

綜合損益表

CONSOLIDATED PROFIT AND LOSS ACCOUNT

截至二〇〇三年十二月三十一日止之年度 For the year ended 31 December 2003

		註釋 Note	2003 HK\$'000	2002 HK\$'000
				[註釋一(甲)] (Note 1(a))
利息收入	Interest income	2	1,842,123	2,042,100
利息支出	Interest expense		(722,293)	(866,021)
淨利息收入	Net interest income		1,119,830	1,176,079
保險營業收入	Insurance operating income	3	429,534	196,658
其他營業收入	Other operating income	4	399,892	318,009
營業收入	Operating income		1,949,256	1,690,746
營業支出	Operating expenses	5	(523,395)	(518,762)
扣除準備金前之營業溢利	Operating profit before provisions		1,425,861	1,171,984
呆壞賬準備	Charge for bad and doubtful debts	6	(67,122)	(141,677)
保險申索準備	Charge for insurance claims	3	(339,695)	(135,258)
營業溢利	Operating profit		1,019,044	895,049
出售固定資產之淨虧損	Net loss on disposal of fixed assets		(2,313)	(545)
出售非持作買賣用途證券之淨收益	Net gain on disposal of non-trading securities		9,103	21,764
持至到期證券之準備金調撥	Provision made on held-to-maturity securities		(18,793)	(29,534)
			1,007,041	886,734
應佔共同控制實體之淨溢利/ (虧損)	Share of net profits/(losses) of jointly controlled entities		2,600	(8,038)
應佔聯營公司之溢利	Share of profits of associates		438	44
除稅前溢利	Profit before taxation		1,010,079	878,740
稅項	Taxation	9	(151,275)	(119,162)
股東應佔溢利	Profit attributable to shareholders	10	858,804	759,578
股息	Dividends	11	408,655	338,998
每股盈利	Earnings per share	12	HK\$ 3.70	HK\$ 3.27