

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	2013 港幣千元 HK\$'000	2012 港幣千元 HK\$'000
利息收入	Interest income		8,776,796	7,710,456
利息支出	Interest expense		(4,085,630)	(3,777,643)
淨利息收入	Net interest income	6	4,691,166	3,932,813
服務費及佣金收入	Fee and commission income		1,075,126	822,777
服務費及佣金支出	Fee and commission expense		(66,501)	(67,598)
淨服務費及佣金收入	Net fee and commission income	7	1,008,625	755,179
淨交易性收益	Net trading gain	8	97,221	147,216
界定為以公平值變化計入損益之 金融工具淨(虧損)/收益	Net (loss)/gain on financial instruments designated at fair value through profit or loss		(16,193)	21,959
其他金融資產之淨收益	Net gain on other financial assets	9	52,496	16,601
其他經營收入	Other operating income	10	75,470	57,109
提取減值準備前之淨經營收入	Net operating income before impairment allowances		5,908,785	4,930,877
減值準備淨撥備	Net charge of impairment allowances	11	(369,967)	(396,948)
淨經營收入	Net operating income		5,538,818	4,533,929
經營支出	Operating expenses	12	(2,352,498)	(1,946,297)
經營溢利	Operating profit		3,186,320	2,587,632
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties	13	169,414	178,766
出售/重估物業、器材及設備之 淨收益/(虧損)	Net gain/(loss) from disposal/revaluation of properties, plant and equipment	14	3,476	(6,627)
除稅前溢利	Profit before taxation		3,359,210	2,759,771
稅項	Taxation	15	(530,553)	(419,813)
年度溢利	Profit for the year		2,828,657	2,339,958
股息	Dividends	17	539,000	392,000

第41至226頁之附註屬本財務報表之組成部份。

The notes on pages 41 to 226 are an integral part of these financial statements.