

## 綜合損益計算表

### Consolidated Profit and Loss Account

二零零一年十二月三十一日全年結算  
(以港幣千元位列示)

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

		附註 Notes	2001	2000 (重報) (restated)
利息收入	Interest income		3,275,342	4,313,658
利息支出	Interest expense		(1,758,320)	(2,654,227)
淨利息收入	Net interest income		1,517,022	1,659,431
其他營業收入	Other operating income	4(a)	363,049	351,430
營業收入	Operating income		1,880,071	2,010,861
營業支出	Operating expenses	4(b)	(587,176)	(582,234)
扣除準備金前之營業溢利	Operating profit before provisions		1,292,895	1,428,627
呆壞賬準備	Charge for bad and doubtful debts	17	(423,004)	(367,231)
營業溢利	Operating profit		869,891	1,061,396
重估投資物業及出售有形固定資產 之溢利/(虧損)	Gains/(losses) on revaluation of investment properties and disposal of tangible fixed assets	5	6,222	(427)
出售持有至到期日證券之溢利	Profit on disposal of held-to-maturity securities		4,794	3,684
出售非持作買賣用途證券之溢利/ (虧損)	Profit/(losses) on disposal of non-trading securities		26,682	(384)
持有至到期日證券之準備金回撥/ (撥備)	Provisions written back/(made) for held-to-maturity securities		4,367	(40)
正常業務的溢利	Profit on ordinary activities		911,956	1,064,229
應佔聯營公司之淨虧損	Share of net losses in associated companies		(21,229)	-
除稅前溢利	Profit before taxation		890,727	1,064,229
稅項	Taxation	6	(110,223)	(162,567)
除稅後溢利	Profit after taxation		780,504	901,662
少數股東權益所佔之虧損/(溢利)	Losses/(profit) attributable to minority interests		7	(474)
本銀行股東應得之溢利	Profit attributable to the shareholders	7 & 24	780,511	901,188
是年度分配股息：	Dividends attributable to the year:			
年度派發中期股息	Interim dividend paid during the year		108,569	108,560
低估/(高估) 去年之末期股息	Underprovision/(overprovision) of final dividend in respect of previous year		20	(114)
年結後擬派末期股息	Final dividend proposed after the balance sheet date		249,414	249,393
		8	358,003	357,839
			HK\$	HK\$
每股盈利	Earnings per share			
基本及攤薄	Basic and diluted	11	2.66	3.07
每股股息	Dividend per share			
中期	Interim		0.37	0.37
擬派末期	Final		0.85	0.85
			1.22	1.22

第三十六頁至第八十頁之附註構成本年結一部份。

The notes on pages 36 to 80 form part of these accounts.