

# 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	2014 港幣千元 HK\$'000	2013 港幣千元 HK\$'000
利息收入	Interest income		10,037,240	8,776,796
利息支出	Interest expense		(4,847,191)	(4,085,630)
<b>淨利息收入</b>	<b>Net interest income</b>	6	<b>5,190,049</b>	4,691,166
服務費及佣金收入	Fee and commission income		1,332,965	1,075,126
服務費及佣金支出	Fee and commission expense		(78,239)	(66,501)
<b>淨服務費及佣金收入</b>	<b>Net fee and commission income</b>	7	<b>1,254,726</b>	1,008,625
淨交易性收益	Net trading gain	8	8,858	97,221
界定為以公平值變化計入損益之 金融工具淨虧損	Net loss on financial instruments designated at fair value through profit or loss		(7,958)	(16,193)
其他金融資產之淨收益	Net gain on other financial assets	9	122,530	52,496
其他經營收入	Other operating income	10	70,808	75,470
<b>提取減值準備前之淨經營收入</b>	<b>Net operating income before impairment allowances</b>		<b>6,639,013</b>	5,908,785
減值準備淨撥備	Net charge of impairment allowances	11	(904,294)	(369,967)
<b>淨經營收入</b>	<b>Net operating income</b>		<b>5,734,719</b>	5,538,818
經營支出	Operating expenses	12	(2,497,589)	(2,352,498)
<b>經營溢利</b>	<b>Operating profit</b>		<b>3,237,130</b>	3,186,320
投資物業公平值調整之淨收益	Net gain from fair value adjustments on investment properties	13	129,896	169,414
出售／重估物業、器材及設備之 淨(虧損)／收益	Net (loss)/gain from disposal/revaluation of properties, plant and equipment	14	(347)	3,476
<b>除稅前溢利</b>	<b>Profit before taxation</b>		<b>3,366,679</b>	3,359,210
稅項	Taxation	15	(615,180)	(530,553)
<b>年度溢利</b>	<b>Profit for the year</b>		<b>2,751,499</b>	2,828,657
股息	Dividends	17	700,000	539,000

第46至261頁之附註屬本財務報表之組成部分。

The notes on pages 46 to 261 are an integral part of these financial statements.