

# 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  
(以港幣為單位)

for the year ended 31 December 2002  
(Expressed in Hong Kong dollars)

		附註 Note	二零零二年 2002 港幣千元 HK\$'000	二零零一年 2001 港幣千元 HK\$'000
利息收入	Interest income	4(a)	3,135,927	3,376,670
利息支出	Interest expense		(1,456,483)	(2,130,383)
淨利息收入	Net interest income		1,679,444	1,246,287
費用及佣金收入	Fees and commission income		376,429	371,735
費用及佣金支出	Fees and commission expense		(48,267)	(23,047)
其他經營收入	Other operating income	4(b)	175,553	194,461
經營收入	Operating income		2,183,159	1,789,436
經營支出	Operating expenses	4(c)	(1,055,951)	(759,169)
未計準備前經營溢利	Operating profit before provisions		1,127,208	1,030,267
呆壞賬準備	Charge for bad and doubtful debts		(539,802)	(340,961)
經營溢利	Operating profit	4	587,406	689,306
出售有形固定資產淨虧損	Net loss on disposal of tangible fixed assets		(4,000)	(765)
投資物業重估準備	Revaluation deficit on investment properties		(35,033)	–
出售附屬公司及聯營公司溢利	Net profit on disposal of subsidiaries and associates		33,303	–
出售持有至到期證券溢利	Net profit on disposal of held-to-maturity securities		54,099	515
持有至到期證券及 投資證券準備	Provision on held-to-maturity securities and investment securities		(8,390)	(3,337)
所佔聯營公司溢利減虧損	Share of profits less losses of associates		10,094	–
正常業務的稅前溢利	Profit from ordinary activities before taxation	34	637,479	685,719
稅項	Taxation	6(a)	(23,133)	(49,607)
正常業務的稅後溢利	Profit from ordinary activities after taxation		614,346	636,112
少數股東權益	Minority interests		(1,402)	(19,484)
股東應佔溢利	Profit attributable to shareholders	7 & 31	612,944	616,628

		附註 Note	二零零二年 2002 港幣千元 HK\$'000	二零零一年 2001 港幣千元 HK\$'000
保留溢利：	Profit retained in:			
本公司及附屬公司	The Company and its subsidiaries		<b>603,616</b>	616,628
聯營公司	Associates		<b>9,328</b>	–
			<b>612,944</b>	616,628
本年度股息：	Dividends attributable to the year:	8		
本年度已宣派及派發的中期股息	Interim dividend declared and paid during the year		<b>90,962</b>	77,859
已派以前年度期末股息	Final dividend paid in respect of previous year		<b>52</b>	–
結算日後擬派的期末股息	Final dividend proposed after the balance sheet date		<b>394,591</b>	75,702
			<b>485,605</b>	153,561
每股盈利	Earnings per share	9		
基本	Basic		<b>20.26仙</b>	23.30仙
攤薄	Diluted		<b>20.25仙</b>	23.28仙

第108至189頁的附註屬財務報表一部分。

The notes on pages 108 to 189 form part of these financial statements.