

綜合損益表 • CONSOLIDATED PROFIT AND LOSS ACCOUNT

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

		附註 Note	2002 千港元 HK\$'000	2001 千港元 HK\$'000
利息收入	Interest income	3	1,472,029	1,426,765
利息支出	Interest expense		(782,840)	(938,694)
淨利息收入	Net interest income		689,189	488,071
其他營運收入	Other operating income	4	390,732	202,919
營運收入	Operating income		1,079,921	690,990
營運支出	Operating expenses	5	(307,260)	(289,497)
商譽攤銷	Amortisation of goodwill	25	(36,336)	(17,749)
扣除準備金前之營運溢利	Operating profit before provisions		736,325	383,744
呆壞賬撥備	Charge for bad and doubtful debts	6	(181,512)	(66,010)
營運溢利	Operating profit		554,813	317,734
出售固定資產之(虧損)/溢利淨額	Net (loss)/gain from disposal of fixed assets		(4,885)	1,350
出售及贖回持至到期之證券 及非持作買賣用途證券之溢利淨額	Net gain on disposal and redemption of held-to-maturity securities and non-trading securities	7	28,269	20,694
持至到期之證券之撥備撥回/(撥備) 及非持作買賣用途證券之減值虧損	Write back of provision/(provision) on held-to-maturity securities and impairment losses on non-trading securities		1,252	(1,677)
持作可出售物業之準備	Provision on property available for sale		—	(10,000)
			579,449	328,101
應佔聯營公司之(虧損)/溢利淨額	Share of net (losses)/profits of associated companies		(8,620)	3,480
除稅前溢利	Profit before taxation		570,829	331,581
稅項	Taxation	9	(88,400)	(1,169)
股東應佔溢利	Profit attributable to shareholders	10	482,429	330,412
股息	Dividends	11	289,307	198,055
每股盈利	Earnings per share	12		
— 基本	— Basic		HK\$0.70	HK\$0.56
— 攤薄	— Diluted		HK\$0.61	HK\$0.56