

綜合收益表

Consolidated Income Statement

截至12月31日止年度 For the year ended 31 December

		附註 Notes	2012 港幣千元 HK\$'000	2011 港幣千元 HK\$'000
利息收入	Interest income		7,710,456	5,803,023
利息支出	Interest expense		(3,777,643)	(2,518,282)
淨利息收入	Net interest income	5	3,932,813	3,284,741
服務費及佣金收入	Fee and commission income		822,777	863,825
服務費及佣金支出	Fee and commission expense		(67,598)	(73,639)
淨服務費及佣金收入	Net fee and commission income	6	755,179	790,186
淨交易性收益	Net trading gain	7	147,216	80,349
界定為以公平值變化計入損益之 金融工具淨收益／(虧損)	Net gain/(loss) on financial instruments designated at fair value through profit or loss		21,959	(4,561)
其他金融資產之淨收益	Net gain on other financial assets	8	16,601	53,780
其他經營收入	Other operating income	9	57,109	46,074
提取減值準備前之淨經營收入	Net operating income before impairment allowances		4,930,877	4,250,569
減值準備淨撥備	Net charge of impairment allowances	10	(396,948)	(161,306)
淨經營收入	Net operating income		4,533,929	4,089,263
經營支出	Operating expenses	11	(1,946,297)	(1,284,837)
經營溢利	Operating profit		2,587,632	2,804,426
投資物業出售／公平值調整之 淨收益	Net gain from disposal of/fair value adjustments on investment properties	12	178,766	136,237
出售／重估物業、器材及設備之 淨虧損	Net loss from disposal/revaluation of properties, plant and equipment	13	(6,627)	(14,468)
除稅前溢利	Profit before taxation		2,759,771	2,926,195
稅項	Taxation	14	(419,813)	(477,237)
年度溢利	Profit for the year		2,339,958	2,448,958
股息	Dividends	16	392,000	–

第42至209頁之附註屬本財務報表之組成部份。

The notes on pages 42 to 209 are an integral part of these financial statements.