

綜合損益表

CONSOLIDATED PROFIT AND LOSS ACCOUNT

截至二〇〇二年十二月三十一日止之年度 For the year ended 31 December 2002

		註釋 Note	2002 HK\$'000	2001 HK\$'000
利息收入	Interest income	2	2,042,100	3,150,482
利息支出	Interest expense		(866,021)	(1,915,501)
淨利息收入	Net interest income		1,176,079	1,234,981
其他營業收入	Other operating income	3	379,409	376,418
營業收入	Operating income		1,555,488	1,611,399
營業支出	Operating expenses	4	(518,762)	(511,180)
扣除準備金前之營業溢利	Operating profit before provisions		1,036,726	1,100,219
呆壞賬準備	Charge for bad and doubtful debts	5	(141,677)	(113,510)
營業溢利	Operating profit		895,049	986,709
出售固定資產之淨虧損	Net loss on disposal of fixed assets		(545)	(490)
出售非持作買賣用途證券之淨 收益	Net gain on disposal of non-trading securities		21,764	7,226
持至到期證券之準備金(調撥)/ 撥回	Provision (made)/written back on held-to-maturity securities		(29,534)	26,124
			886,734	1,019,569
應佔共同控制實體之淨虧損	Share of net losses of jointly controlled entities		(8,038)	(15,140)
應佔聯營公司之溢利	Share of profit of an associate		44	26
除稅前溢利	Profit before taxation		878,740	1,004,455
稅項	Taxation	8	(121,108)	(151,433)
股東應佔溢利	Profit attributable to shareholders	9	757,632	853,022
股息	Dividends	10	338,998	304,169
			HK\$	HK\$
每股盈利	Earnings per share	11	3.26	3.67