

## 綜合損益結算表

## Consolidated Profit and Loss Account

截至二零零一年十二月三十一日止年度  
(以港幣千元位列示)

For the year ended 31st December 2001  
(Expressed in thousands of Hong Kong dollars)

		附註 Note	2001	2000
利息收入	Interest income	2	<b>3,143,661</b>	3,746,131
利息支出	Interest expense		<b>(1,475,946)</b>	(2,214,009)
淨利息收入	Net interest income		<b>1,667,715</b>	1,532,122
其他營運收入	Other operating income	3	<b>436,346</b>	397,572
營運收入	Operating income		<b>2,104,061</b>	1,929,694
營運支出	Operating expenses	4	<b>(836,122)</b>	(778,651)
扣除準備前之營運溢利	Operating profit before provisions		<b>1,267,939</b>	1,151,043
壞賬及呆賬準備調撥	Charge for bad and doubtful debts	5	<b>(404,790)</b>	(303,278)
扣除準備後之營運溢利	Operating profit after provisions		<b>863,149</b>	847,765
出售/重估固定資產淨虧損	Net loss on disposal / revaluation of fixed assets	6	<b>(11,287)</b>	(4,489)
出售持至到期及非持作買賣用途的證券淨收益	Net gain on disposal of held-to-maturity and non-trading securities	7	<b>169,935</b>	11,101
一般業務溢利	Profit on ordinary activities		<b>1,021,797</b>	854,377
應佔共同控制實體淨虧損	Share of net losses of jointly controlled entities		<b>(20,000)</b>	–
應佔聯營公司淨(虧損)/溢利	Share of net (losses) / profits of associates		<b>(27)</b>	4,545
除稅前溢利	Profit before taxation		<b>1,001,770</b>	858,922
稅項	Taxation	9	<b>(117,339)</b>	(99,135)
股東應佔溢利	Profit attributable to shareholders	10	<b>884,431</b>	759,787
股息	Dividends	11	<b>440,000</b>	351,080