

# 綜合收益表

## Consolidated Income Statement

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

			2017	2016
		附註	港幣千元	港幣千元
		Notes	HK\$'000	HK\$'000
利息收入	Interest income		10,748,908	7,550,115
利息支出	Interest expense		(4,754,509)	(3,015,306)
<b>淨利息收入</b>	<b>Net interest income</b>	6	<b>5,994,399</b>	4,534,809
服務費及佣金收入	Fee and commission income		1,731,082	1,633,666
服務費及佣金支出	Fee and commission expense		(71,234)	(61,595)
<b>淨服務費及佣金收入</b>	<b>Net fee and commission income</b>	7	<b>1,659,848</b>	1,572,071
淨交易性(虧損)/收益	Net trading (loss)/gain	8	(144,166)	134,695
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		(7,586)	(7,708)
其他金融資產之淨收益	Net gain on other financial assets	9	118,915	192,772
其他經營收入	Other operating income	10	26,421	27,059
<b>提取減值準備前之淨經營收入</b>	<b>Net operating income before impairment allowances</b>		<b>7,647,831</b>	6,453,698
減值準備淨撥備	Net charge of impairment allowances	11	(920,461)	(486,075)
<b>淨經營收入</b>	<b>Net operating income</b>		<b>6,727,370</b>	5,967,623
經營支出	Operating expenses	12	(2,903,069)	(2,656,577)
<b>經營溢利</b>	<b>Operating profit</b>		<b>3,824,301</b>	3,311,046
投資物業公允價值調整之淨收益	Net gain from fair value adjustments on investment properties	13	24,990	29,340
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	(2,033)	4,136
<b>除稅前溢利</b>	<b>Profit before taxation</b>		<b>3,847,258</b>	3,344,522
稅項	Taxation	15	(591,026)	(597,145)
<b>年度溢利</b>	<b>Profit for the year</b>		<b>3,256,232</b>	2,747,377
股息	Dividends	16	-	-

第62至243頁之附註屬本綜合財務報表之組成部分。

The notes on pages 62 to 243 are an integral part of these consolidated financial statements.