

綜合收益表

Consolidated Income Statement

截至二零零二年十二月三十一日止年度 For the year ended 31 December 2002

			二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
		附註 Notes		
利息收入	Interest income	3	1,130,362	1,708,123
利息支出	Interest expense		(401,986)	(949,969)
利息收入淨額	Net interest income		728,376	758,154
其他營運收入	Other operating income	4	151,240	141,853
營運收入	Operating income		879,616	900,007
營運支出	Operating expenses	5	(456,865)	(487,226)
撥備前經營溢利及收益	Operating profit before provisions and gains		422,751	412,781
壞帳及呆帳準備金調撥	Charge for bad and doubtful debts	8	(338,975)	(232,175)
投資及所得資產 之減值虧損	Impairment losses on investments and acquired assets		(32,263)	(5,760)
出售、贖回或轉撥之持至 到期及非持作買賣 用途之證券收益減虧損	Gains less losses from disposal, redemption or transfer of held-to-maturity and non-trading securities	9 10	170,355	132,177
除稅前溢利	Profit before taxation		221,868	307,023
稅項進帳／(支出)	Taxation credit / (charge)	11	3,470	(11,685)
股東應佔溢利	Profit attributable to shareholders	14, 30	225,338	295,338
年度應佔股息	Dividends attributable to the year			
年內宣派中期股息	Interim dividend declared during the year	12	(46,886)	(46,886)
結算日後建議末期股息	Final dividend proposed after the balance sheet date	12	(93,773)	(82,051)
			(140,659)	(128,937)
每股盈利(香港仙)	Earnings per share (Hong Kong cents)	13	19.22	25.20

載於第39頁至第102頁之帳目附註為本財務報告之一部份。
The notes on pages 39 to 102 form part of these financial statements.