

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	2015 港幣千元 HK\$'000	2014 港幣千元 HK\$'000
利息收入	Interest income		8,746,484	10,037,240
利息支出	Interest expense		(4,026,334)	(4,847,191)
淨利息收入	Net interest income	6	4,720,150	5,190,049
服務費及佣金收入	Fee and commission income		1,446,527	1,332,965
服務費及佣金支出	Fee and commission expense		(89,577)	(78,239)
淨服務費及佣金收入	Net fee and commission income	7	1,356,950	1,254,726
淨交易性收益	Net trading gain	8	54,159	8,858
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		(6,382)	(7,958)
其他金融資產之淨收益	Net gain on other financial assets	9	336,421	122,530
其他經營收入	Other operating income	10	42,408	70,808
提取減值準備前之淨經營收入	Net operating income before impairment allowances		6,503,706	6,639,013
減值準備淨撥備	Net charge of impairment allowances	11	(633,324)	(904,294)
淨經營收入	Net operating income		5,870,382	5,734,719
經營支出	Operating expenses	12	(2,632,162)	(2,497,589)
經營溢利	Operating profit		3,238,220	3,237,130
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	13	121,046	129,896
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	19,246	(347)
除稅前溢利	Profit before taxation		3,378,512	3,366,679
稅項	Taxation	15	(481,735)	(615,180)
年度溢利	Profit for the year		2,896,777	2,751,499
股息	Dividends	16	542,500	700,000

第51至223頁之附註屬本財務報表之組成部分。

The notes on pages 51 to 223 are an integral part of these financial statements.