

二零零零年十二月三十一日全年結算
(以港幣千元位列示)

For the year ended 31st December, 2000
(Expressed in thousands of Hong Kong dollars)

		附註 Notes	2000	1999
利息收入	Interest income		4,313,658	3,833,660
利息支出	Interest expense		(2,654,227)	(2,389,659)
淨利息收入	Net interest income		1,659,431	1,444,001
其他營業收入	Other operating income	3(a)	351,430	337,852
營業收入	Operating income		2,010,861	1,781,853
營業支出	Operating expenses	3(b)	(582,234)	(517,149)
扣除準備金前之營業溢利	Operating profit before provisions		1,428,627	1,264,704
呆壞賬準備	Charge for bad and doubtful debts	15	(367,231)	(438,878)
營業溢利	Operating profit		1,061,396	825,826
重估投資物業及出售有形固定 資產之虧損	Losses on revaluation of investment properties and disposal of tangible fixed assets	4	(427)	(5,846)
出售持有至到期日證券及非持 作買賣用途證券之溢利	Profit on disposal of held-to-maturity and non-trading securities		3,300	620
持有至到期日證券及非持作買 賣用途證券之準備金調撥	Provisions for held-to-maturity and non-trading securities		(40)	(17,084)
除稅前溢利	Profit before taxation		1,064,229	803,516
稅項	Taxation	5	(162,567)	(119,165)
除稅後溢利	Profit after taxation		901,662	684,351
附屬公司少數股東權益	Profit attributable to minority interest		(474)	(1,423)
本銀行股東應得之溢利	Profit attributable to the shareholders	6	901,188	682,928
股息	Dividends	7	(357,953)	(249,878)
是年度保留溢利	Retained profit for the year	21	543,235	433,050
			HK\$	HK\$
每股盈利	Earnings per share			
基本及攤薄	Basic and diluted	10	3.07	2.32
每股股息	Dividend per share			
中期	Interim		0.37	0.28
擬派末期	Proposed final		0.85	0.57
			1.22	0.85

第三十八頁至第七十一頁之附註
構成本年結一部份。

The notes on pages 38 to 71 form part of these accounts.