

**綜合損益結算表**

**Consolidated Profit and Loss Account**

截至二零零二年十二月三十一日止年度  
(以港幣千元位列示)

For the year ended 31st December 2002  
(Expressed in thousands of Hong Kong dollars)

		附註 Note	2002	2001
利息收入	Interest income	2	<b>2,569,299</b>	3,183,478
利息支出	Interest expense	2	<b>(740,752)</b>	(1,502,678)
淨利息收入	Net interest income		<b>1,828,547</b>	1,680,800
其他營運收入	Other operating income	3	<b>640,123</b>	547,294
營運收入	Operating income		<b>2,468,670</b>	2,228,094
營運支出	Operating expenses	4	<b>(881,111)</b>	(927,668)
扣除準備前之營運溢利	Operating profit before provisions		<b>1,587,559</b>	1,300,426
壞賬及呆賬準備調撥	Charge for bad and doubtful debts	6	<b>(704,138)</b>	(424,950)
扣除準備後之營運溢利	Operating profit after provisions		<b>883,421</b>	875,476
出售/重估固定資產淨虧損	Net loss on disposal / revaluation of fixed assets	7	<b>(37,104)</b>	(50,476)
出售聯營公司淨收益	Net gain on disposal of associates	23	<b>1,613</b>	–
出售持至到期及非持作買賣用途 的證券淨收益	Net gain on disposal of held-to-maturity and non-trading securities	8	<b>82,430</b>	179,631
一般業務溢利	Profit on ordinary activities		<b>930,360</b>	1,004,631
應佔共同控制實體淨虧損	Share of net losses of jointly controlled entities		<b>(6,000)</b>	(20,000)
應佔聯營公司淨虧損	Share of net losses of associates		–	(620)
除稅前溢利	Profit before taxation		<b>924,360</b>	984,011
稅項	Taxation	11	<b>(92,203)</b>	(117,704)
除稅後溢利	Profit after taxation		<b>832,157</b>	866,307
少數股東權益	Minority interests		<b>(3,167)</b>	1,892
股東應佔溢利	Profit attributable to shareholders	12	<b>828,990</b>	868,199
股息	Dividends	13	<b>276,228</b>	276,168
(以港元位列示)	(Expressed in units of Hong Kong dollars)			
基本每股盈利	Basic earnings per share	14	<b>\$3.36</b>	\$3.52
攤薄每股盈利	Diluted earnings per share	14	<b>\$3.36</b>	\$3.52