

# 綜合收益表

## Consolidated Income Statement

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

|                            |   |       | 2020             | 2019        |
|----------------------------|---|-------|------------------|-------------|
|                            |   | 附註    | 港幣千元             | 港幣千元        |
|                            |   | Notes | HK\$'000         | HK\$'000    |
| 利息收入                       | Interest income   |       | 12,499,239       | 14,936,075  |
| 利息支出                       | Interest expense  |       | (6,130,752)      | (8,285,886) |
| <b>淨利息收入</b>               | <b>Net interest income</b>  | 6     | <b>6,368,487</b> | 6,650,189   |
| 服務費及佣金收入                   | Fee and commission income   |       | 1,707,266        | 1,599,991   |
| 服務費及佣金支出                   | Fee and commission expense  |       | (87,810)         | (70,869)    |
| <b>淨服務費及佣金收入</b>           | <b>Net fee and commission income</b>  | 7     | <b>1,619,456</b> | 1,529,122   |
| 淨交易性收益                     | Net trading gain  | 8     | 80,867           | 182,515     |
| 以公允價值變化計入損益之<br>金融工具淨收益    | Net gain on financial instruments at fair value<br>through profit or loss       |       | 435,846          | 398,797     |
| 其他金融資產之淨收益                 | Net gain on other financial assets  | 9     | 249,769          | 219,063     |
| 其他經營收入                     | Other operating income  | 10    | 18,588           | 22,712      |
| <b>提取減值準備前之淨經營收入</b>       | <b>Net operating income before impairment allowances</b>                        |       | <b>8,773,013</b> | 9,002,398   |
| 減值準備淨撥備                    | Net charge of impairment allowances   | 11    | (1,359,147)      | (1,160,079) |
| <b>淨經營收入</b>               | <b>Net operating income</b>   |       | <b>7,413,866</b> | 7,842,319   |
| 經營支出                       | Operating expenses  | 12    | (3,184,611)      | (3,382,564) |
| <b>經營溢利</b>                | <b>Operating profit</b>   |       | <b>4,229,255</b> | 4,459,755   |
| 投資物業公允價值調整之<br>淨(虧損)/收益    | Net (loss)/gain from fair value adjustments<br>on investment properties         | 13    | (2,950)          | 16,573      |
| 出售/重估物業、器材及設備之<br>淨(虧損)/收益 | Net (loss)/gain from disposal/revaluation<br>of properties, plant and equipment | 14    | (7,899)          | 365         |
| <b>除稅前溢利</b>               | <b>Profit before taxation</b>   |       | <b>4,218,406</b> | 4,476,693   |
| 稅項                         | Taxation  | 15    | (403,136)        | (525,397)   |
| <b>年度溢利</b>                | <b>Profit for the year</b>  |       | <b>3,815,270</b> | 3,951,296   |
| <b>股息</b>                  | <b>Dividends</b>  | 16    | —                | —           |

第 67 至 244 頁之附註屬本綜合財務報表之組成部分。

The notes on pages 67 to 244 are an integral part of these consolidated financial statements.