading securities		–	7,266
持至到期證券之準備金撥回	Provision written back on held-to-maturity securities		–	7,077
			1,297,794	1,215,846
應佔共同控制實體之淨溢利	Share of net profits of jointly controlled entities		6,649	10,199
應佔聯營公司之溢利	Share of profits of associates		1,323	355
除稅前溢利	Profit before taxation		1,305,766	1,226,400
稅項	Taxation	12	(196,951)	(194,254)
股東應佔溢利	Profit attributable to shareholders	13	1,108,815	1,032,146
股息	Dividends	14	626,913	571,188
每股盈利	Earnings per share	15	HK\$ 4.78	HK\$ 4.44