

綜合損益計算表

Consolidated Profit and Loss Account

二零零二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, 2002
(Expressed in thousands of Hong Kong dollars)

		附註 Notes	2002	2001 (重報) (restated)
利息收入	Interest income	4(a)	2,260,276	3,275,342
利息支出	Interest expense		(788,058)	(1,758,320)
淨利息收入	Net interest income		1,472,218	1,517,022
其他營業收入	Other operating income	4(b)	365,413	363,049
營業收入	Operating income		1,837,631	1,880,071
營業支出	Operating expenses	4(c)	(595,502)	(588,694)
扣除準備金前之營業溢利	Operating profit before provisions		1,242,129	1,291,377
呆壞賬準備	Charge for bad and doubtful debts	17	(468,006)	(423,004)
營業溢利	Operating profit		774,123	868,373
重估投資物業及出售有形固定資產之 (虧損)/溢利	(Losses)/gains on revaluation of investment properties and disposal of tangible fixed assets	5(a)	(15,169)	6,222
出售持有至到期日證券及非持作買賣 用途證券之溢利	Profits on disposal of held-to-maturity and non-trading securities	5(b)	51,317	31,476
持有至到期日證券之準備金(撥備)/ 回撥	Provisions (made)/written back for held-to-maturity securities		(21,028)	4,367
正常業務的溢利	Profit on ordinary activities		789,243	910,438
應佔聯營公司之淨虧損	Share of net losses in associated companies		(7,847)	(21,229)
除稅前溢利	Profit before taxation		781,396	889,209
稅項	Taxation	6	(101,544)	(110,223)
除稅後溢利	Profit after taxation		679,852	778,986
少數股東權益所佔之虧損	Losses attributable to minority interests		895	7
本銀行股東應得之溢利	Profit attributable to the shareholders	7 & 25	680,747	778,993
是年度分配股息：	Dividends attributable to the year:			
年度派發中期股息	Interim dividend paid during the year		108,580	108,569
低估去年之末期股息	Underprovision of final dividend in respect of previous year		25	20
年結後擬派末期股息	Final dividend proposed after the balance sheet date		231,832	249,414
年結後擬派特別股息	Special dividend proposed after the balance sheet date		193,683	-
		8	534,120	358,003
			HK\$	HK\$
每股盈利	Earnings per share			
基本及攤薄	Basic and diluted	11	2.32	2.65
每股股息	Dividend per share			
中期	Interim		0.37	0.37
擬派末期	Proposed final		0.79	0.85
擬派特別	Proposed special		0.66	-
			1.82	1.22

第四十四頁至第九十一頁之附註構成本年結一部份。

The notes on pages 44 to 91 form part of these accounts.