

綜合收益表

Consolidated Income Statement

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

			2023 港幣千元 HK\$'000	2022 港幣千元 HK\$'000
	附註 Notes			
利息收入	Interest income		21,765,336	14,531,133
利息支出	Interest expense		(13,763,809)	(7,359,109)
淨利息收入	Net interest income	6	8,001,527	7,172,024
服務費及佣金收入	Fee and commission income		1,433,236	1,379,583
服務費及佣金支出	Fee and commission expense		(79,634)	(79,262)
淨服務費及佣金收入	Net fee and commission income	7	1,353,602	1,300,321
淨交易性收益	Net trading gain	8	436,253	270,139
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		380,843	607,645
其他金融資產之淨收益	Net gain on other financial assets	9	324,860	260,754
其他經營收入	Other operating income	10	16,517	39,105
提取減值準備前之淨經營收入	Net operating income before impairment allowances		10,513,602	9,649,988
減值準備淨撥備	Net charge of impairment allowances	11	(3,141,951)	(1,684,557)
淨經營收入	Net operating income		7,371,651	7,965,431
經營支出	Operating expenses	12	(3,660,691)	(3,489,617)
經營溢利	Operating profit		3,710,960	4,475,814
投資物業公允價值調整之淨虧損	Net loss from fair value adjustments on investment properties	13	(9,040)	(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	(8,727)	(24,411)
除稅前溢利	Profit before taxation		3,693,193	4,444,483
稅項	Taxation	15	(250,744)	(536,169)
年度溢利	Profit for the year		3,442,449	3,908,314
股息	Dividends	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.