



綜合收益表

Consolidated Income Statement

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

			2018	2017
	附註		港幣千元	港幣千元
	Notes		HK\$'000	HK\$'000
利息收入	Interest income		13,533,621	10,748,908
利息支出	Interest expense		(6,867,369)	(4,754,509)
淨利息收入	Net interest income	7	6,666,252	5,994,399
服務費及佣金收入	Fee and commission income		1,737,962	1,731,082
服務費及佣金支出	Fee and commission expense		(74,023)	(71,234)
淨服務費及佣金收入	Net fee and commission income	8	1,663,939	1,659,848
淨交易性收益／(虧損)	Net trading gain/(loss)	9	248,040	(144,166)
以公允值變化計入損益之 金融工具淨收益／(虧損)	Net gain/(loss) on financial instruments at fair value through profit or loss		372,746	(7,586)
其他金融資產之淨收益	Net gain on other financial assets	10	211,771	118,915
其他經營收入	Other operating income	11	22,299	26,421
提取減值準備前之淨經營收入	Net operating income before impairment allowances		9,185,047	7,647,831
減值準備淨撥備	Net charge of impairment allowances	12	(1,241,445)	(920,461)
淨經營收入	Net operating income		7,943,602	6,727,370
經營支出	Operating expenses	13	(3,298,793)	(2,903,069)
經營溢利	Operating profit		4,644,809	3,824,301
投資物業公允值調整之淨收益	Net gain from fair value adjustments on investment properties	14	29,240	24,990
出售／重估物業、器材及設備之 淨收益／(虧損)	Net gain/(loss) from disposal/revaluation of properties, plant and equipment	15	4,640	(2,033)
除稅前溢利	Profit before taxation		4,678,689	3,847,258
稅項	Taxation	16	(701,189)	(591,026)
年度溢利	Profit for the year		3,977,500	3,256,232
股息	Dividends	17	–	–

第62至258頁之附註屬本綜合財務報表之組成部分。

The notes on pages 62 to 258 are an integral part of these consolidated financial statements.