

# 綜合損益表

## CONSOLIDATED PROFIT AND LOSS ACCOUNT

截至二〇〇四年十二月三十一日止之年度 For the year ended 31 December 2004

		註釋 Note	2004 HK\$'000	2003 HK\$'000
利息收入	Interest income	2	1,813,186	1,842,123
利息支出	Interest expense		(741,626)	(722,293)
淨利息收入	Net interest income		1,071,560	1,119,830
保險營業收入	Insurance operating income	3	411,427	429,534
其他營業收入	Other operating income	4	458,565	399,892
營業收入	Operating income		1,941,552	1,949,256
營業支出	Operating expenses	5	(534,360)	(523,395)
扣除準備金前之營業溢利	Operating profit before provisions		1,407,192	1,425,861
呆壞賬準備撥回/(調撥)	Write back of/(charge for) bad and doubtful debts	6	113,890	(67,122)
保險申索準備	Charge for insurance claims	3	(322,096)	(339,695)
營業溢利	Operating profit		1,198,986	1,019,044
出售固定資產之淨收益/(虧損)	Net gain/(loss) on disposal of fixed assets		2,056	(2,313)
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	9,103
持至到期證券之準備金撥回/(調撥)	Provision written back/(made) on held-to-maturity securities		7,077	(18,793)
			1,215,385	1,007,041
應佔共同控制實體之淨溢利	Share of net profits of jointly controlled entities		11,495	2,600
應佔聯營公司之溢利	Share of profits of associates		415	438
除稅前溢利	Profit before taxation		1,227,295	1,010,079
稅項	Taxation	9	(195,610)	(151,275)
股東應佔溢利	Profit attributable to shareholders	10	1,031,685	858,804
股息	Dividends	11	571,188	408,655
每股盈利	Earnings per share	12	HK\$ 4.44	HK\$ 3.70