

# CONSOLIDATED PROFIT AND LOSS ACCOUNT

## 綜合損益賬

For the year ended 31st December, 2008 截至2008年12月31日止年度

		Notes 附註	2008 HK\$ Mn 港幣百萬元	2007 HK\$ Mn 港幣百萬元
Interest income	利息收入	3	17,465	18,309
Interest expense	利息支出	4	(10,672)	(12,332)
Net interest income	淨利息收入		6,793	5,977
Fee and commission income	服務費及佣金收入	5	2,618	2,608
Fee and commission expense	服務費及佣金支出		(473)	(471)
Net fee and commission	服務費及佣金淨額		2,145	2,137
Net trading (losses)/profits	交易(虧損)/溢利淨額	6	(1,292)	1,417
Net result from financial instruments designated at fair value through profit or loss	指定為通過損益以反映公平價值金融工具的淨表現	7	(1,612)	(1,154)
Other operating income	其他經營收入	8	423	437
Non-interest (expense)/income	非利息(支出)/收入		(336)	2,837
Operating income	經營收入		6,457	8,814
Operating expenses	經營支出	9	(5,779)	(4,691)
Operating profit before impairment losses	未扣除減值損失之經營溢利		678	4,123
Impairment losses on loans and advances	貸款減值損失	10	(558)	(216)
Impairment losses on held-to-maturity investments	持至到期投資減值損失	26	(44)	(42)
Impairment losses on available-for-sale financial assets	可供出售金融資產減值損失		(352)	(228)
Impairment losses on associates	聯營公司減值損失		-	(41)
Write back of impairment losses on bank premises	行址減值損失回撥	30	6	132
Impairment losses	減值損失		(948)	(395)
Operating (loss)/profit after impairment losses	已扣除減值損失後之經營(虧損)/溢利		(270)	3,728
Net profit on sale of held-to-maturity investments	出售持至到期投資之淨溢利		25	-
Net profit on sale of available-for-sale financial assets	出售可供出售金融資產之淨溢利	11	197	667
Net profit on disposal of loans and receivable	出售貸款及應收賬項之淨溢利		1	-
Net (loss)/profit on sale of subsidiaries/associates	出售附屬公司/聯營公司之淨(虧損)/溢利		(8)	406
Net profit/(loss) on sale of fixed assets	出售固定資產之淨溢利/(虧損)		178	(1)
Valuation (losses)/gains on investment properties	重估投資物業(虧損)/盈利	30	(168)	293
Share of profits less losses on associates	應佔聯營公司溢利減虧損		53	92
Profit for the year before taxation	年度內除稅前溢利		8	5,185
Income tax	所得稅	12	96	(964)
Profit for the year after taxation	年度內除稅後溢利		104	4,221
Attributable to:	可歸屬於:			
Equity holders of the Group	本集團股東		39	4,144
Minority interests	少數股東權益	38	65	77
Profit after taxation	除稅後溢利		104	4,221
Appropriations:	撥款:			
Dividends attributable to the year	應屬本年度股息			
Interim paid	已支付中期股息		384	753
Final paid in respect of previous year	已支付屬上年度末期股息		98	3
Final proposed	擬派末期股息		33	1,858
Earnings per share	每股盈利		HK\$ 港幣	HK\$ 港幣
Basic	基本	15	0.02	2.65
Diluted	攤薄	15	0.02	2.63

The notes on pages 120 to 235 form part of these accounts.

第120至235頁之附註屬本賬項之一部分。