

綜合收益表

Consolidated Income Statement

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

			2019	2018
		附註	港幣千元	港幣千元
		Notes	HK\$'000	HK\$'000
利息收入	Interest income		14,936,075	13,533,621
利息支出	Interest expense		(8,285,886)	(6,867,369)
淨利息收入	Net interest income	6	6,650,189	6,666,252
服務費及佣金收入	Fee and commission income		1,599,991	1,737,962
服務費及佣金支出	Fee and commission expense		(70,869)	(74,023)
淨服務費及佣金收入	Net fee and commission income	7	1,529,122	1,663,939
淨交易性收益	Net trading gain	8	182,515	248,040
以公允價值變化計入損益之 金融工具淨收益	Net gain on financial instruments at fair value through profit or loss		270,410	372,746
其他金融資產之淨收益	Net gain on other financial assets	9	347,450	211,771
其他經營收入	Other operating income	10	22,712	22,299
提取減值準備前之淨經營收入	Net operating income before impairment allowances		9,002,398	9,185,047
減值準備淨撥備	Net charge of impairment allowances	11	(1,160,079)	(1,241,445)
淨經營收入	Net operating income		7,842,319	7,943,602
經營支出	Operating expenses	12	(3,382,564)	(3,298,793)
經營溢利	Operating profit		4,459,755	4,644,809
投資物業公允價值調整之淨收益	Net gain from fair value adjustments on investment properties	13	16,573	29,240
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	365	4,640
除稅前溢利	Profit before taxation		4,476,693	4,678,689
稅項	Taxation	15	(525,397)	(701,189)
年度溢利	Profit for the year		3,951,296	3,977,500
股息	Dividends	16	-	-

第 62 至 237 頁之附註屬本綜合財務報表之組成部分。

The notes on pages 62 to 237 are an integral part of these consolidated financial statements.