



綜合收益表

Consolidated Income Statement

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

			2021	2020
		附註	港幣千元	港幣千元
		Notes	HK\$'000	HK\$'000
利息收入	Interest income		11,720,933	12,499,239
利息支出	Interest expense		(5,395,517)	(6,130,752)
淨利息收入	Net interest income	6	6,325,416	6,368,487
服務費及佣金收入	Fee and commission income		1,808,783	1,707,266
服務費及佣金支出	Fee and commission expense		(93,239)	(87,810)
淨服務費及佣金收入	Net fee and commission income	7	1,715,544	1,619,456
淨交易性收益	Net trading gain	8	310,889	80,867
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		61,759	435,846
其他金融資產之淨收益	Net gain on other financial assets	9	153,292	249,769
其他經營收入	Other operating income	10	22,515	18,588
提取減值準備前之淨經營收入	Net operating income before impairment allowances		8,589,415	8,773,013
減值準備淨撥備	Net charge of impairment allowances	11	(1,499,269)	(1,359,147)
淨經營收入	Net operating income		7,090,146	7,413,866
經營支出	Operating expenses	12	(3,340,265)	(3,184,611)
經營溢利	Operating profit		3,749,881	4,229,255
投資物業公允價值調整之淨虧損	Net loss from fair value adjustments on investment properties	13	—	(2,950)
出售／重估物業、器材及設備 之淨虧損	Net loss from disposal/revaluation of properties, plant and equipment	14	(7,831)	(7,899)
除稅前溢利	Profit before taxation		3,742,050	4,218,406
稅項	Taxation	15	(510,963)	(403,136)
年度溢利	Profit for the year		3,231,087	3,815,270
股息	Dividends	16	—	—

第 67 至 243 頁之附註屬本綜合財務報表之組成部分。

The notes on pages 67 to 243 are an integral part of these consolidated financial statements.