

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	2,509,205	3,143,661
利息支出	Interest expense		(742,917)	(1,475,946)
淨利息收入	Net interest income		1,766,288	1,667,715
其他營運收入	Other operating income	3	521,353	436,346
營運收入	Operating income		2,287,641	2,104,061
營運支出	Operating expenses	4	(779,112)	(836,122)
扣除準備前之營運溢利	Operating profit before provisions		1,508,529	1,267,939
壞賬及呆賬準備調撥	Charge for bad and doubtful debts	6	(668,482)	(404,790)
扣除準備後之營運溢利	Operating profit after provisions		840,047	863,149
出售/重估固定 資產淨虧損	Net loss on disposal / revaluation of fixed assets	7	(36,841)	(11,287)
出售聯營公司淨收益	Net gain on disposal of associates		1,613	–
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	76,743	169,935
一般業務溢利	Profit on ordinary activities		881,562	1,021,797
應佔共同控制實體淨虧損	Share of net losses of jointly controlled entities		(6,000)	(20,000)
應佔聯營公司淨虧損	Share of net losses of associates		–	(27)
除稅前溢利	Profit before taxation		875,562	1,001,770
稅項	Taxation	10	(91,587)	(117,339)
股東應佔溢利	Profit attributable to shareholders	11	783,975	884,431
股息	Dividends	12	440,000	440,000