

綜合損益表
(未經審核)

Consolidated Profit and Loss Account (Unaudited)

			截至 二零零二年 六月三十日 止六個月	截至 二零零一年 六月三十日 止六個月
			Six months ended	
		附註 Note	30 June 2002	30 June 2001
			港幣百萬元 HK\$m	港幣百萬元 HK\$m
利息收入	Interest income		10,958	23,261
利息支出	Interest expense		(4,067)	(15,527)
淨利息收入	Net interest income		6,891	7,734
其他經營收入	Other operating income	2	2,010	2,256
經營收入	Operating income		8,901	9,990
經營支出	Operating expenses	3	(2,899)	(2,868)
提取準備前的經營溢利	Operating profit before provisions		6,002	7,122
計提呆壞帳準備	Charge for bad and doubtful debts		(1,766)	(1,848)
提取準備後的經營溢利	Operating profit after provisions		4,236	5,274
出售固定資產之淨盈利	Net gain from disposal of fixed assets		8	10
出售持有至到期日證券及投資證券之淨(虧損)/盈利	Net (loss)/gain from disposal of held-to-maturity securities and investment securities		(2)	7
持有至到期日證券及投資證券減值之準備(計提)/撥回	(Provision)/write-back of provision for impairment in held-to-maturity securities and investment securities		(7)	6
投資聯營公司之減值準備	Provision for impairment in investment in associates		(30)	—
應佔聯營公司之淨盈利	Share of net profits of associates		6	77
重組撥備費用	Charge for restructuring provision		—	(295)
除稅前溢利	Profit before taxation	4	4,211	5,079
稅項	Taxation	5	(730)	(808)
除稅後溢利	Profit after taxation		3,481	4,271
少數股東權益	Minority interests		(63)	(76)
股東應佔溢利	Profit attributable to shareholders		3,418	4,195
股息	Dividends	6	1,935	—
			港幣元 HK\$	港幣元 HK\$
每股盈利	Earnings per share	7	0.065	0.079
經調整後每股盈利	Earnings per share, as adjusted	7	0.323	0.397