

綜合損益結算表

Consolidated Profit and Loss Account

至二零零二年十二月三十一日全年結算 (以港幣百萬元位列示)	for the year ended 31 December 2002 (Expressed in millions of Hong Kong dollars)	附註 note	2002	2001
利息收入	Interest income	5(a)	14,960	24,509
利息支出	Interest expense	5(b)	(4,155)	(12,849)
淨利息收入	Net interest income		10,805	11,660
其他營業收入	Other operating income	5(c)	4,282	3,947
營業收入	Operating income		15,087	15,607
營業支出	Operating expenses	5(d)	(3,832)	(4,104)
扣除準備金前之營業溢利	Operating profit before provisions		11,255	11,503
呆壞賬準備	Provisions for bad and doubtful debts	5(e)	(571)	(424)
營業溢利	Operating profit	30(a)	10,684	11,079
有形固定資產及長期投資 之溢利	Profit on tangible fixed assets and long-term investments	6	461	393
重估物業淨減值	Net deficit on property revaluation	22(a)&(d)	(36)	(14)
應佔聯營公司之溢利	Share of profits of associated companies		133	56
除稅前一般業務溢利	Profit on ordinary activities before tax		11,242	11,514
一般業務溢利之稅項	Tax on profit on ordinary activities	7(a)	(1,266)	(1,400)
除稅後一般業務溢利	Profit on ordinary activities after tax		9,976	10,114
少數股東權益	Minority interests		(15)	–
本行股東應得之溢利	Profit attributable to shareholders	8	9,961	10,114
於一月一日之保留溢利	Retained profits at 1 January			
• 根據過往會計政策列示	• as previously reported		19,618	18,732
• 會計政策改變之調整	• arising on change in accounting policies		(119)	–
• 根據新會計政策列示	• as restated	29	19,499	18,732
撥往行址重估儲備之折舊	Transfer of depreciation to premises revaluation reserve	29	94	100
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	29	9	42
換算調整	Exchange adjustments	29	3	(2)
股息	Dividends	9&29		
• 本年度已派股息	• dividends paid in respect of the current year		(4,015)	(4,015)
• 擬派股息	• proposed dividends		(6,309)	(5,353)
於十二月三十一日之保留溢利	Retained profits at 31 December	29	19,242	19,618
			HK\$	HK\$
每股盈利	Earnings per share	10	5.21	5.29
每股股息	Dividends per share	9(a)	5.40	4.90

第九十八頁至第一百六十九頁之附註
乃屬賬項之一部份。

The notes on pages 98 to 169 form part of these accounts.