

# Consolidated Profit and Loss Account 綜合損益賬

For the year ended 31st December, 2002

截至2002年12月31日止年度

		Notes附註	2002 HK\$'000港幣千元	2001 HK\$'000港幣千元
Interest income	利息收入		6,552,915	9,742,663
Interest expense	利息支出		(2,727,277)	(5,765,245)
Net interest income	淨利息收入		3,825,638	3,977,418
Non-interest income	非利息收入	4	1,582,288	1,234,567
Operating income	經營收入		5,407,926	5,211,985
Operating expenses	經營支出	5	(2,886,949)	(2,860,768)
Operating profit before provisions	未扣除準備的經營溢利		2,520,977	2,351,217
Charge for bad and doubtful debts	壞賬及呆賬支出	6	(810,939)	(432,385)
Operating profit after provisions	已扣除準備之經營溢利		1,710,038	1,918,832
Net (loss)/profit on disposal of fixed assets	出售固定資產之淨(虧損)/溢利		(31,167)	8,369
Revaluation deficit on investment properties	重估投資物業虧損		(92,257)	-
Net profit on disposal of held-to-maturity debt securities, investment securities and associates	出售持至到期債務證券、投資證券和聯營公司淨溢利		456	21,445
Provisions on held-to-maturity debt securities, investment securities and associates	持至到期債務證券、投資證券和聯營公司的準備金調撥		(39,581)	(45,049)
Share of profits less losses of associates	應佔聯營公司溢利減虧損		32,656	(12,741)
Profit for the year before taxation	年度內除稅前溢利	7	1,580,145	1,890,856
Taxation	稅項	8	(265,696)	(279,119)
Profit for the year after taxation	年度內除稅後溢利		1,314,449	1,611,737
Minority interests	少數股東權益		(26,071)	(11,931)
Profit attributable to shareholders	股東應佔溢利	9	1,288,378	1,599,806
Appropriations:	撥款:			
Transfer to general reserve	撥存一般儲備	29(b)	-	462,000
Dividends attributable to the year	可歸屬年度內股息	10		
Interim paid	已派中期股息		302,348	300,430
Final paid in respect of previous year	已派屬上年度末期股息		148	1,821
Final proposed	擬派末期股息		506,221	473,050
			HK\$港幣	HK\$港幣
Earnings per share	每股盈利			
- basic	- 基本	11(a)	0.89	1.12
- diluted	- 攤薄	11(b)	0.89	1.12
- cash	- 現金	11(c)	0.99	1.19

The notes on pages 75 to 137 form part of these accounts.

第75至137頁之附註屬本賬項之一部分。