

(以港幣百萬元位列示)	(Figures in HK\$m)	附註 note	半年結算至 二零零二年 六月三十日 Half-year ended 30 June 2002	半年結算至 二零零一年 六月三十日 Half-year ended 30 June 2001	半年結算至 二零零一年 十二月三十一日 Half-year ended 31 December 2001
利息收入	Interest income		7,617	14,430	10,079
利息支出	Interest expense		(2,164)	(8,528)	(4,321)
淨利息收入	Net interest income	1	5,453	5,902	5,758
其他營業收入	Other operating income	2	2,212	1,931	2,016
營業收入	Operating income		7,665	7,833	7,774
營業支出	Operating expenses	3	(1,816)	(1,866)	(2,238)
扣除準備金前之營業溢利	Operating profit before provisions		5,849	5,967	5,536
呆壞賬準備	Provisions for bad and doubtful debts	4	(281)	(21)	(403)
營業溢利	Operating profit		5,568	5,946	5,133
有形固定資產及 長期投資之溢利	Profit on tangible fixed assets and long-term investments	5	343	212	181
重估物業淨減值	Net deficit on property revaluation		-	-	(14)
應佔聯營公司之溢利	Share of profits of associated companies		67	25	31
除稅前一般業務溢利	Profit on ordinary activities before tax		5,978	6,183	5,331
一般業務溢利之稅項	Tax on profit on ordinary activities	6	(758)	(808)	(592)
本行股東應得之溢利	Profit attributable to shareholders		5,220	5,375	4,739
期初之保留溢利	Retained profits at beginning of period		19,618	18,732	20,162
• 根據過往會計政策列示	• as previously reported		19,618	18,732	20,162
• 會計政策改變之調整	• arising on change in accounting policies		17	-	-
• 根據新會計政策列示	• as restated		19,635	18,732	20,162
撥往行址重估儲備之折舊	Transfer of depreciation to premises revaluation reserve		48	50	50
售出行址及投資物業而實現 之重估增值	Realisation on disposal of premises and investment properties		2	20	22
換算調整	Exchange adjustments		2	-	(2)
擬派股息	Proposed dividends	8	(4,015)	(4,015)	(5,353)
期末之保留溢利	Retained profits at end of period	18	20,892	20,162	19,618
(以港幣元位列示)	(Figures in HK\$)				
每股盈利	Earnings per share	7	2.73	2.81	2.48
每股股息	Dividends per share	8	2.10	2.10	2.80