

CONSOLIDATED PROFIT AND LOSS STATEMENT

for the year ended 31 December

綜合損益表

截止12月31日止年度

HK\$'000	Note	2000	1999	千港元	附註
Interest income	2(a)	1,858,448	1,782,447	利息收入	2(a)
Interest expense		(1,132,010)	(1,202,023)	利息支出	
Net interest income		726,438	580,424	利息收入淨額	
Other operating income	2(b)	164,566	112,053	其他經營收入	2(b)
Operating income		891,004	692,477	經營收入	
Operating expenses	3	(478,188)	(404,834)	經營支出	3
Operating profit before provisions		412,816	287,643	未計準備前經營溢利	
Charge for bad and doubtful debts	13(b)	(191,216)	(221,078)	壞賬及呆賬準備支出	13(b)
Provision for investment securities		(123)	(1,497)	投資證券準備	
Net loss on disposal of investment securities	26(d)	(1,000)	—	出售投資證券虧損淨額	26(d)
Profit before taxation		220,477	65,068	除稅前溢利	
Taxation	5	(27,600)	(4,000)	稅項	5
Profit attributable to shareholders	6	192,877	61,068	股東應佔溢利	6
Dividends	8	(49,920)	(24,960)	股息	8
Profit for the year retained	21	142,957	36,108	年度內保留溢利	21
Earnings per share (Hong Kong cents)	7	15.5	4.9	每股盈利(港仙)	7

The notes on pages 30 to 62 form an integral part of the financial statements.

第30至62頁之附註為財務報表之一部分。