

綜合損益賬 *Consolidated Profit and Loss Account*

截至2001年12月31日止年度

For the Year Ended 31st December, 2001

		附註 Notes	2001 港幣千元 HK\$'000	2000 重報 Restated 港幣千元 HK\$'000
利息收入	Interest income		9,742,663	10,666,351
利息支出	Interest expense		(5,765,245)	(6,971,021)
淨利息收入	Net interest income		3,977,418	3,695,330
非利息收入	Non-interest income	4	1,234,567	1,274,531
經營收入	Operating income		5,211,985	4,969,861
經營支出	Operating expenses	5	(2,860,768)	(2,098,752)
未扣除準備之經營溢利	Operating profit before provisions		2,351,217	2,871,109
壞賬及呆賬支出	Charge for bad and doubtful debts	6	(432,385)	(680,614)
已扣除準備之經營溢利	Operating profit after provisions		1,918,832	2,190,495
出售固定資產之淨溢利／(虧損)	Net profit/(loss) on disposal of fixed assets		8,369	(5,167)
出售持至到期債務證券、投資證券和 聯營公司所得淨溢利	Net profit on disposal of held-to-maturity debt securities, investment securities and associates	7	21,445	16,071
持至到期債務證券、投資證券和 聯營公司的準備金調撥	Provisions on held-to-maturity debt securities, investment securities and associates	7	(45,049)	(72,530)
應佔聯營公司溢利減虧損	Share of profits less losses of associates		(12,741)	51,878
年度內除稅前溢利	Profit for the year before taxation		1,890,856	2,180,747
稅項	Taxation	8	(279,119)	(289,541)
年度內除稅後溢利	Profit for the year after taxation	9	1,611,737	1,891,206
少數股東權益	Minority interests		(11,931)	(4,128)
股東應佔溢利	Profit attributable to shareholders		1,599,806	1,887,078
撥款：	Appropriations:			
撥存一般儲備	Transfer to general reserve	29(b)	462,000	780,000
可歸屬是年股息	Dividends attributable to the year	10		
已派中期股息	Interim paid		300,430	281,252
已派屬上年度末期股息	Final paid in respect of previous year		1,821	421
擬派末期股息	Final proposed		473,050	636,650
			港幣 HK\$	港幣 HK\$
每股盈利	Earnings per share			
— 基本	- basic	11(a)	1.12	1.34
— 攤薄	- diluted	11(b)	1.12	1.34
— 現金	- cash based	11(c)	1.19	1.36

第 73 至 125 頁之附註屬本賬項之一部分。

The notes on pages 73 to 125 form part of these accounts.