

# 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	2016 港幣千元 HK\$'000	2015 港幣千元 HK\$'000
利息收入	Interest income		7,550,115	8,746,484
利息支出	Interest expense		(3,015,306)	(4,026,334)
<b>淨利息收入</b>	<b>Net interest income</b>	6	<b>4,534,809</b>	4,720,150
服務費及佣金收入	Fee and commission income		1,633,666	1,446,527
服務費及佣金支出	Fee and commission expense		(61,595)	(89,577)
<b>淨服務費及佣金收入</b>	<b>Net fee and commission income</b>	7	<b>1,572,071</b>	1,356,950
淨交易性收益	Net trading gain	8	134,695	54,159
界定為以公允價值變化計入損益之 金融工具淨虧損	Net loss on financial instruments designated at fair value through profit or loss		(7,708)	(6,382)
其他金融資產之淨收益	Net gain on other financial assets	9	192,772	336,421
其他經營收入	Other operating income	10	27,059	42,408
<b>提取減值準備前之淨經營收入</b>	<b>Net operating income before impairment allowances</b>		<b>6,453,698</b>	6,503,706
減值準備淨撥備	Net charge of impairment allowances	11	(486,075)	(633,324)
<b>淨經營收入</b>	<b>Net operating income</b>		<b>5,967,623</b>	5,870,382
經營支出	Operating expenses	12	(2,656,577)	(2,632,162)
<b>經營溢利</b>	<b>Operating profit</b>		<b>3,311,046</b>	3,238,220
投資物業出售／公允價值調整之 淨收益	Net gain from disposal of/fair value adjustments on investment properties	13	29,340	121,046
出售／重估物業、器材及設備之 淨收益	Net gain from disposal/revaluation of properties, plant and equipment	14	4,136	19,246
<b>除稅前溢利</b>	<b>Profit before taxation</b>		<b>3,344,522</b>	3,378,512
稅項	Taxation	15	(597,145)	(481,735)
<b>年度溢利</b>	<b>Profit for the year</b>		<b>2,747,377</b>	2,896,777
股息	Dividends	16	–	542,500

第58至235頁之附註屬本綜合財務報表之組成部分。

The notes on pages 58 to 235 are an integral part of these consolidated financial statements.