

綜合收益表

Consolidated Income Statement

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

			2022	2021
		附註	港幣千元	港幣千元
		Notes	HK\$'000	HK\$'000
利息收入	Interest income		14,531,133	11,720,933
利息支出	Interest expense		(7,359,109)	(5,395,517)
淨利息收入	Net interest income	6	7,172,024	6,325,416
服務費及佣金收入	Fee and commission income		1,379,583	1,808,783
服務費及佣金支出	Fee and commission expense		(79,262)	(93,239)
淨服務費及佣金收入	Net fee and commission income	7	1,300,321	1,715,544
淨交易性收益	Net trading gain	8	270,139	310,889
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		607,645	61,759
其他金融資產之淨收益	Net gain on other financial assets	9	260,754	153,292
其他經營收入	Other operating income	10	39,105	22,515
提取減值準備前之淨經營收入	Net operating income before impairment allowances		9,649,988	8,589,415
減值準備淨撥備	Net charge of impairment allowances	11	(1,684,557)	(1,499,269)
淨經營收入	Net operating income		7,965,431	7,090,146
經營支出	Operating expenses	12	(3,489,617)	(3,340,265)
經營溢利	Operating profit		4,475,814	3,749,881
投資物業公允價值調整之淨虧損	Net loss from fair value adjustments on investment properties	13	(6,920)	—
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	(24,411)	(7,831)
除稅前溢利	Profit before taxation		4,444,483	3,742,050
稅項	Taxation	15	(536,169)	(510,963)
年度溢利	Profit for the year		3,908,314	3,231,087
股息	Dividends	16	—	—

第66至239頁之附註屬本綜合財務報表之組成部分。

The notes on pages 66 to 239 are an integral part of these consolidated financial statements.