

Consolidated Profit and Loss Account

For the year ended 31 December 2000

	Notes	2000 HK\$'000	1999 HK\$'000
Interest income		945,038	923,928
Interest expense		(166,537)	(182,723)
NET INTEREST INCOME		778,501	741,205
Other operating income	4	215,955	195,101
OPERATING INCOME		994,456	936,306
Operating expenses	5	(234,067)	(234,304)
OPERATING PROFIT BEFORE PROVISIONS		760,389	702,002
Provisions for bad and doubtful debts	7	(226,292)	(267,740)
OPERATING PROFIT		534,097	434,262
Share of results from associates		(2,618)	(480)
PROFIT BEFORE TAX		531,479	433,782
Tax	10	(83,447)	(84,832)
PROFIT BEFORE MINORITY INTERESTS		448,032	348,950
Minority interests		(1,394)	16,388
NET PROFIT FROM ORDINARY ACTIVITIES			
ATTRIBUTABLE TO SHAREHOLDERS	11	446,638	365,338
Dividends	12	(226,245)	(141,405)
RETAINED PROFIT FOR THE YEAR		220,393	223,933
EARNINGS PER SHARE (cents)	13		
Basic		63.2	51.7
Diluted		N/A	N/A