

簡明綜合損益表

CONDENSED CONSOLIDATED PROFIT AND LOSS ACCOUNT

截至二〇〇四年六月三十日止六個月 For the six months ended 30 June 2004

| | | 截至六月三十日止六個月 Six months ended 30 June | |
|-------------------|--|---|------------------|
| | 註釋 Note | 2004 HK\$'000 | 2003 HK\$'000 |
| 利息收入 | Interest income | 869,839 | 943,890 |
| 利息支出 | Interest expense | (327,513) | (379,140) |
| 淨利息收入 | Net interest income | 542,326 | 564,750 |
| 保險營業收入 | Insurance operating income | 217,537 | 248,527 |
| 其他營業收入 | Other operating income | 216,678 | 175,364 |
| 營業收入 | Operating income | 976,541 | 988,641 |
| 營業支出 | Operating expenses | (267,332) | (266,924) |
| 扣除準備金前之營業溢利 | Operating profit before provisions | 709,209 | 721,717 |
| 呆壞賬準備撥回/(調撥) | Write back of/(charge for) bad and doubtful debts | 18,858 | (52,211) |
| 保險申索準備 | Charge for insurance claims | (176,742) | (196,783) |
| 營業溢利 | Operating profit | 551,325 | 472,723 |
| 出售固定資產之淨虧損 | Net loss on disposal of fixed assets | (707) | (1,570) |
| 出售非持作買賣用途證券之淨收益 | Net gain on disposal of non-trading securities | 1,023 | 5,252 |
| 持至到期證券之準備金撥回/(調撥) | Provision written back/(made) on held-to-maturity securities | 6,483 | (18,781) |
| 應佔共同控制實體之淨溢利/(虧損) | Share of net profits/(losses) of jointly controlled entities | 1,657 | (1,951) |
| 應佔聯營公司之溢利 | Share of profits of associates | 264 | 138 |
| 除稅前溢利 | Profit before taxation | 560,045 | 455,811 |
| 稅項 | Taxation | (91,069) | (65,165) |
| 股東應佔溢利 | Profit attributable to shareholders | 468,976 | 390,646 |
| 中期股息 | Interim dividend | 111,451 | 88,232 |
| 每股盈利 | Earnings per share | HK\$ 2.02 | HK\$ 1.68 |