

	Notes	2001 HK\$'000	2000 HK\$'000 (restated)
Interest income	3	<b>1,708,123</b>	1,985,404
Interest expense		<b>(949,969)</b>	(1,299,738)
<b>Net interest income</b>		<b>758,154</b>	685,666
Other operating income	4	<b>141,853</b>	161,252
<b>Operating income</b>		<b>900,007</b>	846,918
Operating expenses	5	<b>(487,226)</b>	(439,257)
<b>Operating profit before provisions</b>		<b>412,781</b>	407,661
Charge for bad and doubtful debts	7	<b>(237,935)</b>	(175,935)
<b>Operating profit</b>		<b>174,846</b>	231,726
Gains less losses from disposal, redemption or transfer of investment securities	8	<b>132,177</b>	43,800
<b>Profit before taxation</b>		<b>307,023</b>	275,526
Taxation	9	<b>(11,685)</b>	(31,138)
<b>Profit attributable to shareholders</b>	12 & 28	<b>295,338</b>	244,388
<b>Dividends attributable to the year</b>			
Interim dividend declared during the year	10	<b>(46,886)</b>	(35,165)
Final dividend proposed after the balance sheet date	10	<b>(82,051)</b>	(58,608)
		<b>(128,937)</b>	(93,773)
Earnings per share (Hong Kong Cents)	11	<b>25.20</b>	20.85
<b>Consolidated Statement of Recognised Gains and Losses</b>			
for the year ended 31 December			
	Notes	2001 HK\$'000	2000 HK\$'000
Deficit on revaluation of investment securities	28	<b>(13,945)</b>	(4,280)
Profit for the year attributable to shareholders		<b>295,338</b>	244,388
Total recognised gains and losses		<b>281,393</b>	240,108

The notes on pages 55 to 92 form part of these accounts.