

**綜合損益賬 Consolidated Profit and Loss Account**

截至二零零零年十二月三十一日止年度

For the year ended 31 December 2000

		附註 Note	2000 HK\$'000	1999 HK\$'000
利息收入	Interest income	3	<b>1,765,759</b>	1,804,359
利息支出	Interest expense		<b>(1,130,944)</b>	(1,330,183)
淨利息收入	Net interest income		<b>634,815</b>	474,176
非利息收入	Non-interest income	4	<b>447,454</b>	252,623
總營運收入	Total operating income	5	<b>1,082,269</b>	726,799
營運支出	Operating expenses	6	<b>(421,215)</b>	(383,295)
扣除準備前之營運溢利	Operating profit before provisions		<b>661,054</b>	343,504
呆壞賬準備	Charge for bad and doubtful debts	7	<b>(261,693)</b>	(291,139)
扣除準備後之營運溢利	Operating profit after provisions		<b>399,361</b>	52,365
出售/重估固定資產之淨(虧損)/溢利	Net (loss)/profit on disposal/revaluation of fixed assets	9	<b>(3,908)</b>	12,514
出售投資證券之淨溢利	Net profit on disposal of investment securities		<b>-</b>	215
持至到期日之證券之準備(提撥)/回撥	Provisions (made)/written back on held-to-maturity securities		<b>(18,654)</b>	4,651
			<b>376,799</b>	69,745
所佔聯營公司淨溢利/(虧損)	Share of net profits/(losses) of associates		<b>3,367</b>	(4,349)
除稅前溢利	Profit before taxation		<b>380,166</b>	65,396
稅項	Taxation	11	<b>(11,332)</b>	(7,560)
除稅後溢利	Profit after taxation		<b>368,834</b>	57,836
少數股東權益	Minority interests		<b>(7,007)</b>	(17,390)
股東應佔溢利	Profit attributable to shareholders	12	<b>361,827</b>	40,446
			<b>HK cents</b>	HK cents
每股盈利	Earnings per share	14	<b>26.8</b>	3.0